

# **SECURED MESSAGE CATEGORIES**

This document provides information on different categories that are currently available on Internet Banking and Mobile Banking for sending customer requests and any other mandatory details required under each of the categories.

SI. No.	Categories in Internet Banking	Request details	Details of essential information required to process the request	Narrative
1.	Bank account certificates	<ul style="list-style-type: none"> <li>Name/Address confirmation</li> <li>Balance confirmation certificate</li> <li>Nominee certificate</li> <li>Interest certificate</li> <li>Cheque paid certificates</li> <li>Closure certificates</li> </ul>	<ul style="list-style-type: none"> <li>Account number/Fixed deposit numbers</li> <li>Financial year to be specified</li> <li>For balance confirmation: ___ as on date</li> <li>For address confirmation: mention the address to be confirmed</li> <li>For cheque paid certificates: details to be provided like cheque date, payee name</li> </ul>	<p>Please select this category if you require either of the following:</p> <ul style="list-style-type: none"> <li>Confirmation on the accountholders</li> <li>Address confirmation</li> <li>Balance confirmation</li> <li>Nominee certificate</li> <li>Interest certificate</li> <li>Cheque paid certificates</li> <li>Closure certificate</li> </ul> <p>However, please mention the related account/deposit numbers, financial year/calendar year, cheque paid details or address type accordingly for the respective request types.</p>
2.	Credit card PIN replacement	<ul style="list-style-type: none"> <li>Change in billing cycle date</li> <li>Amendment in Standing Instruction for credit card payment</li> </ul>	<p>For change in billing cycle date:</p> <ul style="list-style-type: none"> <li>Credit card number</li> <li>Preferred billing date (between 2<sup>nd</sup> and 25<sup>th</sup>)</li> </ul> <p>For Change in Standing Instruction (SI):</p> <ul style="list-style-type: none"> <li>New Standing Instruction percentage (from 5% to 100% in multiple of 5)</li> <li>HSBC Saving Account number from where funds are to be transferred</li> <li>Instruction – whether to enable or disable</li> <li>Credit card number</li> </ul>	<p>Please select this category if you need:</p> <ul style="list-style-type: none"> <li>to change the billing cycle date of your credit card</li> <li>to amend the Standing Instruction for initiating payments towards your credit card</li> </ul> <p>Please note that change in billing cycle date will not be allowed if you have an active loan on your credit card.</p> <p>Also, the billing cycle date change will come in effect for the next bill cycle.</p> <p>With regards to change in the Standing Instruction, please note that any such change cannot be accepted 3 days prior and 7 days after payment due date.</p>
3.	Credit card replacement	Replacement of existing credit card	Credit card number	Select this category if you need replacement of your existing credit card. Please mention the last 4 digits of your credit card number in case of multiple cards.

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4.	Credit Card Set Transaction Limits	Below limits can be updated/activated using this option: <ul style="list-style-type: none"> <li>• Point of Sale (POS) limit</li> <li>• Activation of contactless feature</li> <li>• Activation of domestic/international facility</li> <li>• Set online limit</li> <li>• ATM limits</li> </ul>	<ul style="list-style-type: none"> <li>• Credit card number</li> <li>• Limit type you want to update</li> </ul>	Select this category if you wish to activate/update the below services: <ul style="list-style-type: none"> <li>• Activation of Point of Sale (POS) service</li> <li>• Activation of contactless service on your credit card</li> <li>• Activation of international and domestic ATM usage facility</li> <li>• Set ATM limit as per your usage</li> <li>• Set online limit on your credit card</li> </ul> Please mention the limit that you wish to set along with the respective card number.
5.	Credit card statement request	Previous statement requests	<ul style="list-style-type: none"> <li>• Card number</li> <li>• Statement period</li> </ul>	Please select this category if you require duplicate statements for your credit card. Mention the required tenure along with your credit card number in case of multiple cards.
6.	Debit card PIN replacement	PIN for new or existing debit card	<ul style="list-style-type: none"> <li>• Debit card number</li> </ul>	Please select this category if you require a new PIN for your existing or new debit card. Mention your debit card number for which the PIN is required.
7.	Debit card replacement	<ul style="list-style-type: none"> <li>- Duplicate card issuance</li> <li>- New card issuance</li> </ul>	<ul style="list-style-type: none"> <li>• Account number</li> <li>• Old debit card number (if available)</li> </ul>	Please select this category if you need a replacement of your debit card. Mention your account number/debit card number in case of multiple accounts.

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8.	Debit card Set transaction limits	Activation of: <ul style="list-style-type: none"> <li>• Contactless payment facility</li> <li>• Point of Sale (POS) service</li> <li>• Declaration of Card Not Present (CNP)</li> <li>• International/domestic ATM usage facility</li> </ul>	<ul style="list-style-type: none"> <li>• Debit card number</li> <li>• Facility that you wish to activate or limit that you wish to set</li> </ul>	Select this category to activate either of the below services: <ul style="list-style-type: none"> <li>• Activate contactless payment service on your debit card</li> <li>• Activate POS service</li> <li>• Declaration of Card Not Present (CNP)</li> <li>• Activate ATM international/domestic usage facility</li> </ul> Mention the limit that you wish to set along with the respective card number.
9.	Fixed deposit premature withdrawal	Fixed deposit withdrawal	<ul style="list-style-type: none"> <li>• Fixed deposit numbers that needs to be withdrawn</li> <li>• Credit account number</li> </ul>	Please raise a request for premature withdrawal of fixed deposits held in single name only. Please note that premature withdrawal of fixed deposits will be subject to penalty as applicable. Mention the fixed deposit number that you wish to withdraw along with the account of credit in case of multiple accounts.
10.	Home Loan certificate	<ul style="list-style-type: none"> <li>• Amortisation schedule</li> <li>• Track record/repayment history</li> <li>• Provisional certificate</li> <li>• No Objection Certificate (NOC)</li> <li>• Interest certificate</li> <li>• Balance certificate</li> <li>• Rate confirmation letter</li> <li>• Rate of Interest (ROI) history letter</li> </ul>	Loan account number	Please select this category if you need a statement of your Home Loan account. It will summarize the interest and the principal amount repaid by you towards your Home Loan for the given financial year and serves as a proof of Home Loan repayment.
11.	Home Loan documents	<ul style="list-style-type: none"> <li>• List of documents held</li> <li>• Home Loan documents</li> </ul>	Loan account number	Please select this category if you want your Home Loan document held by HSBC to be handed back post payment of your loan.

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12.	Home loan prepayment	Prepayment request of your Home Loan	<ul style="list-style-type: none"> <li>- Loan account number</li> <li>- Amount to be prepaid, savings account number to be debited and any other instruction (like reduce the EMI/Loan tenure)</li> </ul>	<p>Please select this category to make prepayment towards your Home Loan.</p> <p>Mention your prepayment amount, savings account number to be debited along with any other instruction.</p>
13.	Order New Debit card	New debit card issuance request	<ul style="list-style-type: none"> <li>• Account number</li> <li>• Old debit card number (if available)</li> </ul>	<p>Please select this category if you need a new debit card.</p> <p>Mention your account number/debit card number in case of multiple accounts.</p>
14.	Personal loan statement	Loan repayment track record	Loan account number	<p>Please select this category if you want your loan repayment track record.</p> <p>Mention your loan account number in case of multiple loans.</p>
15.	Personal loan certificate	Type of request: <ul style="list-style-type: none"> <li>• Amortisation schedule</li> <li>• Foreclosure letter</li> <li>• No Objection Certificate (NOC)</li> <li>• Interest certificates</li> </ul>	Loan account number	<p>Please select this category if you want any of the following:</p> <ul style="list-style-type: none"> <li>• Amortisation schedule</li> <li>• Foreclosure letter</li> <li>• No Objection Certificate (NOC)</li> </ul> <p>Mention your exact requirement along with your loan account number in case of multiple loans. Copy of the requested certificate will be sent to e-mail ID as per our records.</p>
16.	Previous Statement request	Request for duplicate e-mail statement or paper statement prior to 25 months	<ul style="list-style-type: none"> <li>• Account number</li> <li>• Period from _____ to _____ with reason _____</li> </ul>	<p>Please select this category if you require duplicate statements prior to 25 months. Statements less than 25 months can be directly downloaded from Internet Banking.</p> <p>Mention if statements are required via e-mail or needs to be sent to your mailing address. Also confirm the tenure along with account number in case of multiple account.</p>

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17.	Raise a complaint	Any grievances		Please use this drop down if you are dissatisfied with our services and wish to raise a complaint. If you wish to raise a request, please do not use this option.
18.	Statement preference – Online/ Paper	Change of statement mode to either E-mail/E-statement/paper	<ul style="list-style-type: none"> <li>• Customer ID</li> <li>• Mode to be changed</li> </ul>	Please use this dropdown if you wish to change your statement preference mode to E-statement/E-mail statement/Paper statement. Mention the new mode that you wish to opt for.
19.	Update Term Deposit Maturity Instruction	<p>Maturity instruction updation request to either of the options:</p> <ul style="list-style-type: none"> <li>- Renew principal and interest on maturity (P+I)</li> <li>- Renew principal only. Credit the interest to savings account on maturity (+P-I)</li> <li>- Do not renew. Credit both the principal along with the interest to the savings account on maturity (-P-I) account</li> </ul>	<ul style="list-style-type: none"> <li>• Fixed deposit number(s) for which maturity instruction needs to be updated</li> <li>• Maturity instruction that needs to be updated from the below options: <ul style="list-style-type: none"> <li>- Renew principal and interest on maturity (P+I )</li> <li>- Renew principal only. Credit the interest to savings account on maturity (+P-I)</li> <li>- Do not renew. Credit both the principal along with the interest to the savings account on maturity (-P-I)</li> </ul> </li> <li>• Savings account number for the credit of the maturity proceeds</li> </ul>	<p>Please select this drop down if you wish to update/change the maturity instruction for any of your fixed deposit.</p> <p>Specify the fixed deposit(s) numbers along with the respective maturity instruction for each from the below options:</p> <ul style="list-style-type: none"> <li>• Renew principle along with interest on maturity</li> <li>• Renew principle and credit the interest to the linked savings account (in case of multiple savings account specify the account number)</li> <li>• Do not renew. Credit the principle along with the interest back to the savings account on maturity (in case of multiple savings account specify the number)</li> </ul>