

Got a magical occasion coming up?

Whether it's proposing to your partner

Or planning your wedding

Going on an extravagant holiday

Or planning overseas education for your child

We know just what you need. A little bit of extra magic.

HSBC Cash-on-EMI

Convert the credit limit on your Credit Card into cash and repay in affordable monthly instalments. Here's how!

Log in to the HSBC India Mobile Banking App and select your credit card account

Click on 'Cash on EMI', followed by 'Continue'

Click on 'Get Started', followed by 'Apply Now'

Enter the required amount and select the monthly instalment plan from the available tenure options

Select the account that you want the funds transferred to. You can choose either your HSBC Savings Account or a non-HSBC Savings Account.

In case you select the 'Other bank account' option, enter its details such as account number and IFSC code and click confirm

Review your Cash-on-EMI plan

Review your monthly repayment schedule

Read the terms and conditions, and accept.

Biometric or 6 digit PIN would be needed to complete the application

Once approved, you will receive the funds within 2 working days!

Turn those worries into hurrays. Like magic.