

Personal Account Opening Form

New Account holders (Residents only)

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

Notes

- Please produce separate documents to evidence proof of identity and proof of address (the only exception being a valid passport, which will be accepted as both proof of identity and proof of address)
- Please produce the original document for each photocopy submitted
- Please fill the form in capital letters
- Please countersign any overwriting
- Please avail of the nomination facility
- For service charges and tariffs, please visit www.hsbc.co.in or your nearest branch

Account Opening Requirements

- Completed Account Opening Form
- Passport size photograph for each account holder signed on the front
- Any ONE Document to evidence Proof of Identity (List A) and Proof of Address (List B) from sole and all joint account holders
- PAN Card (This is mandatory. If PAN Card not available, please submit form 60/61)

List A

- Passport
- Election/Voter's ID
- Permanent driving licence
- Government employee ID card
- Defence ID card
- PAN card

List B

- Passport
- Election/Voter's ID
- Permanent driving licence
- Ration card*
- Society outgoing bill (only from registered societies)
- Electricity/water/telephone bill
- Property tax bill
- Domicile certificate with address issued by Municipal Corporation

*Ration card is not accepted as a proof of residential/permanent address in the state of Gujarat and Maharashtra or in those states where the ration card specifically states that it has been issued only for 'ration purposes'

Account Opening Information

A. Types of accounts:

- Savings Account - It is the most common operating account mainly for individuals. A Savings account helps people to put through day-to-day Banking transactions besides earning interest on the balances maintained in the account.
- Current Account - These accounts are maintained for mainly business purposes. No interest is paid on the balance in the Current Account.
- Term Deposits - Gives you assured returns and creates wealth at low risk. You may open such accounts in the following styles -
 1. Singly - This refers to sole accounts
 2. Joint - An authorisation from all the joint account holders is required for every transaction
 3. Joint (Either or Survivor) - Any one of the joint account holders can authorise the transaction in his individual capacity
 4. Joint (Former or Survivor) - The joint account holder can operate the account after the lifetime of the 'Former'
 5. Joint (Latter or Survivor) - The joint account holder can operate the account after the lifetime of the 'Latter'
 6. Or in any other style - Please specify in case of any other signing instruction

B. Confirmation of account opening:

Your welcome kit containing your account details such as your personalised cheque book, Debit Card, Credit Card application form, a leaflet for Phone Banking and Internet Banking and the Code of Bank's Commitment to Customers will be dispatched to your correspondence address once your account has been opened.

You can also avail of the Instant Welcome Pack from the branch which includes a cheque book, Debit Card, Credit Card application form, a leaflet for Phone Banking and Internet Banking and the Code of Bank's Commitment to Customers.

C. Access to your Account:

You can access your account with ease and convenience through:

- Internet Banking at www.hsbc.co.in
- PhoneBanking numbers
- ATMs & branches in India

The 'Code of Bank's Commitment to Customers' was released by the Banking Codes and Standards Board of India (BCSBI) in July 2006. The Bank is a member of the BCSBI. To obtain your copy of the Code please visit www.hsbc.co.in or one of our branches.

Please open an account at your Branch as per the details below:

Personal Details (Sole/First Account holder/Minor)

Mr./Mrs./Ms.:

Former/Other Name (if any)-Mr./Mrs./Ms.:
(Supporting documents are required for Former / Other name)

Date of Birth: Nationality:

Residential Address:

Flat No. & Bldg. Name:

Road No./Name:

Area and Landmark:

City: Pin Code:

Telephone: (Res) (Off): (Fax):
(STD Code) (STD Code) (STD Code)

Permanent Address if Different:

Flat No. & Bldg. Name:

Road No./Name:

Area and Landmark:

City: Pin Code:

Telephone: (Res)
(STD Code)

Mobile No: E-mail:

Existing HSBC Account No. (if any)

In case of a minor please provide details:
(Name of Parent and Natural Guardian)

Name of Father/Spouse:

Personal Details (Joint Account holder 1/Guardian)

Mr./Mrs./Ms.:

Former/Other Name (if any)-Mr./Mrs./Ms.:
(Supporting documents are required for Former / Other name)

Date of Birth: Nationality:

Residential Address:

Flat No. & Bldg. Name:

Road No./Name:

Area and Landmark:

City: Pin Code:

Telephone:(Res) (Off): (Fax):
(STD Code) (STD Code) (STD Code)

Permanent Address if Different:

Flat No. & Bldg. Name:

Road No./Name:

Area and Landmark:

City: Pin Code:

Telephone: (Res)
(STD Code)

Mobile No: E-mail:

Existing HSBC Account No. (if any)

Name of Father/Spouse:

Mobile Alerts Registration

Simply fill in the appropriate fields with the required detail to opt for the mobile alerts of your choice.

Mobile No.

Savings and Current Accounts

Subscribe (Y/N)

1. Credit > Amount
(eg. If you fill in ₹ 5000, you shall receive an alert every time your account is credited with an amount greater than ₹ 5000)
2. Debit > Amount
(eg. If you fill in ₹ 5000, you shall receive an alert every time your account is debited with an amount greater than ₹ 5000)
3. Balance > Amount
(eg. If you fill in ₹ 75000, you shall receive an alert every time your account balance goes above ₹ 75000)
4. Balance < Amount
(eg. If you fill in ₹ 75000, you shall receive an alert every time your account balance falls below ₹ 75000)
5. Weekly Mini-Statement
(eg. If you fill in Thursday, you shall receive the details of your last 5 transactions every Thursday)
6. Monthly Mini-Statement
(eg. If you fill in 15, you shall receive the details of your last 5 transactions on the 15th of every month)

Overdrafts / Loans

1. Account number Payment Reminder
(eg. If you fill in 10, you shall receive a reminder alert 10 days prior to the repayment due date)
2. Account number Payment Reminder
(eg. If you fill in 10, you shall receive a reminder alert 10 days prior to the repayment due date)

Fixed Deposits

1. Fixed Deposit number
2. Fixed Deposit number
(You will receive a reminder alert 7 days prior to your Fixed Deposit maturing.)

Note: The activation of this service is subject to satisfactory verification of the account number and signature of the account holder.

I/We wish to avail of the Mobile Alert Services and receive SMS Alerts on my mobile phone number registered with the Bank. I/We have read and understood the Terms and Conditions related to the service (a copy of which is available as part of the Account Rules on www.hsbc.co.in).

Personal Details

Please tick the boxes and fill the requested information under Applicant 1, 2 or 3.

Code	Occupation	1	2	3	Code	Occupation	1	2	3	Code	Marital Status	1	2	3
1.	Senior Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8.	Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	Married	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Executive/ Officer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9.	Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2.	Single	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10.	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Spouse Name 1. _____ 2. _____ 3. _____				
4.	Self-Employed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11.	Proprietor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
5.	Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12.	Teacher	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
6.	Non-Executive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13.	Armed Forces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
7.	Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14.	Police	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
					15.	Unemployed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

Company name

1. Department _____
Nature of Business _____
2. Department _____
Nature of Business _____
3. Department _____
Nature of Business _____

Code Education

Code	Education	1	2	3
1.	Under Graduate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Graduate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Post Graduate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Code Monthly Income

Code	Monthly Income	1	2	3
1.	Zero Income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Less than ₹ 10,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	₹ 10,000 - ₹ 25,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	₹ 25,000 - ₹ 50,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Above ₹ 50,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Job Title

1. _____
2. _____
3. _____

Other Existing Bank Accounts if any:

Name of the Bank / Branch: 1. _____
 2. _____
 3. _____

Reason for Account opening

Please specify _____

Customer Declaration

I/We confirm having received, read and understood the Account Rules, and hereby agree to be bound by the Terms and Conditions governing the account(s).

I/We declare that the information given herein by me/us is true and correct, which the Bank is entitled to verify directly or through any third party agent. I/We also agree that, if any such declarations made by me/us are found to be incorrect, the Bank is not bound to pay any interest on the account(s) opened by me/us and is entitled to terminate the account relationship.

I/We agree and accept that the Bank may need to share or transfer data or information about the me/us to any third party service provider, whether located overseas or in India, who provides outsourced services to the Bank in connection with the operation of the Bank's business, in accordance with the applicable guidelines of the Reserve Bank of India. Any such sharing or transfer of information will be done strictly on a confidential basis and the Bank will endeavour to maintain strict confidentiality of such information. However, the Bank or such third party service providers, whether located in India or overseas, 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.

I/We will also be liable to comply with the Foreign Exchange Management Act of 1999, and the rules and regulations made thereunder and any amendments thereto.

For Debit Cardholders: I/We confirm having read and understood the Terms and Conditions of usage of the Debit Card and agree to be bound by the same. I/We undertake to intimate the Bank and surrender my/our card before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

For ATM Funds Transfer: I/We authorise the Bank to transfer funds from my/our account through the ATM, subject to the Bank's policies, to third party beneficiaries as specified during operation of the ATM.

For Mobile Alert Subscribers: I/We wish to avail of the Mobile Alert Services and receive SMS Alerts on my mobile phone number registered with the Bank. I/We have read and understood the Terms and Conditions related to the service (a copy of which is available as part of the Account Rules on www.hsbc.co.in). I understand that the Bank may, at its absolute discretion, discontinue the service completely or partially without any notice to me/us. I/We agree that the Bank may debit my/our account for service charges as per the prevailing tariff from time to time. I/We accept and agree to be bound by the above-mentioned Terms and Conditions and to any changes made therein from time to time in the future. I/We undertake to intimate the Bank immediately in the event of any change in my mobile phone number. I/We also understand that the SMS Alerts under this service may contain certain Personal and/or Account information. I/We also understand and acknowledge that while the Bank will make all reasonable efforts to ensure that the my/our personal/account information is kept confidential, the SMS Alerts cannot be guaranteed to be completely secure and the Bank shall have no liability in this regard.

Consent Clause:

- I/We, understand that as a pre-condition, relating to grant of the loan/advances/other non-fund-based credit facilities to me/us, the Bank, requires my/our consent for the disclosure by the Bank of, information and data relating to me/us, of the credit facility availed of/to be availed, by me/us, obligations assumed, by me/us, in relation thereto and default, if any, committed by me/us, in discharge thereof.
- Accordingly, I/We, hereby agree and give consent for the disclosure by the Bank of all or any such:
 - information and data relating to me/us;
 - the information or data relating to any credit facility availed of/to be availed, by me/us, and
 - default, if any, committed by me/us, in discharge of my/our such obligation.as the bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL) and/or any other agency authorised in this behalf by RBI.
- I/We, declare that the information and data furnished by me/us to the Bank are true and correct.
- I/We, undertake that:
 - the CIBIL and/or any other agency so authorized may use, process the said information and data disclosed by the Bank; and
 - the CIBIL and/or any other agency so authorised may furnish for consideration, the processed information and data of products thereof prepared by them, to Banks/ financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

Maintain a Total Relationship Balance (TRB)*** of ₹3 lakhs (Rupees Three lakhs only) in a combination of Savings Account Balances, Term Deposits, Holdings in Demat Account held with the Bank, Investments* through the Bank and Life Insurance along with an average quarterly balance of ₹ 50,000 in the Savings Account/ Current Account OR

Have a Mortgage relationship of ₹ 15 lakhs or more with the Bank** OR

Hold a Corporate Salary Account under the Banks's - Corporate Employee Programme, with a net monthly salary credit of ₹ 50,000 (Rupees Fifty Thousand only) or more*.

Signing Instruction: Singly Any one or Survivor Jointly by _____ or by Survivor(s)
 Joint (Former or Survivor) Joint (Latter or Survivor) Any other _____

I certify that the signature(s) and Photograph(s) of the Account Holders shown in this form are genuine & correct

Signed in my presence (by Bank staff)

Employee Name _____

Employee Number _____

Customer Signatures:

1st Applicant	2nd Applicant	3rd Applicant

Date: DD MM YY

Photographs

1

Please sign across your photograph and the account opening form after it has been pasted on the form.

Sole/1st Applicant

2

Please sign across your photograph and the account opening form after it has been pasted on the form.

Sole/2nd Applicant

3

Please sign across your photograph and the account opening form after it has been pasted on the form.

Sole/3rd Applicant

***** Savings Account Balances** - Calculated basis Average Quarterly Balance held in the Savings Account.

Term Deposits - Calculated basis Average Quarterly Balance held in Term Deposits.

Investments* through The Bank - Calculated basis Market Value or Net Purchase Value whichever is higher as on the last day of every calendar quarter.

Life Insurance Premium - Calculated basis Life to date (total) paid up premium for policies in force as on the last day of every calendar quarter.

Demat holdings - Calculated basis Market Value of Holdings in HSBC Demat account as on the last day of every calendar quarter.

* Please note that waiver of charges related to non-maintenance of required TRB will be subject to you being an employee of the Corporate and your account receiving a net salary credit of greater than or equal to ₹ 50,000 for three consecutive calendar months. In case you do not meet this requirement, the TRB requirements of HSBC Advance account will apply as per the applicable rules of the Bank.

** Service charges related to non-maintenance of required TRB will be waived for the HSBC account/s which are linked to your mortgage relationship. This waiver will be valid throughout your mortgage relationship with the Bank. Pursuant to the termination of the mortgage relationship, the TRB requirements of HSBC Advance account will apply as per the applicable rules of the Bank.

† The Bank currently offers Investment Products from entities registered and regulated in India.

Agreement for SmartMoney Account Facility

WHEREAS The Hongkong and Shanghai Banking Corporation Limited (hereinafter referred to as the 'Bank') has agreed to grant me/us a SmartMoney fluctuating overdraft facility on my/our Single/Joint Account on a temporary and stand-by basis to meet contingencies for an amount not exceeding 90% of the total amount in all linked fixed deposit accounts, and the renewal(s) thereof, with the Bank or such lesser sum and for so long as the Bank in its sole discretion may deem fit at an interest rate of:

- 2% over the weighted average of the interest rates applicable to the linked Fixed Deposits subject to a maximum of the Bank's Prime Lending Rate as may be declared by the Bank from time to time.

(It is hereby clarified that in case a Fixed Deposit is prematurely withdrawn the interest rate that shall be taken into consideration for calculating the weighted average of the interest rates, as mentioned hereinabove, shall be the contracted rate which was payable to the customer for the contracted tenure without reference to the interest paid at the time of such premature withdrawal.)

I/We agree and undertake to pay the interest rate as above or such other modified rates as specified by the Bank from time to time for overdrafts against Fixed Deposits for all amounts overdrawn within the overdraft limits authorised by the Bank.

At the time of signing this application, as and by way of collateral security, I/we have paid over to the Bank ₹ _____ (words) _____ with absolute authority to the Bank to open Fixed Deposit Account in the name of "Mr/Mrs/Ms _____" and the amount(s) lying in the said Fixed Deposit account(s) shall also be deemed pledged in favour of the Bank without the necessity of any further concurrence on my/our part.

I/We agree that any Fixed Deposit account opened in future in the same style shall also be deemed pledged in favour of the Bank without the necessity of any further concurrence on my/our part and the Bank is authorised to exercise the right of set-off and lien on all such Fixed Deposits with the Bank.

I/We understand, agree and accept that in case the Fixed Deposit is prematurely sought to be withdrawn by me/us for any reason whatsoever, the amount so withdrawn shall be first adjusted against the outstanding amount in the linked savings/current account.

I/We further understand and agree that in case the SmartMoney fluctuating overdraft facility is terminated by me/us or the Bank and I/we shall still continue to maintain the linked savings/current account, the tariff (including average quarterly balance requirements) and other Terms and Conditions as applicable to a standalone savings/current account shall apply.

I/We further understand and accept that the Bank may at its sole discretion, after providing me a 30 day notice at my/our last correspondence address with the Bank, recall the said facility and apply the monies in the Fixed Deposit account opened under this facility towards the outstanding amount including interest thereon and / or any related charges in case I/we fail to service the interest payable by me/us on the use this facility.

I/We declare that the Signatories hereto have attained the age of majority.

Signatures

First/Sole Applicant	Second Applicant	Third Applicant

HSBC Advance



Nomination Form (Form DA-1)

(While the nomination facility is optional, we recommend that you avail of it.)

(Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(l) of the Banking Companies (Nomination) Rules, 1985 in respect of Bank deposits)

I/We [enter name(s) and address(es) of account holder(s)] _____

nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by The Hongkong and Shanghai Banking Corporation Limited [enter name and address of branch/office in which deposit is held] _____

Deposit		Nominee				
Nature of Deposit [§] , Distinguishing No. [§]	Additional details, if any	Name	Address	Relationship with depositor, if any	Age (Years)	If nominee is a minor, date of birth

*As the nominee is a minor on this date, I/We appoint Shri./Smt./Kum. (Name and Address) _____

Age _____

to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death(s) during the minority of the nominee.

Signature / Thumb Impression of Applicant(s)*

1st Applicant

2nd Applicant

3rd Applicant

Date: DDMMYY Place: _____

Witness[@]:

(1)

Name: _____

Signature: _____

Address: _____

(2)

Name: _____

Signature: _____

Address: _____

[§] State account number or receipt number as may be applicable.

[#] State 'Current Account', 'Savings Account', 'Time Deposit Account, Recurring Deposit Account' or as the case may be.

⁺ Strike out if nominee is not minor.

^{*} Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

[@] Thumb impression(s) shall be attested by two witnesses.

^{NB} Any variation in or cancellation of the nomination shall be in the prescribed form under the signatures of the Depositor and if more than one, then under the joint signatures of all the Depositors and/or the Survivors of them as the case may be.

^{Note:} The Bank recommends that all depositors avail the nomination facility. The nominee, in the event of death of the depositor/s, would receive the balance outstanding in the account as a trustee of legal affairs, thus helping in a quick and easy settlement.

BANK USE SECTION

Account Record

- SV CV SCC HCRP NS BL HDD
 CR/PI NA W/T,you NOM LOA SPL INST

Customer No. _____

New A/c No.(s) _____

Employee ID and cluster _____

CEP Code / Category (A/B/C) _____

Signature of Account Opening Officer

Employee Name _____

Employee Number _____

Branch of Account _____

Cluster _____

Secondary Relationship Manager Code _____

Branch Manager's Signature

HSBC Advance



Nomination Form (Form DA-1)

(While the nomination facility is optional, we recommend that you avail of it.)

(Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(l) of the Banking Companies (Nomination) Rules, 1985 in respect of the Bank deposits)

I/We [enter name(s) and address(es) of account holder(s)] _____

nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by The Hongkong and Shanghai Banking Corporation Limited [enter name and address of branch/office in which deposit is held] _____

Deposit		Nominee				
Nature of Deposit*, Distinguishing No. ^s	Additional details, if any	Name	Address	Relationship with depositor, if any	Age (Years)	If nominee is a minor, date of birth

*As the nominee is a minor on this date, I/We appoint Shri./Smt./Kum. (Name and Address) _____

_____ Age _____

to receive the amount of the deposit on behalf of the nominee in the event of my/our/minor's death(s) during the minority of the nominee.

Signature / Thumb Impression of Applicant(s)*

1st Applicant

2nd Applicant

3rd Applicant

Date: Place: _____

Witness[®]:

(1)

Name: _____

Signature: _____

Address: _____

(2)

Name: _____

Signature: _____

Address: _____

Received the nomination and registered in the Bank's books. Payment in terms of the nomination will be effected on the nominee furnishing proof of his/her claim in the prescribed form. The Bank may at its discretion accept such claim or prescribe compliance of additional formalities before effecting payment.

For The Hongkong and Shanghai Banking Corporation Limited

Branch _____

Date _____

Authorized Signature

\$ State account number or receipt number as may be applicable.

State 'Current Account', 'Savings Account', 'Time Deposit Account, Recurring Deposit Account' or as the case may be.

+ Strike out if nominee is not minor.

* Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

@ Thumb impression(s) shall be attested by two witnesses.

^{NB} Any variation in or cancellation of the nomination shall be in the prescribed form under the signatures of the Depositor and if more than one, then under the joint signatures of all the Depositors and/or the Survivors of them as the case may be.

^{Note:} The Bank recommends that all depositors avail the nomination facility. The nominee, in the event of death of the depositor/s, would receive the balance outstanding in the account as a trustee of legal affairs, thus helping in a quick and easy settlement.

HSBC Advance

HSBC 
The world's local bank

HSBC Advance Platinum Credit Card Application Form

Please complete all sections. Tick boxes as appropriate.

SE Code

Channel code

Application Sr. No.:

Marketing Code

Branch code

Programme Name:

Promo code

Ref No. ——

**Affix
Passport
Size Photo
here**

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

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 (Pls specify)

Your educational background

Professional Postgraduate Graduate Diploma holder Others

Name of University/Institute

Nationality

Marital status Single Married Name of Spouse No. of Dependents

Do you possess a car? Yes No Make of car

If yes, your car is Your own Company provided Financed

Mother's name before marriage

Your Address

Residential address

Address line1

Address line2

Address line3

City

Pin Tel No. (STD Code)

Mobile No.

E-mail

Years at present address Years Months

Your residence is Your own Company provided

Rented Parental Others

Type of residence Flat Independent house/bungalow

Permanent address, if different

Address line1

Address line2

Address line3

City

Pin Tel No. (STD Code)

Your Occupation Details

Company Name

Address line2

Address line3

City

Pin Tel No. (STD Code)

Extn. No. Fax

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

Partnership Proprietor 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

Please specify nature of business of your Company/Organisation

Your Annual Income

Gross salary

Gross business income

Other income

Total Income

Job Details

Job title

Department

Previous employment/business

Years in current job Years in previous job

Your Bank Reference

Name & address of your main Bank

Type of A/c

A/c No. A/c since

Your A/c No. with HSBC (if applicable) A/c since

Other Credit Cards Held by you (Including HSBC)

1. Credit card No.

Member since Credit Limit Rs.

Credit card issuer name

2. Credit card No.

Member since Credit Limit Rs.

Credit card issuer name

Credit Card Account Settlement Option

Please mail my statement to My home address My office address

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

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

HSBC Advance Platinum Credit Card Application Form

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

Marketing Offers

From time to time, HSBC communicates various feature/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

Request For Add-On Credit Card

Affix
Passport
Size Photo
here

(on behalf of the Bank) obtained undertaking(s) from the add-on cardholder(s) to this effect. In the event of failure by me or any add-on cardholder(s) to comply with the provisions of FEMA, as aforesaid, I and such add-on cardholder(s) will be liable for action under FEMA. 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 (if not, please strike off and provide a separate list of relevant related persons). I also confirm that as on the date of this application, there are no litigations, initiated by other bank/financial institutions, being faced by me (if not, please strike off 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 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 to such service providers for the purpose of availing outsourced services of any nature by the Bank, without any specific consent or authorisation from me/us. I/We further acknowledge that the Bank or such service providers, whether located in India or overseas, may disclose such 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. 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/or Occasional debit tracing and fraud prevention. I accordingly authorise the Bank to share information relating to my credit card account, including information relating to any add-on cardholder(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 cardholder(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 cardholder(s) for the disclosure by HSBC of all or any such; (a) information and data relating to me/add-on cardholder(s); (b) the information or data relating to any credit facility availed of/to be availed of by me and (a) 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 cardholder(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 increase or 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).
 - I expressly authorise HSBC to use information or data relating to me/add-on cardholder(s), including credit information, whether provided by me or otherwise, in connection with the offer, sale or distribution of HSBC's products and services to me/add-on cardholder(s).
- I agree that credit limits are subject to periodic review and will vary based on my card usage and the Bank's credit assessment of my card account. Accordingly, I expressly grant consent and authorise HSBC to revise (increase or decrease) my credit limits from time to time.

Mr Ms Mrs Dr

1. Name

Former/other name

Name as desired on the credit card

Sex Male Female Date of Birth

Nationality

Passport No. Driving Licence No.

Other ID (Pls specify)

Marital status Single Married Mobile No.

Relationship

Mother's name before marriage

Occupation details

Your Address

Residential address

Address line1

Address line2

Address line3

City

Pin Tel No. (STD Code)

Mobile No.

E-mail

Years at present address Your residence is Your own Company provided

Years Months Rented Parental Others

Type of residence Flat Independent house/bungalow

Permanent address, if different

Address line1

Address line2

Address line3

City

Pin Tel No. (STD Code)

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 card(s). I confirm that the add-on cardholder(s) and I will jointly and severally be bound by the terms and conditions of usage of the credit cards, copy of which is available on the HSBC website and would be made available on approval of the card. I expressly authorise HSBC to increase or decrease the credit limit on my credit card, based on its credit assessment, without prior notice to me. I expressly authorise HSBC to use information or data relating to me/add-on cardholder(s) including credit information, whether provided by me or otherwise, in connection with the offer/sale or distribution of HSBC's products and service to me/add-on cardholder(s). I authorise the Bank 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 hereby agree and give consent to the Bank to modify the rate of finance charge (interest rate) at its sole discretion from time to time without any prior intimation and levy such charges accordingly. I undertake and declare that usage of the credit card by me and any add-on cardholder(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

X Signature of primary Credit Card applicant

X Signature of add-on Credit Card applicant

Date :

Occupation-Based Documents Requirement

- Salaried in MNC - Salary Slip and Visiting Card
- Salaried in Private Limited Company - Latest Copy of Salary Slip + last 3 months Bank Statement indicating salary credit
- Salaried in Public Limited/Government Organisation/Public Sector - Latest Personal Income Tax Returns/ Latest Salary Slip
- Self-employed - Latest Personal Income Tax Returns and Business Card
- Other credit cardholders - Photocopy of credit card (front) & original statement (latest) or photocopy of latest statement and imprint of credit card.

For Bank Use Only

LT DT	
SIGN	
P1	
A1	
A2	

Income Requirement

	International Platinum Credit Card
Income	₹ 6,00,000 p.a.

Documents and the application form submitted will be treated as a property of HSBC and will not be returned to the applicant.

We are available round the clock at the following numbers

- Ahmedabad: 98983 77373 • Bangalore: 2558 9696 • Chandigarh: 98769 27373
- Chennai: 4341 9696 • Coimbatore: 98944 77373 • Gurgaon: 99107 97373
- Hyderabad: 2335 8787 • Indore: 98932 7773 • Jaipur: 99280 37373 • Jodhpur: 99280 37373
- Kochi: 98954 77373 • Kolkata: 22438686 • Lucknow: 99350 97373 • Ludhiana: 98769 27373
- Mumbai: 6680 0001 • Mysore: 99809 27373 • Nagpur: 98601 07373 • New Delhi: 2373 9696
- Noida: 99107 97373 • Patna: 99313 97373 • Pune: 6602 8686 • Raipur: 98932 77373
- Trivandrum: 98954 77373 • Vadodara: 98983 77373 • Visakhapatnam: 98496 77373

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.



Issued by The Hongkong and Shanghai Banking Corporation Limited, India. Incorporated in Hong Kong SAR with limited liability.

HSBC Advance



Most Important Terms And Conditions

To get the complete versions please visit www.hsbc.co.in

1. FEES AND CHARGES

- a) Joining fees and Annual Membership fees - Joining fees and 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 additional (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/VISAATMs 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 the Bank. Cash advance transaction is 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 the Bank. Such changes, other than changes in rate of finance charge (interest rates) and those, which are as a result of regulatory requirements, will be made with prospective effect giving notice of at least one month.
 - Please be advised that vide Notification No. 8/2009-ST dated February 24, 2009, a service tax of 10% + 2% education cess + 1% secondary and higher secondary education cess thereon will be applicable on our fees, interest and other charges.
 - Late payment charge will be applicable if minimum payment due is not paid by the payment due date.
 - Over limit charges are applicable in the event of total outstandings exceeding the credit limit assigned.

Tariff Sheet

Standard Joining fees**	₹ 6000
Standard Annual fees for the first year	NIL
Annual fees second year onwards^	₹ 2000
Standard Annual fees for additional (add-on) card	₹ 500
Free credit period	up to 52 days
Finance charges on extended credit cash advances	Platinum 2.75% [#] per month (33% [#] per annum) 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 Over limit Due (if any), subject to a minimum of ₹ 100. Interest will be charged on the extended credit as per T&C.
Duplicate statements (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 transaction amount (subject to a minimum of ₹ 300)*
Transaction fee for cash withdrawal against your the Bank account at ATMs overseas	₹ 100
Transaction fee for cash withdrawal against your the Bank account at non-HSBC ATMs in India	NIL
Over limit fee	₹ 500 per month
Late payment fee (charged if minimum amount due does not reach the Bank by payment due date)	50% of minimum amount due (subject to a minimum of your 400 and a maximum of ₹ 750 per month)
Sales slip retrieval/charge back processing fees	₹ 225 (Per month)
Out of town cheque processing/collection charge	W.e.f. 1 Apr 2009; ₹ 50 per instrument (upto ₹ 10,000)
	₹ 100 per instrument (₹ 10,000 - ₹ 1 lakh)
	₹ 150 per instrument (greater than ₹ 1 lakh)
Credit Card replacement fee (within India)	₹ 100
Credit Card replacement fee (outside India)	₹ 100
Currency conversion charge for foreign currency transactions	3.5%
Balance enquiry on the Credit Card at other the Bank ATMs	NIL
Repayment cheque pick-up charges (complimentary once a month)	₹ 35 per cheque for pick-ups more than once a month
Credit Card transfer / upgradation fee	₹ 99
Collection payment pick-up fee (Payments picked up by the Bank for payments overdue)	₹ 100
Cash Payment Charge (HSBC Credit Card bill payment made in cash at HSBC Branches & Drop Boxes)	₹ 100 (w.e.f. 15 Sept. 09)

Copy of Credit Information Report (CIR)	₹ 50 (w.e.f. 14 Dec. 09)
Outstandings due in 20 March statement	₹ 2000
Payment made on the due date of 11 April	₹ 100
Balance carried forward (revolved)	₹ 1900
Interest calculations: (2.75% p.m)	
a) Interest on ₹ 1200 for 41 days (from 1 March to 10 April)	₹ 44.48
b) Interest on ₹ 800 for 32 days (from 10 March to 10 April)	₹ 23.15
c) Interest on ₹ 1900 for 10 days (from 11 April to 20 April)	₹ 17.18
Total Interest charged in 20 April statement	₹ 84.81
Service Tax @ 10.3% or Interest	₹ 8.73
Outstanding due in 20 April statement	₹ 1993.54

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

**This is optional subject to availing of the joining gift.

^This is waived off in case the cardholder spends ₹ 1 Lakh or more in the previous year.

*Finance charges per month at the prevailing rate will also be applicable. Let's say you purchase a watch for ₹ 1,200 on 01 March and necklace for ₹ 800 on 10 March.

The following interest will be charged on your purchases:

- 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. For example, if payment due is ₹ 5000 and you do not make any new transactions on your Credit Card, the repayment will stretch up to 6.1 years (73 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 Over limit 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 2.75% per month (33% per annum) or at such modified rates as decided by the Bank from time to time.

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 at the time of delivery of the card and are also indicated 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 without any prior notice or intimation. 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 additional (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) Payments made to a cardholder account will be settled in the following order given below -

- | | |
|--|-----------------------------------|
| 1. Cash transaction service charges* | 9. Insurance premium |
| 2. Retail transaction service charges* | 10. Interest charges |
| 3. Annual fee | a. Balance Transfer Interest |
| 4. Late payment fee | b. Cash transaction Interest |
| 5. Over limit fee | c. Purchase transaction Interest |
| 6. Instalment handling fee | 11. Principal Amount |
| 7. Instalment processing fee | a. Balance Transfer Principal |
| 8. Return cheque charges | b. Cash transaction Principal |
| | c. Purchase transaction Principal |

*Service Charges include the following:

- | | |
|-----------------------------------|--|
| • Retail Service Charges | - Statement Reprint Fee |
| - Card Replacement Fee | - Standing Instruction (SI) Failed Fee |
| - Balance Transfer Processing Fee | - Pin Change Fee |
| - Standing Instruction (SI) Fee | • Cash Service Charges |
| - Card Blocking Fee | - Cash Advance Fee |
| - Statement Reprint Fee | - Service Tax |
| - Card Blocking Fee | |

- b) When the Credit Card Account has an outstanding balance, the Bank 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 2.75% per month (33% 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 cardholder's 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)
 - Drop-boxes at HSBC Branches/ATMs in India (visit www.hsbc.co.in for a complete list of Branches and ATMs)
 - Mail to The Hongkong and Shanghai Banking Corporation Limited, Clearing Department, M G Road, Fort, Mumbai 400 001.
 - Skypak drop-boxes (visit www.hsbc.co.in for a list of Skypak boxes located close to you)
 - Cash Payment: Cash payments can be made at any HSBC Branch in India.
 - Standing Instruction: If the cardholder is an account holder with the Bank, 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 the Bank Personal Internet Banking*.
- *Option available for HSBC account holders only.
- ECS: Cardholders can make payment directly by authorising the Bank to debit a cardholder's account with any the Bank. This facility is available only in Mumbai and Delhi.
 - ATM/PhoneBanking: Cardholders can access their account with the Bank 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. Upon receipt of each statement of account and in any event no 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 liabilities 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 www.hsbc.co.in) or write to Manager, Credit Card Services, No. 96, Dr. Radhakrishnan Salai, Mylapore, Chennai – 600004. All grievances escalations should be marked to Mrs. Sathya Srinivasan, Nodal Officer, The Hongkong and Shanghai Banking Corporation Ltd. No. 96, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600004. Email: nodalofficerinm@hsbc.co.in. You may contact the Nodal Officer Team at the following contact number between 09:30 AM to 06:00 PM, Monday to Friday. Ph: +91 44 - 3911 1217. The Reserve Bank of India has appointed an Ombudsman who can be approached for redressing customer grievances if they have not already been redressed by the Bank. The customer can approach the Ombudsman if he does not receive a response within 60 days or if he is not satisfied with the response.

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 the Bank.
 - The Bank will become entitled to recover the total outstandings from the estate of the cardholder.
- Insurance cover for the cardholder: In case of accidental death, the cardholder's nominee shall not be entitled to be paid any amount under the Group Personal Accident Insurance policy unless and until all dues to the Bank are settled. The Bank shall have the first charge/lien on the insurance amount for adjusting the outstanding amount.
- 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 a written notice to the Bank accompanied by the return of the Credit Card and any additional Credit Cards cut into several pieces and full clearance of the outstandings. Where this Agreement relates to the use of an additional Credit Card, the usage of the additional Credit Card may be discontinued by written notice to HSBC. The additional Credit Card must be destroyed by cutting into several pieces through the magnetic strip.

- The Bank may at its own discretion recall the outstanding amount on your Credit Card(s)/additional card(s) without assigning any reason thereof. In the event of the Bank recalling the entire outstanding amount, the cardholder shall be given reasonable notice for paying the entire outstanding amount.
- Notwithstanding anything to the contrary stated elsewhere in these Terms & Conditions, the Bank may at its discretion, without notice to the cardholder, cancel the limit granted on the Credit Card/Additional Card(s) without assigning any reason thereof. In the event the Bank cancels the limit granted on your Credit Card Account or Credit Card/Additional Card(s) in terms of this clause, the Bank shall intimate the cardholder 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 the Bank on suspension/termination of the agreement for whatever reasons or on insolvency or death of the cardholder. The Bank will become entitled to recover the outstanding dues together with all expenses, legal fees, finance charges and interest from the estate of the 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 the Bank hereunder will be deemed to have been received by the cardholder within seven days of posting to the address last notified in writing to the Bank.
- Closure of 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

- If the Credit Card is lost/stolen, the cardholder should report it to the Bank immediately in writing or by calling Customer Service Centre.
- The cardholder is not liable for any transaction made on the Credit Card only after reporting the loss/theft/misuse to the Bank.
- Although loss or theft may be reported as mentioned above, the cardholder must confirm to HSBC in writing. A copy of the acknowledged police complaint must accompany the written confirmation.
- Should the cardholder subsequently recover the card, the recovered Credit Card must not be used. Please destroy the card by cutting into several pieces through the magnetic strip.

7. DISCLOSURES

- The cardholder acknowledges the right of the Bank to provide details of his/her account including those of any add-on cardholder(s), to third party agencies for the purpose of availing of support services of any nature by the Bank, without any specific consent or authorisation from him/her or any add-on cardholders.
- The cardholder further acknowledges that the Bank is authorised to share information relating to cardholder/add-on cardholder(s), including information relating to any default committed by the cardholder in discharge of his/her obligation, as the Bank may deem appropriate and necessary, with any existing or future credit bureaus/credit reference agencies as determined

Account Opening Documentation Checklist

(To be submitted along with Account Opening Form)

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

APPLICABLE ONLY FOR RESIDENT ACCOUNTS

Account Opening Requirements	Sole/ First A/c holder	Joint A/c holder1	Joint A/c holder2
Completed Account Opening Form	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passport size photograph for each account holder signed on the front	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PAN Card (This is mandatory. If PAN card is not available, please submit form 60/61)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List A(Proof of Identity) ANY ONE			
Passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Election/Voter's ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent driving licence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government employee ID card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Defence ID card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PAN card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List B (Proof of Address) ANY ONE			
Passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Election/Voter's ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permanent driving licence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ration card*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Society outgoing bill (only from registered societies)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electricity/water/telephone bill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property tax bill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Domicile certificate with address issued by Municipal Corporation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<small>*Ration card is not accepted as a proof of residential/permanent address in the state of Gujarat and Maharashtra or in those states where the ration card specifically states that it has been issued only for 'ration purposes'</small>			

DATE OF SUBMISSION OF ALL DOCUMENTS (DD/MM/YY)

(To be filled by the customer)

CUSTOMER NAME*

CUSTOMER SIGNATURE*

* In case of Joint Account, any one of the account holder can sign after all the documents for all the account holders have been submitted

HSBC STAFF NAME

HSBC STAFF SIGNATURE

HSBC Advance

HSBC 

The world's local bank