

If salaried/self-employed

- 1. Company name: _____
- Designation: _____
- Department: _____
- Gross Annual Salary/Earnings: _____
- Net Salary/Earnings: _____

Other details

- Number of years in current job:
- Total no. of years in employment/business:

If you are a student please provide

Course start date _____ Course end date _____

HELP US TO KNOW YOU BETTER FORM

The Hongkong and Shanghai Banking Corporation Limited, India (Bank)

Please specify the number of dependents/children (enter number)

Please Check ✓ the boxes and fill in the requested information.

Education

- 1. Undergraduate
- 2. Graduate
- 3. Postgraduate
- 4. Professional
- 5. Others

House ownership

- 1. Company residence
- 2. Fully owned private house
- 3. Mortgaged property
- 4. Rented house
- 5. Living with parents/relatives
- 6. Others
- 7. PG/hostel

Car ownership

- 1. Yes No

in respect of and the payment of all relevant taxes, including, without limitation, all income, capital gains, wealth and estate duties, stamp duties, Service Tax, Value Added Tax and any other applicable taxes. The creation and continued operation of your account and/or the acquisition, holding or disposal of investments or assets in such account, as well as any income, distributions or losses realised in relation to the operation of the account may expose you to tax consequences depending on a number of factors including, but not limited to, your applicable domicile, your place of residence, your citizenship or the type of assets you hold in your account. Certain countries may have tax legislation with extraterritorial effect regardless of your place of domicile, residence or citizenship. The Bank does not provide any legal or tax advice and you should seek legal and/or tax advice from an independent legal and/or tax adviser. You acknowledge and agree that the Bank has no liability in respect of any of your tax obligations and/or any legal and/or tax advice provided to you by third parties

SANCTION CLAUSE

- The Bank and other members of the HSBC Group are required to and may take any action to meet Compliance Obligations relating to or in connection with the detection, investigation and prevention of Financial Crime (Financial Crime Risk Management Activity) and act in accordance with the laws, regulations and requests of public and regulatory authorities operating in various jurisdictions which relate to Financial Crime. The Bank may take, and may instruct (or be instructed by) any other member of the HSBC Group to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests
- Such action may include but is not limited to (a) screening, intercepting and investigating any instruction, communication, drawdown request, application for services, or any payment sent to or by you, or on your behalf, (b) investigating the source of or intended recipient of funds (c) combining Customer information with other related information in the possession of the HSBC Group, and/or (d) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming your identity and status and (e) share information on a confidential basis with such HSBC Group offices, whether located in India or overseas in relation to prevention of Financial Crime
- Exceptionally, our Financial Crime Risk Management Activity may lead to us delaying, blocking or refusing the making or clearing of any payment, the processing of your instructions or application for services or the provision of all or part of the services. To the extent permissible by law, neither we nor any other member of HSBC Group shall be liable to you or any third party in respect of any loss (whether direct or consequential and including, without limitation, loss of profit or interest, however it arose) that was suffered or incurred by you or a third party, caused in whole or in part in connection with the undertaking of Financial Crime Risk Management Activity For the purpose of the present clause
- 'Compliance Obligations' means obligations of the HSBC Group to comply with: (a) laws or international guidance and internal policies or procedures, (b) any demand or request from authorities or reporting, disclosure or other obligations under laws, and (c) laws requiring us to verify the identity of our customers
- 'Financial Crime' includes money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or violate any laws relating to these matters

CRS and KYCR Declaration/Consent clause:

I have read and understood the information requirements and the Terms and Conditions mentioned in this Form (and hereby confirm that the information provided by me on this Form is true, correct and complete. I hereby agree and confirm to inform The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) for any modification to this information promptly. I further agree to abide by the provisions relating to 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI) provided in Rules 114F to 114H of the Income Tax Rules, 1962'.

I authorize you to update your records basis the above information. I also authorize you to share the given information provided by me with the any statutory/regulatory authorities, as appropriate or HSBC group entities.

I understand that the details provided in the form will be reconciled with your existing records and any discrepancy thereof will be duly highlighted to me for further rectification/ update of records.

I acknowledge that the information contained in this form and information regarding the accountholder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the account holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the accountholder (or am authorized to sign for the accountholder) of all the account(s) to which this form relates.

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein immediately.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I hereby consent for receiving information from Central KYC Registry through SMS/ Email on the above mentioned registered number/email address.

I certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC and that such information may be provided to the tax authorities of the country in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I undertake to advise The Hongkong and Shanghai Banking Corporation Limited within 30 days of any change in my circumstances which affects the tax residency status or

causes the information contained herein to become incorrect, and to provide HSBC with a suitably updated self-certification and declaration within 90 days of such change in circumstances

KNOW YOUR CUSTOMER/DUE DILIGENCE REQUIREMENT

- In line with the requirements of the Bank s policy, the Know Your Customer (KYC) documents along with other documentation need to be submitted at the time of availing a new card/account or as and when requested by the Bank.
The Bank reserves a right to allow/restrict operations in a newly opened/existing credit card accounts maintained with the Bank, if the customer is not able to satisfy the due diligence requirements in line with the Bank's policy

ACCOUNT RULES AND TERMS AND CONDITIONS

- The Bank reserves a right to block transactions/allow operations in a newly opened/existing credit card accounts maintained with the Bank, if the account deliverables/welcome letter/welcome pack/bank correspondences not limited to account statements, etc., are returned undelivered and the Bank is unable to contact the accountholder at the address/contact number provided by them at the time of account opening/updated in bank records

CUSTOMER CONSENT

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.

X

Signature of primary credit card applicant

X

Signature of add-on card applicant

ACKNOWLEDGEMENT (To be filled by sales representative)

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

- The customer's need for the product has been identified based on the reason for availing of the product as indicated by the customer in the form.
- The suitability of the product has been understood based on the financial standing and income details provided by the customer in the form.

X

Signature of Bank Executive

X

Signature of Agent

Date: _____

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

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)
VISA Gold	NIL	NIL	NIL
Advance VISA Platinum	NIL	NIL	NIL
VISA Platinum	NIL	NIL	NIL

FOR BANK USE ONLY

LT	DT
SIGN	
P1	
A1	
A2	

INCOME REQUIREMENT

VISA Platinum / Advance VISA Platinum Credit Card	₹400,000 p.a.
VISA Gold Card	₹400,000 p.a.

DOCUMENTS REQUIREMENT

Proof of Identity (any one)	Proof of Address (any one)
<ul style="list-style-type: none"> PAN number Aadhaar card Passport Voters ID National Rural Employment Guarantee Act (NREGA) job card Driving licence 	<ul style="list-style-type: none"> Aadhaar card Passport Voters ID NREGA job card Driving licence Others _____

*For information on additional documents acceptable as identity/address proof please get in touch with the nearest HSBC branch in India or your Relationship Manager or call the HSBC India Contact Centre.

Documents accepted as a proof of address should mention the address details.

Self attested copy of the latest salary slip or Income tax returns or Form 16 (wherever applicable).

Kindly submit the documents to HSBC Representative or to nearest HSBC Branch in India with a duly completed and signed card application form, photo copies of the proof of ID and proof of address documents. You are requested to carry the original documents for verification by the HSBC representative.

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

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)

Signature of Sales Executive

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)

Signature of Sales Executive

Signature of Customer



Instructions/Check list/Guidelines for filling Individual Application Form

Self-Certification of documents is mandatory.

The generation of KYC number/identifier will be performed by the Bank subject to availability of necessary technology.

Clarification/Guidelines on filling details for CRS purposes.

Reason A The country where I am liable to pay tax does not issue TINs to its residents.

Reason B The accountholder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C No TIN is required.

(Note: Only select this reason if the authorities of the country of tax residence entered in the table do not require the TIN to be disclosed)

Appendix – Definitions

Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within the Income Tax Rules, 1961 and OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS), the associated Commentary to the CRS, and domestic guidance. This can be found at the following link www.oecd.org/tax/automatic-exchange/. If you have any questions then please contact your tax adviser or domestic tax authority.

Tax identification Number (TIN): TIN (including functional equivalent) –The term TIN means Taxpayer Identification Number assigned to a person in the country or territory in which he is resident for tax purposes and includes a functional equivalent in case no such number is assigned. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link: www.oecd.org/tax/automatic-exchange/.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a functional equivalent). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number, PAN (Permanent Account number) and resident registration number)

Accountholder –The term ‘accountholder’ means the person listed or identified as the holder of a Financial Account by the financial institution that maintains the account.

CKYCR – Central KYC Registry

Controlling Person – This is a natural person who exercises control over an entity and includes a beneficial owner as determined under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:

- (i) DBOD.AML.BC. No.71/14.01.001/2012-13, issued on 18 January 2013 by the Reserve Bank of India; or
- (ii) CIR/MIRSD/2/2013, issued on 24 January 2013 by the Securities and Exchange Board of India; or
- (iii) IRDA/SDD/GDL/CIR/019/02/2013, issued on 4 February 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position.

Where an entity accountholder is treated as a Passive Non-Financial Entity (NFE) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. If the account is maintained for an entity of which the individual is a Controlling Person, then the ‘Controlling Person tax residency self-certification’ form should be completed instead of this form.

Entity –The term ‘Entity’ means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

FATCA – Foreign Account Tax Compliance Act

Financial Account – A ‘Financial Account’ is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and Debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

Reportable Account –The term ‘Reportable Account’ means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person (relevant extract for CRS).

Reportable Person

Reportable person means,

- (a) one or more persons other than,
 - (i) a corporation, the stock of which is regularly traded on one or more established securities markets;
 - (ii) any corporation that is a related entity of a corporation mentioned in item (i);
 - (iii) a Governmental entity;
 - (iv) an International organization;
 - (v) a Central bank; or
 - (vi) a financial institution,

that is a resident of any country or territory outside India (except the United States of America) under the tax laws of such country or territory or an estate of a descendant who was a resident of any country or territory outside India (except the United States of America) under the tax laws of such country or territory; (relevant extract for CRS).

Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

Bank use section

Does the customer have or are they applying for one lower risk product? (excluding credit cards) Yes No

Is the customer applying for or already has a Credit Card only product? Yes No

State the number of HSBC credit cards held by the customer: _____

Note: If customer has 5 or more cards, complete full CDD.

Is a manual EDD trigger required for the customer? Yes No

Is the customer applying for or already have Minimum Risk Insurance products only? Yes No

Walk-in Yes No

Channel Type – Branch MSF MSF -TPSA Contact Center Postal Digital

Does the Jurisdiction of Tax Residency appear inconsistent with the Customers residential address(es), correspondence address(es) and nationality/ Citizenship or TIN provided? Yes No

Has the Customer’s Identity been verified in line with the required standards and have true copies of the original documents been obtained? Yes No

Is the customer able to provide required ID? Yes No

Specify category of special circumstances

- Benefit or Social Welfare claimants
- Individual in care homes / sheltered accomodations/ refuge
- Individuals on probation
- Prisoners
- Students
- Minors
- Individual who lack the capacity to manage their own affairs
- Economic Migrants
- Refugees
- Asylum seekers
- Other _____

Currency that applies to all intended transactions: INR/USD/ Other _____

Is a CDD Risk Acceptance request required to be submitted to Business and FCC? Yes No

Was the CDD Risk Acceptance request approved by Business Risk/FCC? Yes No

Why is the Customer applying for an account in a country/territory which is not their country of residence? _____

Confirm the customer’s occupation as a student has been validated Yes No

Will the Customer be premier TopTier (to identify HNWI)? Yes No

Connected Party

List the connected/associated parties who will have control or influence over the customers account without necessarily signing on the account. These parties could be over and above the Addon Cardholders.

Connected parties Yes No : Rationale for connection : Addon card holder

KYC number (number would be given by Central KYC registry) (if available)

Connected party details: Individual Entity

Existing Customer Yes No

Customer ID (if existing customer):

Account number (if existing customer):

What level of influence does the Connected Party have over the account?

- Control
- Contribute
- Direct
- Beneficiary

Is the connected party’s customer record in the same system as the main party’s? Yes No

Rationale for connection _____

Confirm that the identity of the connected party (full name, residential address) has been verified Yes No

Is there a reasonable connection between the connected party and the customer? Yes No

Is the connected party a Politically Exposed Person (PEP)? Yes No

Was Connected Party's Identity verified through the use of Electronic or Documentary sources? Yes No

Were any exceptions (to global CDD policy) noted during the Connect Party verification process? Yes No

Confirm the purpose of opening the account(s) is consistent with the expected account activity and the Customer's profile, including their Source of Funds and Source of Wealth (where applicable)? Yes No

Account record checked by (To be checked by the account opening staff)

Employee name _____

PS ID: _____

Signature _____

For MSF/Branch Channels - KYC completed and account opening authorised by Account Opening Authority (provide AOA details: Branch Manager/Regional Head/Designated AOA details)

Opened by MSF Branch

Date of submission of all documents

D	D	M	M	Y	Y	Y	Y
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Anticipated account activity aligned to customer profile Yes No

I have verified the name of the customer on AOF with the KYC documents provided and confirm that it meets the standards of CDD.

I also hereby confirm that customer's photo on PI and PA (if photo ID) matches with the photo on AOF Yes No

Branch Manager/Regional Head name _____

Branch Manager/Regional Head staff number

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Branch Manager's/Regional Head's signature

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HSBC VISA Platinum, Advance VISA Platinum and VISA Gold Credit Card Application Form



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 programme on your HSBC Credit Card with redemption options across various categories
 - 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 ₹5,000 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 Information Companies)
 - 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 and conditions applicable on your credit card.

For further details, please contact our PhoneBanking Officers at:

HSBC PhoneBanking numbers in India: 1860 108 7788/1860 500 2277

For calls from overseas to India: +91 - 22 - 6680 0001

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	NIL
(w.e.f. 01 Dec 2012)	
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 September 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 @ 14.00% on Interest	₹14.25
Swachh Bharat Cess @ 0.5 % on Interest	₹0.51
Outstanding due in 20 April statement	₹2016.53

- 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 16 October - 15 November, with a payment due date of 7 December. Payment towards Minimum Payment Due (MPD) is required to be received in the card account by the payment due date (7 December), 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. ₹1,000 is ₹500, the late payment fee levied will be ₹500
1500	750	50% of MPD i.e. ₹1,500 is ₹750, the late payment fee levied will be ₹750
2000	750	50% of MPD i.e. ₹2,000 is ₹1,000. 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 August 2013 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 - 400 001
- 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, P. O. 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.
E-mail: 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 Companies 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 Credit Information Companies, all changes in customer status are updated within a maximum of 30 days. To avoid any adverse credit history with Credit Information Companies (CICs), 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

