

Summary of Account Activity		Payment Information							
Previous Balance	\$495.67	New Balance	\$354.57						
Payments	- \$495.67	Minimum Payment Due	\$25.00						
Other Credits	- \$22.20	Payment Due Date	March 10, 2012						
Purchases/Debits	+ \$376.77	Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.							
Balance Transfers	+ \$0.00	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:							
Cash Advances	+ \$0.00	<table><tr><td>If you make no additional charges using this card and each month you pay...</td><td>You will pay off the balance shown on this statement in about...</td><td>And you will end up paying an estimated total of...</td></tr><tr><td>Only the minimum Payment</td><td>16 Months</td><td>\$379</td></tr></table>		If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum Payment	16 Months	\$379
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...			And you will end up paying an estimated total of...					
Only the minimum Payment	16 Months			\$379					
Past Due Amount	\$0.00								
Fees Charged	+ \$0.00								
Interest Charged	+ \$0.00	If you would like information about credit counseling services call in 1-866-569-2227.							
New Balance	\$354.57								
Revolving Credit Limit	\$100,000.00								
Revolving Credit Available	\$99,645.43								
Statement Closing Date	February 14, 2012								
Days in Billing Cycle	29								

Questions?

24-Hour Customer Service

1-888-662-4722

Lost or Stolen Card

1-800-327-4214

Outside USA Collect

1-716-841-6866

TDD/Hearing Impaired

1-800-655-9392

Payment Address:

HSBC Card Services, PO Box 17332, Baltimore, MD

21297 -1332

Billing Inquiries:

HSBC Card Services, PO Box 80029, Salinas, CA

93912 -0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions						
Payments/Returns/Credits						
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount	
01/16/12	02/03/12	INTEREST CHARGE ADJUSTMENT		09999999980116015153100	-\$22.20	
02/06/12	02/07/12	PAYMENT THANK YOU		45494092038025973268683	-\$495.67	
Total Payment For This Period					-\$517.87	
Purchases/Debits						
Trans Date	Post Date	Description of Transaction or Credit		Purchase Type	Reference Number	Amount
01/23/12	01/25/12	STERLING SANITARY S WOODSIDE NY			MT120250115000010074085	\$367.89
01/31/12	02/03/12	NYC-TAXI LONG ISLAND C NY			MT120340110000010053369	\$8.88
Total Purchases For This Period						\$376.77
Fees						
Trans Date	Post Date	Description of Fees		Reference Number	Amount	
Total Fees For This Period						\$0.00
Interest Charged						
Description of Interest Charge					Amount	
INTEREST CHARGE ON CASH ADVANCES					\$0.00	

Detach and return bottom portion with your payment.

See reverse side for important information

INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE	\$0.00
TRANSFERS	
Total Interest For This Period	\$0.00
2012 Totals Year to Date	
Total fees charged in 2012	\$0.00
Total interest charged in 2012	\$0.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary			
Previous Points	324,335	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.	
Points	377		
Total Points	324,712		

Customer Notice	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	

Summary of Account Activity		
Previous Balance		\$354.57
Payments	-	\$354.57
Other Credits	-	\$0.00
Purchases/Debits	+	\$1,632.53
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$1,632.53
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$98,367.47
Statement Closing Date		March 16, 2012
Days in Billing Cycle		31

Payment Information		
New Balance		\$1,632.53
Minimum Payment Due		\$25.00
Payment Due Date		April 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	8 Years	\$2,320
\$53	3 Years	\$1,896 (Savings = \$424)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service 1-888-662-4722
 Lost or Stolen Card 1-800-327-4214
 Outside USA Collect 1-716-841-6866
 TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255
 Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029
 Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

This is a notification that a change of address has been processed on your account.

Please be advised that a confirmation letter has been sent to your previous address. If you have not authorized a recent change of address, please contact us immediately at the phone number indicated on your statement.

Transactions							
Payments/Returns/Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
03/05/12	03/05/12	PAYMENT BY PHONE - THANK YOU			6549409206516H541F5KTPN	-\$354.57	
		Total Payment For This Period				-\$354.57	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
02/15/12	02/16/12	DEBRAAMERIC	2128681573	NY		MT120470113000010013721	\$100.00
02/21/12	02/23/12	STERLING SANITARY S	WOODSIDE	NY		MT120540113000010074294	\$168.21
02/27/12	02/28/12	VERONA DELI	NEW YORK	NY		MT120590119000010042605	\$16.50
02/27/12	02/29/12	NYC-TAXI	LONG ISLAND C	NY		MT120600111000010048575	\$10.90
02/27/12	02/29/12	NYCTAXI-9A65	JAMAICA	NY		MT120600111000010048678	\$10.22
02/28/12	02/29/12	BBC MAGAZINES	800-342-3592	NY		MT120600112000010015234	\$75.00

Detach and return bottom portion with your payment.

See reverse side for important information

02/29/12	03/01/12	NYC TAXI MED 4G92 ASTORIA NY	MT120610115000010043273	\$16.08
03/07/12	03/08/12	PROGRESSIVE INS 800-888-7764 OH	MT120680114000010071067	\$176.00
03/09/12	03/12/12	BURTON LANGER DMD PC NEW YORK NY	MT120720109000010141717	\$270.00
03/13/12	03/14/12	MARIE ROBINSON NEW YORK NY	MT120740115000010066533	\$339.62
03/14/12	03/15/12	WAYNE M WINNICK CHIROP NEW YORK NY	MT120750114000010057999	\$450.00
Total Purchases For This Period				\$1,632.53
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Total Fees For This Period				\$0.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2012 Totals Year to Date				
Total fees charged in 2012			\$0.00	
Total interest charged in 2012			\$0.00	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	324,712	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	1,633	
Total Points	326,345	

Customer News	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	

Summary of Account Activity		
Previous Balance		\$1,632.53
Payments	-	\$1,632.53
Other Credits	-	\$0.00
Purchases/Debits	+	\$1,288.10
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$1,288.10
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$98,711.90
Statement Closing Date		April 15, 2012
Days in Billing Cycle		30

Payment Information		
New Balance		\$1,288.10
Minimum Payment Due		\$25.00
Payment Due Date		May 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	6 Years	\$1,689
\$42	3 Years	\$1,496 (Savings = \$193)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service 1-888-662-4722
Lost or Stolen Card 1-800-327-4214
Outside USA Collect 1-716-841-6866
TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255
Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029
Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

PLEASE NOTE: Some HSBC correspondence addresses may have changed. Please commence using the addresses listed in the above section, on this statement immediately for future correspondence.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount
04/04/12	04/05/12	PAYMENT BY PHONE - THANK YOU		6549409209516FX2LHFF8WR	-\$1,632.53
		Total Payment For This Period			-\$1,632.53
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
03/20/12	03/21/12	SAM'S EAST HAMPTON NY		MT120810114000010073179	\$62.09
04/11/12	04/12/12	NYC TAXI MED 9L47 NEW YORK NY		MT121030112000010011599	\$8.88
04/10/12	04/13/12	NYC-TAXI LONG ISLAND C NY		MT121040112000010056088	\$15.12
04/10/12	04/13/12	NYC-TAXI LONG ISLAND C NY		MT121040112000010056090	\$16.23
04/12/12	04/13/12	ARCHIVE FINE ART SAUGERTIES NY		MT121040115000010062184	\$180.18
04/13/12	04/14/12	NYC TAXI MED 2P37 BRONX NY		MT121050139000010051228	\$5.60

Detach and return bottom portion with your payment.

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04/13/12	04/14/12	NEW VENTURE FUND DC	202-595-1020	MT121050139000010078368	\$1,000.00
Total Purchases For This Period					\$1,288.10
Fees					
Trans Date	Post Date	Description of Fees	Reference Number		Amount
Total Fees For This Period					\$0.00
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$0.00
2012 Totals Year to Date					
Total fees charged in 2012				\$0.00	
Total interest charged in 2012				\$0.00	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary			
Previous Points	326,345	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.	
Points	1,288		
Total Points	327,633		

Important Notes	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	

Summary of Account Activity		
Previous Balance		\$1,288.10
Payments	-	\$1,288.10
Other Credits	-	\$0.00
Purchases/Debits	+	\$1,894.26
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$1,894.26
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$98,105.74
Statement Closing Date		May 16, 2012
Days in Billing Cycle		31

Payment Information		
New Balance		\$1,894.26
Minimum Payment Due		\$25.00
Payment Due Date		June 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	9 Years	\$2,801
\$61	3 Years	\$2,200 (Savings = \$601)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service 1-888-662-4722
 Lost or Stolen Card 1-800-327-4214
 Outside USA Collect 1-716-841-6866
 TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255
 Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029
 Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

PLEASE NOTE: Some HSBC correspondence addresses may have changed. Please commence using the addresses listed in the above section, on this statement immediately for future correspondence.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
05/08/12	05/08/12	PAYMENT BY PHONE - THANK YOU	6549409212916R0FN5TCS9N	-\$1,288.10	
		Total Payment For This Period		-\$1,288.10	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
04/18/12	04/19/12	MARY S. BAYNO D.O. NEW YORK NY		MT121100114000010054553	\$500.00
04/19/12	04/20/12	NYC TAXI MED 7F61 LONG ISLAND C NY		MT121110114000010049286	\$9.75
04/24/12	04/25/12	MARY S. BAYNO D.O. NEW YORK NY		MT121160115000010055584	\$225.00
04/26/12	04/28/12	WHITE AND BLUE GROUP LONG ISLAND C NY		MT121190109000010052817	\$10.40
04/27/12	04/30/12	NYC-TAXI LONG ISLAND C NY		MT121210110000010044177	\$7.82
05/01/12	05/02/12	MARY S. BAYNO D.O. NEW YORK NY		MT121230113000010047317	\$225.00
05/02/12	05/03/12	ARCHIVE FINE ART SAUGERTIES NY		MT121240114000010071747	\$180.18

Detach and return bottom portion with your payment.

See reverse side for important information

05/08/12	05/09/12	MARY S. BAYNO D.O. NEW YORK NY	MT121300115000010052844	\$225.00
05/09/12	05/10/12	NYC TAXI MED 1W91 JACKSON HEIGH NY	MT121310111000010038576	\$9.35
05/09/12	05/11/12	STERLING SANITARY S WOODSIDE NY	MT121320114000010074472	\$276.76
05/15/12	05/16/12	MARY S. BAYNO D.O. NEW YORK NY	MT121370115000010052100	\$225.00
Total Purchases For This Period				\$1,894.26
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Total Fees For This Period				\$0.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2012 Totals Year to Date				
Total fees charged in 2012			\$0.00	
Total interest charged in 2012			\$0.00	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary			
Previous Points	327,633	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.	
Points	1,894		
Total Points	329,527		

Customer Notice	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	

Summary of Account Activity		
Previous Balance		\$1,894.26
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$1,322.17
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$25.00
Fees Charged	+	\$25.00
Interest Charged	+	\$21.11
New Balance		\$3,262.54
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$96,737.46
Statement Closing Date		June 15, 2012
Days in Billing Cycle		30

Payment Information		
New Balance		\$3,262.54
Minimum Payment Due		\$104.00
Payment Due Date		July 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	13 Years	\$5,254
\$105	3 Years	\$3,789 (Savings = \$1,465)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service

1-888-662-4722

Lost or Stolen Card

1-800-327-4214

Outside USA Collect

1-716-841-6866

TDD/Hearing Impaired

1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL

60197-5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA

93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 855-227-4165 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions						
				Purchases/Debits		
Trans Date	Post Date	Description of Transaction or Credit		Purchase Type	Reference Number	Amount
05/16/12	05/18/12	NYC-TAXI	LONG ISLAND NY		MT121390112000010056618	\$13.11
05/21/12	05/22/12	MARY S. BAYNO D.O.	NEW YORK NY		MT121430115000010053953	\$225.00
05/29/12	05/30/12	SMILES 4 KIDS	NEW YORK NY		MT121510113000010014248	\$520.00
05/29/12	05/31/12	CLAUDE MOLLENTHEL - E.	STROUDSBUR PA		MT121520111000010051333	\$8.43
06/04/12	06/05/12	MARY S. BAYNO D.O.	NEW YORK NY		MT121570114000010049864	\$225.00
06/06/12	06/08/12	NYC-TAXI	LONG ISLAND NY		MT121600111000010049935	\$12.20
06/07/12	06/08/12	NYC TAXI MED 9V78	NEW YORK NY		MT121600112000010010251	\$11.75
06/08/12	06/09/12	NYC TAXI MED 7P55	BROOKLYN NY		MT121610110000010037943	\$5.75
06/11/12	06/12/12	SHU UEMURA	MONTREAL QC		MT121640114000010062864	\$15.50
06/11/12	06/12/12	ARCHIVE FINE ART	SAUGERTIES NY		MT121640114000010064589	\$180.18

Detach and return bottom portion with your payment.

See reverse side for important information

06/13/12	06/14/12	KABANA SKIN CARE LLC 888-5170414 CO	MT121660114000010065115	\$105.25
Total Purchases For This Period				\$1,322.17
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
06/15/12	06/15/12	LATE CHARGE ASSESSMENT	1000000401061599527600	\$25.00
Total Fees for This Period				\$25.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$21.11
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$21.11
2012 Totals Year to Date				
Total fees charged in 2012			\$25.00	
Total interest charged in 2012			\$21.11	

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$2,571.67	\$21.11
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	329,527	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	1,322	
Total Points	330,849	

General Notes

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.

Summary of Account Activity		
Previous Balance		\$3,262.54
Payments	-	\$3,216.43
Other Credits	-	\$46.11
Purchases/Debits	+	\$15,980.66
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$15,980.66
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$84,019.34
Statement Closing Date		July 16, 2012
Days in Billing Cycle		31

Payment Information		
New Balance		\$15,980.66
Minimum Payment Due		\$160.00
Payment Due Date		August 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	26 Years	\$28,619
\$516	3 Years	\$18,561 (Savings = \$10,058)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service 1-888-662-4722
Lost or Stolen Card 1-800-327-4214
Outside USA Collect 1-716-841-6866
TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255
Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029
Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
06/19/12	06/19/12	PAYMENT BY PHONE - THANK YOU	6549409217116C69KTGH9XJ	-\$1,894.26	
06/15/12	06/29/12	LATE FEE CREDIT ADJUSTMENT	09999999980615016242430	-\$25.00	
06/15/12	06/29/12	INTEREST CHARGE ADJUSTMENT	09999999980615016242440	-\$21.11	
07/06/12	07/06/12	PAYMENT BY PHONE - THANK YOU	6549409218816VS62YTTSWH	-\$1,322.17	
		Total Payment For This Period		-\$3,262.54	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
06/15/12	06/16/12	PROGRESSIVE INS 800-888-7764 OH		MT121680111000010064684	\$2,460.00
06/25/12	06/26/12	KINESIS STUDIOS LTD LONDON GBR		MT121780122000010040865	\$305.40
	06/25/12	196.20 GBP			
06/27/12	06/28/12	TATE BRITAIN - LONDON LONDON SW1P GBR		MT121800113000010049876	\$24.23
	06/27/12	15.50 GBP			

Detach and return bottom portion with your payment.

See reverse side for important information

07/04/12	07/04/12	ELITE EXPERIENCE U RICHMOND GBR	MT121860111000010069483	\$4,336.98
		07/04/12 2761.00 GBP		
07/04/12	07/05/12	PEDIATRICS TO GO PLLC 917-288-6648 NY	MT121870107000010045709	\$900.00
07/05/12	07/06/12	ARCHIVE FINE ART SAUGERTIES NY	MT121880115000010060836	\$180.18
07/10/12	07/12/12	KHANH SPORTS EAST HAMPTON NY	MT121940114000010017310	\$7,679.79
07/11/12	07/13/12	MARY'S MARVELOUS, L AMAGANSETT NY	MT121950114000010061933	\$94.08
		Total Purchases For This Period		\$15,980.66
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
		Total Fees For This Period		\$0.00
Interest Charged				
		Description of Interest Charge		Amount
		INTEREST CHARGE ON CASH ADVANCES		\$0.00
		INTEREST CHARGE ON PURCHASES		\$0.00
		INTEREST CHARGE ON BALANCE TRANSFERS		\$0.00
		Total Interest For This Period		\$0.00
2012 Totals Year to Date				
Total fees charged in 2012			\$0.00	
Total interest charged in 2012			\$0.00	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	330,849	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	15,980	
Total Points	346,829	

Customer Notice	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	

Summary of Account Activity		
Previous Balance		\$15,980.66
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$16,806.29
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$160.00
Fees Charged	+	\$25.00
Interest Charged	+	\$203.90
New Balance		\$33,015.85
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$66,984.15
Statement Closing Date		August 16, 2012
Days in Billing Cycle		31

Payment Information		
New Balance		\$33,015.85
Minimum Payment Due		\$720.00
Payment Due Date		September 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	32 Years	\$59,512
\$1,065	3 Years	\$38,346 (Savings = \$21,166)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service

1-888-662-4722

Lost or Stolen Card

1-800-327-4214

Outside USA Collect

1-716-841-6866

TDD/Hearing Impaired

1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197 -5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912 -0029

Manage Your account online at www.HSBCTPREMIERUSA.com

Important Information

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 855-227-4165 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
			Purchases/Debits		
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
07/24/12	07/25/12	MUSTAFA SELCUK IPEK ISTANBUL TUR		MT122070113000010063200	\$768.09
	07/24/12	1395.00 TRY			
07/26/12	07/27/12	FRED B. KASTENBAUM, DM NEW YORK NY		MT122090123000010040712	\$6,750.00
08/01/12	08/03/12	PAPILIO BUTIK ANTALYA TUR		MT122160112000010061535	\$514.08
	08/01/12	920.00 TRY			
08/02/12	08/03/12	PAPILIO BUTIK ANTALYA TUR		MT122160112000010061536	\$167.64
	08/02/12	300.00 TRY			
08/08/12	08/09/12	CARREFOUR ANTIB ANTIBES FRA		MT122220112000010064883	\$509.52
	08/08/12	413.30 EUR			
08/09/12	08/10/12	HOTEL EDEN ROC ANTIBES CEDEX FRA		MT122230111000010015804	\$1,609.71
	08/09/12	1311.00 EUR			

Detach and return bottom portion with your payment.

See reverse side for important information

08/09/12	08/11/12	EDEN ROC BOUTIQUE FRA	ANTIBES		MT122240111000010064837	\$5,973.86
08/09/12	08/11/12	EDEN ROC BOUTIQUE FRA	ANTIBES		MT122240111000010064838	\$479.70
08/11/12	08/13/12	SER LAPOSTE AUT/	ANTIBES	FRA	MT122260110000010067097	\$6.74
	08/11/12	5,50	EUR			
08/12/12	08/14/12	MINECRAFT	LONDON	GBR	MT122270113000010065737	\$26.95
Total Purchases For This Period						\$16,806.29
Fees						
Trans Date	Post Date	Description of Fees			Reference Number	Amount
08/16/12	08/16/12	LATE CHARGE ASSESSMENT			10000004010816999693960	\$25.00
Total Fees for This Period						\$25.00
Interest Charged						
Description of Interest Charge						Amount
INTEREST CHARGE ON CASH ADVANCES						\$0.00
INTEREST CHARGE ON PURCHASES						\$203.90
INTEREST CHARGE ON BALANCE TRANSFERS						\$0.00
Total Interest For This Period						\$203.90
2012 Totals Year-to-Date						
Total fees charged in 2012					\$25.00	
Total interest charged in 2012					\$203.90	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$24,031.58	\$203.90
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary			
Previous Points	346,829	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.	
Points	16,808		
Total Points	363,637		

Important Notice	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	

Summary of Account Activity		
Previous Balance		\$33,015.85
Payments	-	\$33,015.85
Other Credits	-	\$0.00
Purchases/Debits	+	\$2,479.51
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$158.52
New Balance		\$2,638.03
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$97,361.97
Statement Closing Date		September 14, 2012
Days in Billing Cycle		29

Payment Information		
New Balance		\$2,638.03
Minimum Payment Due		\$185.00
Payment Due Date		October 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	11 Years	\$4,037
\$85	3 Years	\$3,064 (Savings = \$973)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service 1-888-662-4722
 Lost or Stolen Card 1-800-327-4214
 Outside USA Collect 1-716-841-6866
 TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255
 Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029
 Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions							
Payments/Returns/Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
08/23/12	08/24/12	PAYMENT BY PHONE - THANK YOU			6549409223616RWPPNQLXW 3	-\$15,980.66	
09/11/12	09/12/12	PAYMENT BY PHONE - THANK YOU			6549409225516CZVV5FV34Q	-\$17,035.19	
Total Payment For This Period						-\$33,015.85	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
08/21/12	08/22/12	ARCHIVE FINE ART	SAUGERTIES	NY		MT122350115000010058952	\$180.18
08/21/12	08/23/12	LA FONDITA	AMAGANSETT	NY		MT122360112000010063027	\$71.96
08/23/12	08/24/12	JASON S KENDLER MD	NEW YORK	NY		MT122370112000010051846	\$1,723.00
08/26/12	08/27/12	NINTENDO DIGITAL	800-255-3700	WA		MT122400107000010034938	\$43.44
08/27/12	08/29/12	YAMA Q FOOD INC	BRIDGEHAMPTON	NY		MT122420111000010063012	\$43.93

Detach and return bottom portion with your payment.

See reverse side for important information

08/29/12	08/30/12	FLOOD PROCESSING MT	800-423-4403	MT122430110000010055449	\$417.00
Total Purchases For This Period					\$2,479.51
Fees					
Trans Date	Post Date	Description of Fees	Reference Number		Amount
Total Fees For This Period					\$0.00
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$158.52
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$158.52
2012 Totals Year to Date					
Total fees charged in 2012				\$25.00	
Total interest charged in 2012				\$362.42	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$19,972.05	\$158.52
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary			
Previous Points	363,637	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.	
Points	2,479		
Total Points	366,116		

Important Notes	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	

Summary of Account Activity		
Previous Balance		\$2,638.03
Payments	-	\$2,638.03
Other Credits	-	\$0.00
Purchases/Debits	+	\$569.52
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$569.52
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$99,430.48
Statement Closing Date		October 16, 2012
Days in Billing Cycle		32

Payment Information		
New Balance		\$569.52
Minimum Payment Due		\$25.00
Payment Due Date		November 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 23.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	2 Years	\$634
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service 1-888-662-4722
 Lost or Stolen Card 1-800-327-4214
 Outside USA Collect 1-716-841-6866
 TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255
 Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029
 Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions

Payments/Return Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
10/09/12	10/09/12	PAYMENT BY PHONE - THANK YOU			6549409228316VH9Y91KHKH	-\$2,638.03	
		Total Payment For This Period				-\$2,638.03	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
09/15/12	09/15/12	THE DWIGHT SCHOOL	212-724-7497	NY		MT122590109000010050396	\$50.00
09/16/12	09/18/12	ARCHIVE FINE ART	SAUGERTIES	NY		MT122620112000010057673	\$180.18
09/20/12	09/21/12	MARY S. BAYNO D.O.	NEW YORK	NY		MT122650112000010046367	\$225.00
10/10/12	10/11/12	NYC TAXI MED 2P26	FLUSHING	NY		MT122850115000010009759	\$24.05
10/10/12	10/11/12	NYC TAXI MED 3M24	LONG ISLAND	NY		MT122850115000010009776	\$28.12
10/10/12	10/12/12	NYC TAXI MED 2P26	FLUSHING	NY		MT122860116000010010901	\$24.05
10/10/12	10/12/12	NYC TAXI MED 3M24	LONG ISLAND	NY		MT122860116000010010937	\$28.12
10/13/12	10/13/12	NINTENDO DIGITAL	800-255-3700	WA		MT122870119000010051625	\$10.00
		Total Purchases For This Period					\$569.52

Detach and return bottom portion with your payment.

See reverse side for important information

Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Total Fees For This Period				\$0.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2012 Totals Year to Date				
Total fees charged in 2012			\$25.00	
Total interest charged in 2012			\$362.42	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	366,116	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	569	
Total Points	366,685	

Customer News	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	

Summary of Account Activity		
Previous Balance		\$569.52
Payments	-	\$517.35
Other Credits	-	\$311.23
Purchases/Debits	+	\$2,935.35
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$2,676.29
Revolving Credit Limit		\$100,000.00
Revolving Credit Available		\$97,323.71
Statement Closing Date		November 15, 2012
Days in Billing Cycle		30

Payment Information		
New Balance		\$2,676.29
Minimum Payment Due		\$27.00
Payment Due Date		December 10, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	12 Years	\$4,239
\$86	3 Years	\$3,108 (Savings = \$1,131)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service

1-888-662-4722

Lost or Stolen Card

1-800-327-4214

Outside USA Collect

1-716-841-6866

TDD/Hearing Impaired

1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Refunds/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
10/10/12	10/27/12	CREATIVE MOBIL00290015 LONG ISLAND NY	MT123010113000010035773	-\$28.12	
10/10/12	10/27/12	CREATIVE MOBIL11600012 FLUSHING NY	MT123010113000010035853	-\$24.05	
11/02/12	11/02/12	PAYMENT BY PHONE - THANK YOU	6549409230716CCGVSRRL7J	-\$517.35	
11/05/12	11/08/12	EURO FREE SHOPPI LE CANNET FRA	MT123130128000010028565	-\$206.89	
11/14/12	11/15/12	MISC CREDIT ADJUSTMENT	2080-15NOV12 (01-01)000	-\$24.05	
11/14/12	11/15/12	MISC CREDIT ADJUSTMENT	2081-15NOV12 (01-01)000	-\$28.12	
Total Payment For This Period				-\$828.58	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
10/22/12	10/23/12	MARY S. BAYNO D.O. NEW YORK NY		MT122970117000010048580	\$500.00
10/31/12	11/01/12	FRED B. KASTENBAUM, DM NEW YORK NY		MT123060123000010029652	\$390.00
11/05/12	11/06/12	ARCHIVE FINE ART SAUGERTIES NY		MT123110116000010021837	\$360.35

Detach and return bottom portion with your payment.

See reverse side for important information

11/05/12	11/06/12	MARY S. BAYNO D.O. NEW YORK NY	MT123110118000010042346	\$475.00
		11/05/12 162.00 EUR		
11/07/12	11/08/12	SMILES 4 KIDS NEW YORK NY	MT123130118000010014676	\$750.00
11/11/12	11/12/12	NINTENDO DIGITAL 800-255-3700 WA	MT123170118000010044840	\$10.00
11/12/12	11/13/12	MARY S. BAYNO D.O. NEW YORK NY	MT123180116000010041445	\$450.00
		Total Purchases For This Period		\$2,935.35
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
		Total Fees For This Period		\$0.00
Interest Charged				
		Description of Interest Charge		Amount
		INTEREST CHARGE ON CASH ADVANCES		\$0.00
		INTEREST CHARGE ON PURCHASES		\$0.00
		INTEREST CHARGE ON BALANCE TRANSFERS		\$0.00
		Total Interest For This Period		\$0.00
2012 Totals Year to Date				
Total fees charged in 2012			\$25.00	
Total interest charged in 2012			\$362.42	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	19.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary			
Previous Points	366,685	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.	
Points	2,676		
Total Points	369,361		

Customer News	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	