

Credit Card Repayment Calculator

If you repay a balance of £5,000 at a single fixed interest rate of 24.9% p.a. without spending any more on the card.

Examples

If you make monthly payments of	It would take you this long to clear your balance	This is how much interest you would pay
£150 minimum payment – this decreases as your balance goes down	29 years, 6 months	£8,098
£152 fixed payment	4 years, 4 months	£2,834
£170 fixed payment	3 years, 8 months	£2,327

The rate is subject to change and the illustrative APR may not be the rate you'll receive. We'll offer you a rate based on our assessment of your personal financial circumstances. The APR rates vary based on amount borrowed.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

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