



Frequently Asked Question

HSBC Personal Internet Banking Bill Payment

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Personal Internet Banking Bill Payment FAQ

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Chapter 1: HSBC Online Bill Payment General Queries

1.1. How long does it take to process a bill?

Ans. Bills paid before 03:30 pm on working days are sent to merchant for processing on the same day after cut-off time. No payment is processed on weekends, bank holidays and on other closures. If there are overdue/late payment charges, please pay well ahead of the due date to avoid any delay in payment.

1.2 Is there any charge for bill payment?

Ans. No, the service is completely FREE!

1.3 How can I reverse/alter a wrong payment?

Ans. The review page ensures that you get a chance to recheck whether the payment details (e.g. Merchant, amount and reference number) that you have entered are correct. Once you have paid a bill by clicking confirm, it cannot be reversed or altered. The transaction is reversed only if merchant refuses the payment and requests us for reversal. Reversal takes two working days after receiving confirmation from merchants.

1.4 To how many vendors can I pay bills?

Ans. Currently, you can pay to the following merchants/vendors:

- MetLife (Insurance, DPS or Loan Repayment)
- Grameenphone (Prepaid and Postpaid)
- Banglalink (Prepaid and Postpaid)
- ROBI (Prepaid and Postpaid)
- Teletalk (Prepaid only)

1.5 How do I pay the bill?

Ans. Log-in to internet banking, click "Pay bills", then click "Add payee", enter the account no./reference no. with the vendor/merchant (e.g. Mobile Number for Mobile Top-up, Policy number for MetLife). Finally, click "Pay bills" again to proceed with the payment.

1.6 What is my Account Number/Reference Number?

Ans. Account Number/Reference numbers vary as per individual merchant. For mobile top-up please carefully choose "Prepaid" or "Postpaid". If you are not sure about your mobile connection please check with the operators before adding payee.

Find below few guidelines on Account Number/Reference Number for different merchants:

MetLife: Policy number of your Insurance (4 to 10 characters)

Grameenphone : Mobile number (i.e. 017xxxxxxx, 11 Digits)

Banglalink : Mobile number (i.e. 019xxxxxxx, 11 Digits)

Robi : Mobile number (i.e. 018xxxxxxx, 11 Digits)

Teletalk: Mobile number (i.e. 016xxxxxxx, 11 Digits)

1.7 Error messages in Bill Pay.

Message: Sorry, the account number you entered for this merchant payee is not correct. Please check and try again. Our Ref.:230

Solution: Account Number/Reference Number with Merchant does not match with Merchant's requirement. Please re-check and for help click on the link beside reference number caption or you can call at HSBC Contact Centre 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.



Message: Sorry, you haven't got any beneficiary details set up for this service. Our Ref.:{0}

Solution: You must add payee first to pay bill. Choose "Add Payee", Click "Search" button to see list of available payee, Click on the payee name, Add your customer number with merchant i.e. Policy no for insurance, Mobile number for Telcos or you can call at HSBC Contact Centre 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.

Message: Details for your account should be alphanumeric.

Solution: Refer to the last field of the page called "For your account". This field does not support any special character (i.e. @, *, #, %) or even full stop. Alternatively, you can call at HSBC Contact Centre 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.

Message: Sorry, your accounts cannot be accessed at this time, Please call at HSBC Contact Centre 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays. Our Ref.:013

Solution: If the debit account selected is a restricted account which is not allowed to debit or any special instruction is placed in your debit account. Alternatively, you can call at HSBC Contact Centre 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.

Message: Cross Currency not allowed

Solution: Bill payment can be made only from TAKA account. Alternatively, you can call at HSBC Contact Centre 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.

1.8 How will I be confirmed of the successful payment?

Ans.

- For mobile top-up, you should receive SMS confirmation from mobile companies.
- For MetLife you should be notified by respective merchant through confirmation SMS to your mobile number maintained at merchant end after the successful payment.
- In all cases, you may contact directly with the merchants for update, preferably on the next working day (given that you have paid before the cut-off time of the previous working day)

1.9 Where I can find the helpline of merchants?

Ans. Find the web link of merchants where you can find customer care, helpline or support centre detail for your query of payment:

MetLife : www.metlife.com.bd

Grameenphone : www.grameenphone.com

Banglalink : www.banglalinkgsm.com

Robi : www.robi.com.bd

Teletalk : www.teletalk.com.bd

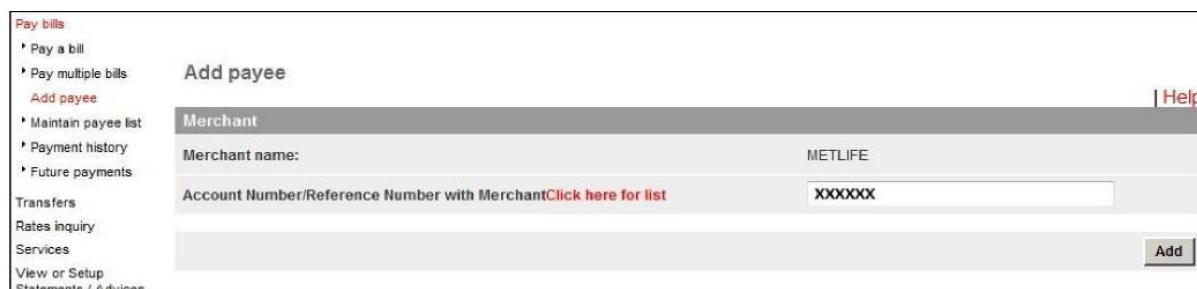
1.10 Where should I call for any clarification regarding Bill?

Ans. You can call at HSBC Contact Centre 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays. For any technical queries or for any help to pay the bill and to check the bill is properly sent to merchants. However for final confirmation of any bill please contact helpline of merchants. To send email query send mail using Contact Centre > Send Message from your Internet banking profile or directly email us to **internet.banking@hsbc.com.bd**

Chapter 2: Important Merchant Instructions for Bill Payment

MetLife (Insurance, DPS or Loan Repayment): For MetLife Insurance Premium Payment, choose “Pay Bills” from the left hand navigation menu, then choose “Add Payee” from the left hand menu, then click “Search” in the “Add Payee” page. Choose “MetLife” from the Payee List.

Enter the Policy number of your Insurance (4 to 10 characters) in the field “Account Number/Reference Number with Merchant” under “Add Payee” screen.



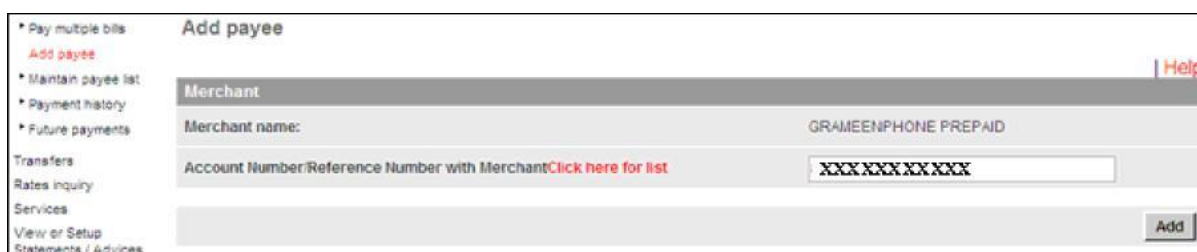
The screenshot shows the 'Add payee' interface. On the left is a navigation menu with options like 'Pay bills', 'Transfers', and 'Services'. The main area is titled 'Add payee' and includes a 'Merchant' section with the name 'METLIFE'. Below that is a field for 'Account Number/Reference Number with Merchant' containing 'XXXXXX'. A red link 'Click here for list' is visible next to the field. An 'Add' button is at the bottom right.

Please note that it is the customer’s responsibility to ensure proper input of the Policy Number. HSBC will not be liable to refund any amount, unless otherwise advised by the respective merchant.

MetLife sends a payment confirmation SMS to its customer’s mobile number maintained at MetLife end after the successful payment.

Grameenphone, Banglalink, Robi (Prepaid and Postpaid) and Teletalk (Prepaid only): For mobile recharge/top-up, choose “Pay Bills” from the left hand navigation menu, then choose “Add Payee” from the left hand menu and then click “Search” in the “Add Payee” page. Choose the desired telecom operator and the subscription type (Prepaid or Postpaid) for the payment.

Enter the Mobile Number (11 characters) in the field “Account Number/Reference Number with Merchant” under “Add Payee” screen.



The screenshot shows the 'Add payee' interface for Grameenphone. The merchant name is 'GRAMEENPHONE PREPAID'. The 'Account Number/Reference Number with Merchant' field contains 'XXXXXXXXXXXX'. A red link 'Click here for list' is present. An 'Add' button is at the bottom right.

Please note that it is the customer’s responsibility to ensure proper input of the Mobile Number. HSBC will not be liable to refund any amount. Please refer to Terms and Conditions for more details.

Please also note that mobile top-up/recharge amount must be within the range of BDT 10 to BDT 1000 for Prepaid and BDT 50 to BDT 5000 for Postpaid.

Generally SMS is sent to the respective mobile number by the operator once the payment is successful.



Chapter 3: Reference Number Format and Limit for Merchants

UTILITY NAME	A/C OR REFERENCE NO	OTHER INSTRUCTIONS
INSURANCE		
MetLife	4-10 alphanumeric, policy number	Enter the policy number of your insurance
TELECOM OPERATOR		
Grameenphone	11 digits, mobile number e.g. 017XXXXXXXX	Prepaid : Min. 10 to max. 1,000 (BDT) Postpaid: Min. 50 to max.10,000 (BDT)
Banglalink	11 digits, mobile number e.g. 019XXXXXXXX	Prepaid : Min. 10 to max. 1,000 (BDT) Postpaid: Min. 50 to max.10,000 (BDT)
Robi	11 digits, mobile number e.g. 018XXXXXXXX	Prepaid : Min. 10 to max. 1,000 (BDT) Postpaid: Min. 50 to max.10,000 (BDT)
Teletalk	11 digits, mobile number e.g. 015XXXXXXXX	Prepaid (only) : Min. 10 to max. 1,000 (BDT)

For any further query please visit any HSBC branch in Bangladesh or call at HSBC Contact Centre 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.

Chapter 4: Online Bill Payment Terms and Conditions

HSBC only provides an online provision for bill payment and does not confirm the processing/settlement of the bill. The confirmation message, debit of fund and corresponding transaction history only reflects a payment in favor of the merchant. The payment will be settled, confirmed (if applicable) and a receipt will be sent (where applicable) by the merchant.

Customer must confirm that s/he has the capacity, authority and necessary knowledge to perform the transaction and is operating within the governing law of the People's Republic of Bangladesh and that his/her account activity in no way violates the central bank guidelines.

Bills may take up to 2 working days to reach the merchant. Additional time is required at merchant end to process and settle the payment. Therefore, it is strongly advised to pay well before the deadline (at least 4 working days ahead of the deadline). This is especially applicable for weekends and consecutive government holidays where any payment made on the last working day before the holiday is sent to merchants on the second working day after offices resume.

HSBC will maintain its reasonable best effort to process the bill within the stipulated time. However, HSBC shall have no liability whatsoever for any and all direct, indirect or consequential loss arising from any delay or failure to provide all or any loss of data which may be sought from delays, failure to deliver or service interruptions outside the control of HSBC.

The review page ensures that you get a chance to recheck whether the payment details (e.g. Merchant, amount and reference number) that you have entered are correct. Once you have paid a bill by clicking confirm, it cannot be reversed or altered. The transaction is reversed only if merchants refuses the payment and requests us for reversal. Reversal takes two working days after receiving confirmation from merchants. Customer must arrange to settle the dues with the respective merchant on his/her own in the meantime and shall not hold HSBC responsible for any overdue, penalty, fees and any other obligation arising out of it.



All charges will be communicated when they are offered in Internet Banking. HSBC reserves the right to impose or modify any service charge related to internet banking. Please refer to the Internet banking tariff available at www.hsbc.com.bd for updated information.

The Bank reserves the right to modify, change or withdraw all or any of the rules/clauses applicable to bill payment at any time at its sole discretion.

By clicking "Pay", customer agrees to be bound by all these conditions mentioned above

Chapter 5: Contact Detail for PIB Bill Payment Related Queries

- HSBC Contact Centre within Bangladesh: 16240, from Overseas: +88 096127 16240 (9AM to 9PM Bangladesh Time, every day except government holidays)
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- [Internet Banking Service Request Form](#)