

# Introducing Credit Card Instalment Plans

## Audio transcript

We've introduced a simple way for you, to spread the cost of large purchases.

Instalment plans mean you can make regular repayments over three, six or 12 months.

Whichever suits you best. We don't charge any interest, just a monthly fee.

An instalment plan will always cost you less than repaying the same spend on your card without a plan, by making fixed monthly payments over the same period.

The amount you pay will depend on the plan amount and period you choose.

How do the plans work?

If you buy something with your HSBC UK credit card, like flights or a hotel for a holiday, and they're eligible for an instalment plan, you'll get a message in your HSBC UK Mobile banking app.

You can add up to 10 transactions in your plan and each individual purchase must cost at least £100 as this is the minimum amount you can put into a plan.

You'll be able to pay off the cost of those purchases in equal monthly, interest-free payments, along with a monthly fee, and choose the time period you want to spread the payments over.

It's as simple as that. You can have up to six plans at once, and name each one to make it something personal to you.

For further information please visit

[hsbc.co.uk/instalments](https://www.hsbc.co.uk/instalments)