

HSBC VISA PLATINUM/ADVANCE VISA PLATINUM/VISA GOLD CREDIT CARD APPLICATION FORM

Please complete all sections, Tick boxes as appropriate

VISA Platinum Credit Card **Advance VISA Platinum Credit Card** **VISA Gold Credit Card**

Please tick your choice regarding the credit card usage*:

Domestic Usage only i.e. within India only (default option) Domestic and International Usage

*In line with RBI guidelines, w.e.f. 1 Dec 2013 customers need to indicate their Preference regarding Domestic & International Usage at the time of application.

SE Code

Channel Code **D I G I**

Application Sr. No.

Marketing Code

Branch Code

Programme Name

Promo Code

Please fill in the form in block (CAPITAL) letters only

Affix
passport
size
photo
here

PLEASE TELL US ABOUT YOURSELF

Mr. Ms. Mrs. Dr.

Name

First Middle Last

Former/other name

Name as desired on the credit card

Sex Male Female Date of Birth

Passport No. Driving Licence No.

PAN No. (Please attach a photocopy of your PAN card/allotment letter/IT return or TDS certificate. If you do not have a PAN, please provide us with the duly signed Form No. 60/61, along with the requisite enclosures.)

Other ID (Please specify)

Your educational background

Professional Postgraduate Graduate Diploma holder Others

Nationality Resident Status

Marital status Single Married No. of Dependants

Mother's maiden name

E-mail

Register now for Statement on E-mail and Go Green!

Electronic Statements Yes No

(If you opt for electronic statement, no physical statement will be sent)

YOUR ADDRESS

Residential Address*

Address line 1

Address line 2

Address line 3

City

Pin Tel. No. STD Code

Mobile No.

Years at present address Years Months

Years at previous address Years Months

Resident ownership status Your own Company provided Rented Parental Others

In the event of change in address due to relocation or any other reason, customers should intimate the new address to HSBC within two weeks of such a change.

Customer Signature

*If you have a permanent address which is different from the Residential address, request you to provide the details along with the proof of address.

Alternate Address

Address line 1

Address line 2

Address line 3

City

Pin Tel. No. STD Code

YOUR OCCUPATIONAL DETAILS

Company Name

Address

City

Pin Tel. No. STD Code

Extn. No.

Preferred Address for Communication Residential Address Office Address

If salaried, you work for Govt. PSU Public Ltd. Pvt. Ltd. MNC

Partnership Proprietorship Others

If self-employed, your firm is a Proprietorship Partnership HUF Private Limited

If self-employed, your profession is C.A. Journalist Architect

Consultant Doctor Lawyer Others

Nature of Business Software IT Hardware Finance Insurance FMCG Engineering Infrastructure Textile Leather

Others (please specify)

YOUR ANNUAL INCOME

JOB DETAILS

Annual income Job title

Annual other income Department

Annual other income Years in current job Years

Source Months

Gross business income

YOUR BANK REFERENCE

Name and address of your main Bank

Type of Account

Account No.*

Account since

Existing HSBC relationship (if any) Yes No Type of Account

Account No.*

Account since

Credit card No.

Member since

Personal loans/Personal line of credit

Account since

RELATIONSHIP

Do you have a near relation to any employee of the Bank or any directors of any HSBC Group Companies. Yes No

If yes relationship type

Director/Employee name with whom relationship exists and staff no.

OTHER CREDIT CARDS HELD BY YOU

1. Credit card No.

Member since Credit limit ₹

Credit card issuer name

2. Credit card No.

Member since Credit limit ₹

Credit card issuer name

HSBC VISA PLATINUM/ADVANCE VISA PLATINUM/VISA GOLD CREDIT CARD APPLICATION FORM

Please complete all sections. Tick boxes as appropriate. **Please fill in the form in block (CAPITAL) letters only.**

REQUEST FOR ADD-ON CREDIT CARD

Add-on applicant

Affix
Passport
Size Photo
here

Mr Ms Mrs Dr

Name

First Middle Last

Former/other name

Name as desired on the credit card

Sex Male Female Date of Birth

Passport No. Driving Licence No.

PAN No. (Please attach a photocopy of your PAN card/allotment letter/IT return or TDS certificate. If you do not have a PAN, please provide us with the duly signed Form No. 60/61, along with the requisite enclosures.)

Other ID (Please specify)

Your educational background

Professional Postgraduate Graduate Diploma holder
 Others

Nationality Marital status Single Married

No. of Dependents Relationship with Spouse Parent Children
Primary Cardholder Brother Sister

Mother's name before marriage

Residential Address

Address line 1

Address line 2

Address line 3

City

Pin Tel. No. ISD Code

Mobile No.

E-mail

Permanent Address, if different

Address line 1

Address line 2

Address line 3

City

Pin Tel. No. ISD Code

Mobile No.

E-mail

DECLARATION

I hereby declare that the above information is complete and true and the Bank is entitled to verify this directly or through any third party agent. I further state that the Bank may at its sole discretion sanction or decline this application for primary and/or add-on applicant (s). I confirm that the add-on applicant(s) and I will jointly and severally be bound by the terms and conditions of usage of the credit cards, copy of which are available on the HSBC website and would be made available on approval of the card. I authorise HSBC to debit my credit card account for any fees, charges, interest, etc. I irrevocably confirm that all dues in respect of the HSBC Credit Card utilised for services availed of and goods purchased from eligible service establishments/merchants, by me and any add-on cardholder(s), will be

payable by me and I guarantee the payment towards the same in my capacity as the principal cardholder. I undertake and declare that usage of the credit card by me and any add-on applicant(s) will be strictly in accordance with the Foreign Exchange Management Act, 1999 ("FEMA") and the applicable rules, regulations, notifications, directions or orders made thereunder and I confirm that I have (on behalf of HSBC obtained undertaking(s) from the add-on applicant(s) to this effect. In the event of failure by me or any add-on applicant(s) to comply with the provisions of FEMA, as aforesaid, I and such add-on applicant(s) will be liable for action under FEMA. I authorise HSBC to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I maintain with HSBC, and set off or transfer any money outstanding to the credit of such other account(s), in or towards the satisfaction of my liability to HSBC under this Agreement. I/We acknowledge that the Bank may assign any activities to any service provider, whether located in India or overseas and whether an HSBC Group entity or a third party, at its sole discretion, in accordance with the applicable guidelines of the Reserve Bank of India (RBI). I/We also acknowledge the right of the Bank to provide details of my/our account/application to such service providers for the purpose of availing outsourced services of any nature by the Bank, without any specific consent. I acknowledge that the existence of this account and details thereof (including details of credit card transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by you and/or members of your household, and for occasional debt tracing and fraud prevention. I accordingly authorise the Bank to share information relating to my credit card account/application, including information relating to any add-on applicant(s). I understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me, HSBC requires consent for the disclosure by HSBC, of information and data relating to me/add-on applicant(s), of the credit facility availed of / to be availed of by me, obligations assumed / to be assumed by me, in relation thereto and default, if any, committed by me in discharge thereof.

- Accordingly, I hereby agree and give consent and confirm that I have obtained consent from the add-on applicant(s) for the disclosure by HSBC of all or any such; (a) information and data relating to me/add-on applicant(s) (b) the information or data relating to any credit facility availed of/to be availed of by me and (c) default, if any, committed by me in discharge of my such obligation, as HSBC may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorised in this behalf by RBI.
- I undertake on my behalf and on behalf of the add-on applicant (s) that (a) the Credit Information Bureau (India) Ltd. and any other agency so authorised may use, process the said information and data disclosed by HSBC; and (b) the Credit Information Bureau (India) Ltd. and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.
- I expressly authorise HSBC to decrease the credit limit on my credit card, based on its credit assessment, without prior notice to me.
- I hereby declare that I am not a near relation to any senior officer of the Bank or any directors of any HSBC Group Companies (please strike off if this is not the case and provide a separate list of relevant related persons).
- I confirm that as on date of this application, there are no litigations, initiated by other banks/Financial Institutions, being faced by me (please strike off if this is not the case and provide a separate list of initiated/pending litigations) in addition to any general right to lien/set-off or other right conferred by law or under any other agreement.

I hereby declare that all the decision of HSBC, in respect to the issuance of the Credit Card to me/the Add-on applicant(s) shall be binding on me and neither me nor any person claiming through me, shall raise any dispute in this regard.

I agree that credit limits are subject to periodic review and will vary based on the bank's credit assessment of my card account.

Accordingly, I expressly grant consent and authorise HSBC to decrease my credit limit, if required.

I hereby declare that I have read and understood the Most Important Terms and Conditions as mentioned in the Application Form.

I undertake to inform the bank regarding any change in my residence / employment address and to provide any further information that the bank may require to process my application.

I understand that the documents and the application form submitted will be treated as a property of HSBC and will not be returned.

I/We consent and authorize HSBC to generate subsequently an additional report through CIBIL or authorized agency/bureau to process my Credit Card application, in the event the necessary documentation and processes are not completed as per HSBC's policies. In the event of change in address due to relocation or any other reason, I shall intimate the new address to HSBC within two weeks of such a change.

x _____ x
Signature of primary credit card applicant Signature of add-on card applicant

I hereby confirm that the applicant(s) has/have signed in my presence.

x _____ x
Signature of Bank Executive Signature of Agent

Date : _____

CREDIT CARD ACCOUNT REPAYMENT OPTION

I wish to automatically settle my credit card bills by a debit to my HSBC's Current/Savings Account No.

for % of my credit card monthly outstandings. (Please note that you have to pay a minimum of 5%)

**UNSECURED FACILITIES WITH HBAP*
APPLICABLE FOR a) EMPLOYEES OF HBAP AND
b) BOARD OF DIRECTORS OF HBAP AND THEIR RELATIVES^**

For employees and Board of Directors in The Hongkong and Shanghai Banking Corporation Limited (HBAP) or HSBC Markets (Asia) Ltd. and relatives of the Board Directors of HBAP or HSBC (Asia) Ltd., please indicate below whether you solely or jointly have any other unsecured facilities with HBAP sites and its subsidiary.

Unsecured facility(ies) with the Bank Yes No

HBAP Sites	Unsecured Loan/ Facility Type	Unsecured Loan/ Facility Type	Monthly Repayment Amount	Outstanding Amount

Definition:

*HBAP – The term HBAP is used for all HSBC areas, HBAP subsidiaries and other HBAP legal entities in the Asia Pacific Region.

1. Australia
2. Bangladesh
3. Burma
4. China
5. Hong Kong
6. India
7. Indonesia
8. Japan
9. Korea
10. Macau
11. Malaysia
12. Mauritius
13. New Zealand
14. Philippines
15. Singapore
16. Sri Lanka
17. Taiwan
18. Thailand
19. Vietnam

^'Relative' defined under as:

- Any immediate ascendant, any spouse or former spouse of any such ascendant, and any brother or sister of any such spouse or former spouse
- Any immediate descendant, and any spouse or former spouse of any such descendant
- Any brother or sister or aunt or uncle, grandparents, grandchildren and their spouses, any nephew or niece and any first cousin
- Any spouse or former spouse, any immediate descendant of any such spouse or former spouse
- And, of the purposes of this definition, any step-child shall be deemed to be child of both its natural parent and of its step-parent and any adopted child to be the child of the adopting parent and a spouse include anyone living as such

ACKNOWLEDGEMENT - BANK

Received completed application form and relevant documents for credit card from _____

on Customer Name

(If approved, your credit card will be despatched within 3 weeks. Please contact HSBC 24/7 customer service centre after 3 weeks to know the status of your application)

x
Signature of Sales Executive

x
Signature of Customer



ACKNOWLEDGEMENT - APPLICANT

Received completed application form and relevant documents for credit card from _____

on Customer Name

(If approved, your credit card will be despatched within 3 weeks. Please contact HSBC 24/7 customer service centre after 3 weeks to know the status of your application)

x
Signature of Sales Executive

x
Signature of Customer



OPTIONAL SECTION

1) Marketing Offers

From time to time, HSBC communicates various features/products/promotional offers which offer significant benefits to its customers and may use the service of third party agencies to do so. Do you wish to be informed about such benefits?

I/We expressly authorise HSBC to use information or data relating to me/us, for communicating marketing offers as outlined above.

I/We do not wish to receive offers as outlined above.

For customers who wish to receive such marketing offers but do not wish to be communicated the same by way of telephone calls/SMSs from HSBC, we offer a 'Do not call' service. To register for this, please visit our website www.hsbc.co.in

2) Assignment of Activities to Third Party Agencies

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agencies/service providers at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account and sharing or transfer of information which will be on a confidential basis to HSBC Group offices or other third party agencies/service providers, whether located in India or overseas for the purpose of availing support services of any nature by the Bank, and also may disclose information if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from me/us.

_____ Signature of the Applicant	_____ Signature of the Add-on Applicant
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PRICING TABLE

	Joining Fee	Annual Fee (1st Year)	Renewal Fee (2nd Year Onwards)
Platinum*	NIL	₹499 (First Year Free)	₹499
Signature	NIL	₹3,499	₹3,499

*If the customer spends ₹1 lakh p.a., the renewal fee of ₹499 will be waived off.

FOR BANK USE ONLY

LT	DT
SIGN	
P1	
A1	
A2	

INCOME REQUIREMENT

Signature Card	₹18,00,000 p.a.
Platinum Card	₹5,00,000 p.a.

DOCUMENTS REQUIREMENT

- Self attested recent passport size photograph of the applicant
- Self attested copy of a valid photo identity document
- Self attested copy of your residence address proof
- Self attested copy of the latest salary slip or Income tax returns or Form 16 (wherever applicable)

Terms and Conditions apply. For further details on the products and services offered by HSBC, please visit www.hsbc.co.in or refer to the credit card services guide.

ACKNOWLEDGEMENT – BANK

Sr. No. _____ Marketing Code

Agency Name _____

Sales Executive's Name _____

Sales Executive's Code

Joining Fee (₹) NIL

First Year's Annual Fee (₹) _____ NIL

Second Year onwards Annual Fee (₹) _____ NIL

ACKNOWLEDGEMENT – APPLICANT

Sr. No. _____ Marketing Code

Agency Name _____

Sales Executive's Name _____

Sales Executive's Code

Joining Fee (₹) _____ NIL

First Year's Annual Fee (₹) _____ NIL

Second Year onwards Annual Fee (₹) _____ NIL



Shop more. Holiday more.

HSBC VISA Platinum/Advance VISA Platinum Credit Card:

- Enhanced Rewards Programme - 2 points for every ₹150 spent
- Accelerated Reward Points for spends at select merchants
- Fuel Surcharge waiver at any pump, any place in India[#]
- Access to VISA Platinum offers
- Get exciting offers on Travel, Health, Wellness, Lifestyle, Dining and more



HSBC Credit Card. The One Card for Home and Away.

HSBC VISA Gold Credit Card:

- Exclusive Rewards Programme - 1 point for every ₹100 spent
- Accelerated Reward Points for spends at select merchants
- Access to VISA Gold offers
- Exclusive VISA Gold offers & discounts

KEY THINGS YOU SHOULD KNOW

1. Credit Cards from HSBC have been designed to complement your lifestyle. We currently offer VISA Platinum and VISA Gold credit cards. The cards extend a host of offers ranging from travel privileges to dining, shopping and more.
2. Please visit the Credit Cards section of our website www.hsbc.co.in for more details on:
 - Free credit up to 52 days on purchases under the applicable terms and conditions
 - Rewards program on your HSBC credit card
 - Lost card liability and how to reduce the chances of your credit card being subject to misuse
 - Transaction fee and applicable interest for cash advances against your credit card, Finance charge (interest) in case the credit card outstanding is not repaid in full by the due date
3. You need to pay the minimum payment due (you may choose to pay higher) by the payment due date specified on your monthly card statement to avoid transactions getting declined and levy of late payment fee.
4. Making only the minimum payment every month would result in the repayment stretching till the entire outstanding is settled. For example, if payment due is ₹5000 and you do not make any new transactions on your credit card, minimum repayment could stretch up to 9 years basis the current tariff structure on your card.
5. You need to pay at least your minimum due amount by the due date. Non payment would impact:
 - Your credit rating (reporting to Credit Bureau - CIBIL)
 - Other credit facilities availed from HSBC
 - In addition to the above, the Bank can cancel the credit limit and initiate recovery proceedings to recover the dues
6. The Bank will notify you of any changes in the terms and conditions of this product with prior notice of one month.
7. Please visit 'Personal - Credit Cards' section of our website www.hsbc.co.in for detailed Terms & Conditions applicable on your credit card.

IMPORTANT TERMS AND CONDITIONS

To get the complete version, please visit www.hsbc.co.in

1. FEES AND CHARGES

a) Annual Membership fees

Annual Membership fees are applicable on the primary and add-on credit card(s). These fees may vary depending on the offer under which the HSBC credit card has been availed of by the cardholder. These fees, including fees for any add-on cardholder(s), as applicable, are charged to the cardholder's credit card account on issuance/renewal and the same would be reflected in the monthly credit card statement of the month in which it is charged. No refund of fees will be available if the credit card is terminated. Current charges are mentioned in the tariff sheet given below.

b) Cash Advance fees

The cardholder has access to cash, round the clock, at HSBC /VISA ATMs in India and overseas. A transaction fee of 2.5% of the transaction amount (subject to a minimum of ₹300) would be levied on all such transactions at the time of posting of the cash advance and would be billed to the cardholder in the next monthly statement. The transaction fee is subject to change at the sole discretion of HSBC. Cash advance transactions are also subject to a finance charge at the prevailing rate calculated on daily outstanding balances from the date of withdrawal. The finance charge will be debited to the credit card account on the last day of the billing cycle.

c) Service charges levied for certain transactions

- Fees and charges, as may be applicable from time to time, are payable by cardholders for specific services provided to the cardholder or for defaults committed by the cardholder with reference to his / her card account
- Tariff structure is subject to change from time to time at the sole discretion of HSBC. Such changes will be made with prospective effect giving notice of at least one month
- Please be advised that applicable Indirect Taxes including service tax and cess would be recovered on all our fees and charges and any other amount liable to tax under prevailing Indirect Tax
- Late payment charge will be applicable if minimum payment due is not paid by the payment due date
- Overlimit charges is applicable in the event of total outstandings exceeding the credit limit assigned

Tariff Sheet	
Standard Joining fees	
VISA GOLD	NIL
ADVANCE VISA PLATINUM	NIL
VISA PLATINUM	NIL
Standard Annual fees	
VISA GOLD	NIL
ADVANCE VISA PLATINUM	NIL
VISA PLATINUM	NIL
First year fee	NIL
Second year onwards fee	NIL
Standard Annual fees for add-on card	
VISA GOLD	NIL
ADVANCE VISA PLATINUM	NIL
VISA PLATINUM (w.e.f. 01 Dec 2012)	NIL
Free credit period	Up to 52 days
Finance charges on extended credit and cash advances (VISA Gold/VISA Platinum Credit Cards)	3.3%# p.m. (39.6%# p.a.) credit and cash computed from the date of transaction
Minimum payment due (MPD) on extended credit usage	5% of the total payment due of the statement plus greater of past due or overlimit due (if any), subject to a minimum of ₹100. Interest will be charged on the extended credit as per T&C
Duplicate statement (older than 3 months)	₹100 per statement

Charge in case of cheque bounce, standing instruction dishonoured or unsuccessful payment through ECS	₹350
Cash advance limit (against credit card account)	As communicated to you in your monthly card statement
Transaction fee for cash advances against your credit card account at branches and ATMs	2.5% of the transaction (subject to a minimum of ₹300)*
Transaction fee for cash withdrawal against your bank account at ATMs overseas	₹100
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	NIL
Overlimit fee	₹500 per month
Late payment fee (charged if minimum amount due reach HSBC by payment due date)	50% of the minimum amount does not due (subject to a minimum of ₹400 and a maximum of ₹750 per month)
Sales slip retrieval/charge back processing fee	₹225 per month
Out of town cheque processing/collection charge	₹50 for cheque values up to ₹10,000; ₹100 for cheque values from ₹10,001 to ₹100,000; ₹150 for cheque values ₹100,001 & above
Credit card replacement fee (within India)/(outside India)	₹100
Currency conversion charge for foreign currency transactions	3.5%
Balance enquiry on the credit card at other bank ATMs	NIL
Handling charges for redemption of rewards	₹50 per redemption
Cash Payment Charge (HSBC Credit Card bill payment made in cash at HSBC Branches & Drop-boxes)	₹100 (w.e.f. 15 Sept 2009)
Copy of Credit Information Report (CIR)	₹50

*Or as decided by the Bank from time to time.

*Finance charge per month at the prevailing rate will also be applicable. The Bank shall provide a prior notice of one month in case of any changes to the above credit card tariff.

- Finance Charge Illustration

E.g.: You purchase a watch for ₹1,200 on 01 March and a necklace for ₹800 on 10 March..

The following interest will be charged on your purchases:

	VISA Platinum/ Advance VISA Platinum/ VISA Gold Credit Cards
Outstanding due in 20 March statement	₹2000
Payment made on the due date of 11 April	₹100
Balance carried forward (revolved)	₹1900
Interest calculations @ 3.3% p.m.	
a) Interest on ₹1200 for 41 days (from 1 March to 10 April)	₹53.38
b) Interest on ₹800 for 32 days (from 10 March to 10 April)	₹27.77
c) Interest on ₹1900 for 10 days (from 11 April to 20 April)	₹20.61
Total Interest charged in 20 April statement	₹101.77
Service Tax @ 12.36% on Interest	₹12.58
Outstanding due in 20 April statement	₹2014.34

- Making only the minimum payment every month would result in the repayment stretching till the entire outstanding is settled and consequent payment on your outstanding balance during this extended period: e.g. If payment due is ₹5,000 and you do not make any new transactions on your credit card, the repayment will stretch up to 8.75 years (105 months) at the current tariff structure

d) Interest-free (grace) period

Cardholders can get up to 52 days free credit without any finance charge levied to the credit card account. This is applicable provided the credit card outstanding, as shown on monthly credit card statement, is settled fully by the payment due date. However, the free credit period will not be applicable for Cash Advance transactions.

e) Finance charges

- Cardholders can avail of the “extended credit facility” by paying the minimum payment due (MPD) indicated in the monthly credit card statement. The MPD is calculated as 5% of the total payment due of the statement plus greater of Past Due amount or Overlimit amount (if any). Interest will be charged on the extended credit as per terms and conditions.
- If cardholders avail of the extended credit facility by paying an amount less than the statement closing balance, the entire outstanding amount will attract a finance charge from the respective date of transaction at the prevailing rate. All new transactions will also attract a finance charge from the respective date of transaction.
- All cash advance transactions will attract a finance charge at the prevailing rate from the date of withdrawal until the entire amount along with the charges are cleared.
- Finance charges are computed from date of transaction at 3.3% per month (39.6% per annum) or at such modified rates as decided by the Bank from time to time.

f) Late payment fee:

Late payment fee (Charged if the minimum amount due is not credited in the card by the payment due date) is 50% of the minimum payment due (MPD) subject to minimum fees of ₹400 and maximum fees of ₹750 per month. Assume you receive a statement for the period 16th Oct - 15th Nov, with a payment due date of 7th Dec. Payment towards Minimum Payment Due (MPD) is required to be received in the card account by the payment due date (7th Dec), to ensure that no late payment fees are levied. Late payment fees will be levied as per the illustration in the below table:

MPD	Late payment charges	Description
100	400	50% of MPD i.e. ₹100 is ₹50. Since the minimum fee is ₹400, the Late payment fee levied will be ₹400
250	400	50% of MPD i.e. ₹250 is ₹125. Since the minimum fee is ₹400, the Late payment fee levied will be ₹400
500	400	50% of MPD i.e. ₹500 is ₹250. Since the minimum fee is ₹400, the Late payment fee levied will be ₹400
1000	500	50% of MPD i.e. ₹1000 is ₹500, the late payment fee levied will be ₹500
1500	750	50% of MPD i.e. ₹1500 is ₹750, the late payment fee levied will be ₹750
2000	750	50% of MPD i.e. ₹2000 is ₹1000. Since Maximum fee is ₹750, the Late payment fee levied will be ₹750

2) CREDIT LIMITS

- The credit limit and cash withdrawal limit (40% of credit limit or as decided by the Bank from time to time) are communicated to you in your monthly card statement. The available credit limit is provided as part of the monthly statement. The Bank reserves its right to reduce the credit limit. Usage of the card shall be deemed as acceptance of the credit limits granted from time to time
- Credit limit is the maximum amount, which can be outstanding against the credit card account at any given time.
- In case the total outstanding exceeds the credit limit, all purchases/cash transactions initiated beyond this limit will be declined till the credit card account is funded fully or partly
- The credit limit approved on the account is shared between the primary cardholder and the add-on cardholders
- The available credit limit on the credit card account is the assigned credit limit less the 'Total Amount Due'. The cardholder should refer to the Bank to ascertain the available credit limit at any point in time
- The cardholder may apply for a review of his assigned credit limit at any time after six months of satisfactory credit card operations

3) BILLING & PAYMENTS

- a) With effect from 05 Aug 13 we wish to inform that the payment allocation logic (i.e.'Payment Hierarchy') towards payment made to the credit card account is being revised. In the revised 'Payment Hierarchy', allocation will first happen to the extent of minimum payment due, first by the following 'plans' i.e. EMI, Cash advances, Purchase outstanding and Balance Transfer in descending order of interest rates, and within a given 'plan', the payment will be allocated in a predefined order of (1) Service Charges, (2) Finance Charges, (3) Late payment charges (4) Annual fee and (5) Other fees. The excess payment (if any) over and above minimum payment due will be allocated in same hierarchy as defined above.
- b) When the credit card account has an outstanding balance, HSBC will send a monthly itemised statement of account at the mailing address indicating the payments credited and the transactions debited to the cardholder's account since the last statement. Non-receipt of statement would not affect the cardholder's obligations and liabilities.
- c) Cardholders may choose to pay only the minimum payment due, as printed on the statement, and such payment should be sent before the payment due date, which is also printed on the statement. If payment is made by cheque, the funds must be realised in the card account by the due date. The outstandings carried forward will

attract a finance charge of 3.3% per month (39.6% per annum) or as decided by the Bank from time to time.

d) Cardholders can choose from following modes of payment to settle monthly dues:

- Cheque / draft payment: The cheque / draft should be made payable to "HSBC A/c No. XXXX XXXX XXXX XXXX" (mention cardholders' 16 digit credit card number).

Cheque / draft payment can be submitted at:

- Drop-boxes at HSBC Branches / ATMs in India (visit www.hsbc.co.in for a complete list of Branches and ATMs)
- Skypak drop-boxes (visit www.hsbc.co.in for a list of Skypak drop-boxes located close to you)
- Mail to The Hongkong and Shanghai Banking Corporation Limited, Clearing Department, M G Road, Fort, Mumbai 400001
- Cash Payment: Cash payments can be made at any HSBC Branch in India
- Standing Instruction: If the cardholder is an account holder with HSBC, he / she can issue a standing instruction for transferring funds from the cardholder's HSBC account to credit card account
- Internet Banking: Cardholder can pay bills online conveniently by logging onto HSBC Personal Internet Banking*

*Option available for HSBC account holders only.

- ECS: Cardholders can make payment directly by authorising HSBC to debit a cardholder's account with any bank. This facility is available only in Mumbai and Delhi.
- Electronic Funds Transfer (NEFT): You can make a payment towards your credit card account via NEFT, mentioning the complete 16 digit credit card number.
- ATM / PhoneBanking: Cardholder can access their account with HSBC through ATM / PhoneBanking facility for making payments against credit card outstandings

e) Billing disputes resolution:

- The cardholder is deemed to have received each statement of account for the preceding month, either on actual receipt of the statement of account or 10 days after the dispatch of the statement of account by the Bank, whichever is earlier (prescribed period). Upon receipt of each statement of account and in any event not more than 30 (thirty) days from the period mentioned above, the cardholder agrees to immediately notify the Bank in writing of any errors, omissions, irregularities, including any fraudulent or unauthorised transactions or any other objections the cardholder has to that statement of account. If the cardholder fails to notify the Bank within 30 (thirty) days, the statement of account and all entries therein, will be conclusive evidence of the correctness of the contents and binding upon the cardholder and/or any person claiming under or through such cardholder without the requirement for any further proof and the Bank will be released from all liability for any transaction (including all charges, damages and losses of any kind whatsoever, taxes, levies, fines, fees or penalties suffered and/or incurred) occurring up to the date of the most recent statement of account except for transactions the cardholder gave notice of in accordance with this section
- For reporting billing discrepancies, cardholders can either call the customer service centre (numbers are provided on the reverse of the monthly statement or at www.hsbc.co.in) or write to HSBC Credit Card Division, Dispute Desk, PO Box 5080, Chennai 600 028
- All grievance escalations should be marked to The Chief Nodal Officer, The Hongkong and Shanghai Banking Corporation Limited, "Rajalakshmi," No. 5 & 7, Cathedral Road, Chennai 600 086.
Email: nodalofficerinm@hsbc.co.in
- You may contact the Nodal Officer Team at the following contact number between 09:30 a.m. and 06:00 p.m., Monday to Friday. Ph: +91 44 - 3911 1217

4. DEFAULT

- In the event of default (if the minimum amount due is not paid by the payment due date or breach of any clause of the cardholder agreement), the cardholder will be sent reminders from time to time for payment of any outstandings on credit card account, by post, fax, telephone, e-mail, SMS messaging and / or through third parties appointed for collection purposes to remind, follow-up and collect dues. Any third party so appointed, shall adhere to the Indian Banks Association (IBA) code of conduct on debt collection.
- Recovery of dues in case of death of cardholder:
 - The whole of the outstanding balance (including unbilled transactions) will become immediately due and payable to HSBC
 - HSBC will become entitled to recover the total outstandings from the estate of the cardholder
- As per Reserve Bank of India guidelines, we provide credit information relating to our credit cardholders to Credit Information Bureau (India) Limited (CIBIL) on a monthly basis. The information provided reflects the status

as at the previous month-end and includes information regarding whether the credit card account is regular or delinquent. In the event a credit card account is delinquent as at the date of such reporting and the account is subsequently regularised, the status of the account will only be updated prospectively, at the time of the next monthly reporting. As per CIBIL, all changes in customer status are updated within a maximum of 30 days. To avoid any adverse credit history with CIBIL, credit cardholders should ensure that they make timely payment of the amount due on the Card account

5. TERMINATION

- You may terminate this Agreement at any time by written notice to HSBC accompanied by the return of the credit card and any additional credit cards cut into several pieces and full clearance of all the outstandings. Where this Agreement relates to the use of an additional credit card, the usage of the additional card may be discontinued by written notice to HSBC by you. Please destroy the additional credit card by cutting it into several pieces through the magnetic strip.
- HSBC may at its discretion recall the outstanding amount on your credit card(s) / add-on card(s) without assigning any reason thereof. In the event of HSBC recalling the entire outstanding amount, HSBC shall give you reasonable notice for paying the entire outstanding amount
- Notwithstanding anything to the contrary stated elsewhere in these terms and conditions, HSBC may in its discretion, cancel the limit granted on your credit card account or credit card / add-on card(s) without assigning any reason therefor. In the event HSBC cancels the limit granted on your credit card account or credit card / add-on card(s) in terms of this clause, HSBC shall intimate you on such cancellation
- The whole of the outstanding balance on the credit card account, together with the amount of any outstanding credit card transactions effected but not yet charged to the credit card account, will become immediately due and payable in full to HSBC on suspension/termination of the Agreement for whatever reasons or on the insolvency or death of the credit cardholder. HSBC will become entitled to recover the outstanding dues together with all expenses, legal fees, finance charges and interest from the estate of the credit cardholder on his death, without prejudice to its rights to continue to charge the finance charges and other charges at prevailing rates till the dues are settled
- Any intimation given by HSBC hereunder will be deemed to have been received by you within seven days of posting to your address last notified in writing to HSBC
- Closure of the credit card may entail withdrawal of all facilities provided through use of the credit card and/or the credit card number

6. LOSS/THEFT/MISUSE OF THE CARD

- a) If the credit card is lost/stolen, the cardholder should report it to HSBC immediately in writing or by calling HSBC PhoneBanking. The Bank, is merely acting as a facilitator in taking up the dispute through MasterCard/VISA to the concerning merchant. The Bank is thus not liable for the outcome of the investigation.
- b) The cardholder will not be held liable for any transaction made on the credit card after reporting the loss/theft/misuse to HSBC
- c) Although loss or theft may be reported as mentioned in (a) above, the cardholder must confirm to HSBC in writing. A copy of the acknowledged FIR must accompany the written confirmation
- d) Should the cardholder subsequently recover the card, the recovered credit card must not be used. Please destroy the card by cutting it into several pieces through the magnetic strip

7. DISCLOSURES

- The applicant acknowledges the right of HSBC to provide details of his / her application including any applications for add-on credit card, to third party agencies for the purpose of availing of support services of any nature by HSBC, without any specific consent or authorisation from him / her or any applicants for the add-on credit card.
- The applicant/s further acknowledges that HSBC is authorised to share information relating to the applicant / add-on applicant (s), including information relating to any default committed by the applicant/s in discharge of his / her obligation, as HSBC may deem appropriate and necessary, with any existing or future credit bureaus / credit reference agencies as determined by HSBC from time to time. Accordingly the applicant gives consent and confirms having obtained consent from add-on applicant (s), to disclose information to such credit bureaus /credit reference agencies/credit information company (specifically authorised by RBI), in terms of the Credit Information Companies (Regulation) Act, 2005 or any other extant law or regulation. Such entities may further make available processed information or data or products thereof to banks / financial institutions and other credit grantors
- HSBC may also provide information relating to credit history / repayment record of applicant/s to a credit information company (specifically authorised by RBI), in terms of the Credit Information Companies (Regulation) Act, 2005..

