

Make the most of your card worldwide

Your HSBC Card can make your business travel much easier

Pay for goods in hotels, shops and restaurants

You can use your Business Debit, credit and charge cards anywhere the Visa logo is displayed. See below for transaction and cash withdrawal fees which apply.

Withdraw local currency

Whenever you're away on business, you can use your debit, credit and charge cards at cash machines abroad whenever you need extra local currency. See below for the cost of withdrawing cash abroad. Non-HSBC cash machines may also charge an additional fee.

Costs of using your cards abroad

	Purchases	Cash Withdrawals
Corporate Card	Non Sterling Transaction Fee 2.75%	Cash Fee 2.99% (minimum £3) Non Sterling Transaction Fee 2.75%
Purchasing Card	Non Sterling Transaction Fee 2.75%	Cash Fee 2.99% (minimum £3) Non Sterling Transaction Fee 2.75%
Commercial Card	Non Sterling Transaction Fee 2.99%	Cash Fee 2.99% (minimum £3) Non Sterling Transaction Fee 2.99%
Company Card	Non Sterling Transaction Fee 2.99%	Cash Fee 2.99% (minimum £3) Non Sterling Transaction Fee 2.99%
Business Debit Card	Non Sterling Transaction Fee 2.75%	Non Sterling Cash Fee 1.5% (minimum £1.75) Non Sterling Transaction Fee 2.75%

Any non-sterling transactions (including cash withdrawals) are converted to Sterling by using the relevant payment scheme exchange rate applying on the day the conversion is made.

We will deduct the payment and related transaction fees from your account once we receive details of the payment from the card scheme, at the latest the next working day.

For more information on the rate of exchange Visa use when converting your transaction visit www.visaeurope.com/en/cardholders/exchange_rates.aspx.

ATM Locator

For more information on where you are able to use your Business Debit, charge or credit card abroad visit www.visa.com/atmlocator.

Please tell us when you're travelling

We automatically monitor accounts for unusual non-sterling transactions, so before you set off please call us on 03457 60 60 60 to let us know you are planning to travel abroad. It only takes a few minutes to set up and it'll reduce the chance of us declining a business transaction on your debit, credit or charge card.

Cost illustration

A transaction of €100 made on 3 June 2013 converted to £85.98 using the Visa exchange rate applying that day of £1 = €1.1631 would incur the following fees:

Card	Fee	Purchases	Cash Withdrawal
Corporate Card	Non Sterling Transaction Fee	£2.36	£2.36
	Cash Fee	£0	£3
	Total	£2.36	£5.36
Purchasing Card	Non Sterling Transaction Fee	£2.36	£2.36
	Cash Fee	£0	£3
	Total	£2.36	£5.36
Commercial Card	Non Sterling Transaction Fee	£2.57	£2.57
	Cash Fee	£0	£3
	Total	£2.57	£5.57
Company Card	Non Sterling Transaction Fee	£2.57	£2.57
	Cash Fee	£0	£3
	Total	£2.57	£5.57
Business Debit Card	Non Sterling Transaction Fee	£2.36	£2.36
	Cash Fee	£0	£1.75
	Total	£2.36	£4.11

For cash withdrawals both the non-sterling transaction fee and the cash fee (or non-sterling cash fee for Business Debit) are charged.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on-screen at the time of withdrawal.

ATM withdrawal limits are applicable