

# Alternate Channel Application Form



## Important Note

*\* Unless defined otherwise in the form, the Account Holder to be referred to as "the Entity"*

**This form can be used by existing Account holders to:**

1. Add new delegates for Internet Banking, PhoneBanking and Mobile Alerts
2. Order new Debit Cards for either new or existing delegates
3. Activate new services for existing delegates e.g. if an existing delegate already has Internet Banking, this form can be used to activate the PhoneBanking services for the delegate

## How to Fill the Form

- Fill the form in **CAPITAL** letters
- Sign in **BLACK** ink only
- Authenticate any overwriting / cancellations
- Submit original documents for verification against each photocopy submitted

## Documents Required

Documents are to be submitted only when adding a new delegate. If you are activating new services for an existing delegate, then please provide their existing EBN / Internet Banking username / Last 4 digits of their Debit Card number.

Proof of Identity for all delegates (any one)	Proof of Address for all delegates (any one)
Passport / Photo PAN Card / Driving Licence / Voter's ID	<ol style="list-style-type: none"> <li>1. Latest Electricity Bill</li> <li>2. Latest Telephone Bill (Landline / Mobile)</li> <li>3. Latest copy of Life Insurance Policy / Premium Receipt</li> <li>4. Society Outgoing Bill</li> <li>5. Valid Passport</li> <li>6. Voter's ID</li> <li>7. Driving Licence</li> </ol>

This form is for existing Customers of The Hongkong and Shanghai Banking Corporation Limited (the "Bank"). If you are not an existing customer you are requested to fill up the Account Opening form. In addition to the facilities already being availed by the Customer, they would like to avail of certain additional facilities being provided by the Bank for its Current Account. Accordingly, the Entity instructs / confirms and agrees as below:

**Section 1 : Authorised Users Information for Phonebanking/Business Internet Banking/Debit Card/Mobile Alerts**

\*Name of the Entity: \_\_\_\_\_

\*Customer Number: -

Account Number(s) to be added:

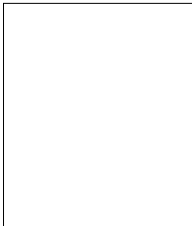

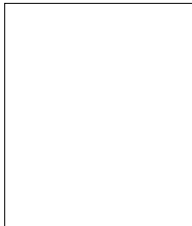
1. Account Number: --

2. Account Number: --

Select the services for which Account Number(s) are to be added (Delegate Level Controls) :

Business Debit Card     Business Internet Banking     Business PhoneBanking     Mobile Alert Facility

		Delegate 1	Delegate 2	Delegate 3
<b>Personal Information</b>				
1.	Existing EBN (if any)			
2.	For changes in Debit Card, please mention the Last 4 digits of your existing Debit Card number			
3.	<b>*First Name</b>			
	Middle Name			
	<b>*Last Name</b>			
	<b>Former or Other Name***</b>			
4.	<b>*Designation</b>			
5.	<b>*Email ID</b>			
6.	<b>*Mobile No.</b> <i>(Mobile no. will be used for sending mobile alerts)</i>			
7.	Telephone			
	<b>*Landline 1</b>			
	Landline 2			
<b>Fax</b>				
8.	<b>*PAN No.</b>			
9.	<b>*Correspondence Address</b> <i>(Pin code Mandatory)</i>			
		<b>*Pin:</b> <input type="text"/>	<b>*Pin:</b> <input type="text"/>	<b>*Pin:</b> <input type="text"/>
	<b>*Date of Birth</b>			
<b>10. Services to be availed by the Delegate (tick wherever applicable)</b>				
10.a	Business Debit Card (BPB) <i>(Please refer Annexure II for details)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.b	Business Phone Banking (BPB) <i>(Please refer Annexure II for details)</i>	<input type="checkbox"/> Enquiry	<input type="checkbox"/> Enquiry	<input type="checkbox"/> Enquiry
		<input type="checkbox"/> Enquiry & Transaction	<input type="checkbox"/> Enquiry & Transaction	<input type="checkbox"/> Enquiry & Transaction
10.c	Business Internet Banking (BIB) <i>(Please refer Annexure II for details)</i>	<input type="checkbox"/> Enquiry	<input type="checkbox"/> Enquiry	<input type="checkbox"/> Enquiry
		<input type="checkbox"/> Enquiry & Transaction	<input type="checkbox"/> Enquiry & Transaction	<input type="checkbox"/> Enquiry & Transaction
10.d	Mobile Alerts for Business <i>(Please refer Annexure II for details)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>11. Daily PhoneBanking Transaction Limits [Enter transaction limit as required, if left blank default limit will be provided] (refer Annexure1)</b>				
11.a	Inter Account Transfers <b>(Max Limit - ₹ 1 Crore per day)</b>			
11.b	Payment to Pre-designated Beneficiary** <b>(Max Limit - ₹ 2.5 Lakhs per day)</b>			
11.c	Payment to Third Party@ <b>(Max Limit - ₹ 50,000 per day)</b>			

12.	<b>Daily Business Internet Banking Transaction Limits</b> [Enter transaction limit as required, if left blank no limit will be provided]			
12.a	Inter Account Transfer (Max limit - ₹ 2 Crore per day)			
12.b	Designated Payment* (Max limit - ₹ 20 Lakhs per day)			
12.c	Third Party Payment@ (Max limit - ₹ 1 Crore per day)			
12.d	Bill Payment (Max limit - ₹ 5 Lakhs per day)			
12.e	AutoPay- Bulk/Salary Payment (Max limit - ₹ 20 Lakhs per day)			
13.	<b>Business Internet Banking Controls</b> (applicable at Business Level) (refer Annexure1)			
	Admin Control	<input type="checkbox"/> Single Admin	<input type="checkbox"/> Dual Admin	
	Account Authorisation Matrix	<input type="checkbox"/> Simple (A & B)	<input type="checkbox"/> One Group (A & AA)	<input type="checkbox"/> Two Group (A, B, AB, AA & BB)
14.	<b>Register Third Party Pre-designated Beneficiary - 1 (Within HSBC Only)</b>		<b>Register Third Party Pre-designated Beneficiary - 2 (Within HSBC Only)</b>	
	Beneficiary Name: _____ Beneficiary Current Account Number: _____ <input type="checkbox"/> Phone Banking <input type="checkbox"/> Internet Banking		Beneficiary Name: _____ Beneficiary Current Account Number: _____ <input type="checkbox"/> Phone Banking <input type="checkbox"/> Internet Banking	
15.	Signature of Delegates			
16.	Photograph of Delegates			

\*\*To avail this facility, please register beneficiary by filling in point number 12 of the table above. @Third party Payment limit: Rs 50,000 (including Cashier's Order and Demand Drafts).  
\*\*\* Please submit supporting documents whenever 'former' or 'other name' is provided.

Further requested that the following Secondary User(s) be converted to Primary User(s):

Secondary User Name	BIB User Name	User Signature

**Internet Trade Services (Strike off if not applicable)**

The Entity confirms and agree that the Daily Limits (Authorisation Limits) are not applicable for Import and Export Accounts operated through BIB. However, such transactions need to adhere to the Authorisation Matrix that can be set for Import and/or Export accounts by the Primary User(s) online. The transactions would be processed by the Bank only if applicable credit limit/balance as required in the relevant Import or Export Account(s).

The Bank is hereby requested to also provide Internet Trade Services (ITS) to enable the Entity operate Import and Export accounts on BIB.

Note: Please strike through the box if you do not want to subscribe Internet Trade Services.

**Internet Trade Services (Strike off if not applicable)**

The Bank is hereby authorised to debit the charge of ₹ 10,000/- (Rupees Ten Thousand only) (excluding appl. service tax) as a one time set up cost for Internet Trade Services module of BIB to the account no \_\_\_\_\_

For \_\_\_\_\_

**Signature of authorised signatory(ies) of the account given above**

Name of the authorised signatory:

Date:

**Mobile Alerts****Current Account** (Fill amount in space provided)

1. Credit &gt; Amount

\_\_\_\_\_ (eg. If you fill in ₹ 5,000 you shall receive an alert every time your account is credited with an amount of ₹ 5,000 or more.)

2. Debit &gt; Amount

\_\_\_\_\_ (eg. If you fill in ₹ 5,000 you shall receive an alert every time an amount of ₹ 5,000 or more is debited from your account)

3. Balance &gt; Amount

\_\_\_\_\_ (eg. If you fill in ₹ 75,000 you shall receive an alert every time your account balance goes above ₹ 75,000)

4. Balance &lt; Amount

\_\_\_\_\_ (eg. If you fill in ₹ 75,000 you shall receive an alert every time your account balance falls below ₹ 75,000)

**Declaration / Consent**

I/We agree and confirm that the Account Opening Form / Business Alternate Channel Application Form accepted by us earlier in relation to the aforesaid Current Account shall be read along with this Channel Application Form and save and except any contrary terms provided herein, all other terms, conditions, declarations, consents and provisions of the Business Alternate Channel Application Form accepted by for the aforesaid Current Account, shall remain unchanged and binding on us.

I/We hereby agree to the contents of this form and confirm all details provided therein are true.

**#Signature (with rubber stamp) of Chairman / Secretary / 2 Directors / Trustee / All partners / Karta / Sole Proprietor / All Joint Holders / Authorised Signatory**

\*Place: \_\_\_\_\_

\*Date: \_\_\_\_\_

# Please provide a self attested copy of the PAN as signature proof. PAN copy is not required in case the person is already an authorised signatory in any of the aforesaid account(s).

## Annexure I

(As referred to in the "Self Service Banking" section of this form)

### Users

**There are 2 types of users in BIB - Primary User and Secondary User**

**Primary User** - has the highest authority among BIB users.

**Secondary Users** - All users, other than Primary Users, of your BIB portfolio are Secondary Users.

There can be multiple Primary and Secondary users.

The following table gives an overview of the differences between a Primary User and a Secondary User:

Services	Primary User	Secondary User
<b>Administrative Entitlements</b>		
Create / Authorise New User - (including defining transaction limits)	✓	X
Assign / Modify / Authorise Account Control (including authorisation limits per signature group per account)	✓	X
Modify / Authorise modification of existing User profile (including modifying transactions limits)	✓	X
View Activity Log of all users	✓	X
<b>Non-Administrative Entitlements</b>		
View Account Balance and Transaction History	✓	✓
Pay / Authorise Bill Payments	✓	✓
Make / Authorise Transfer Transactions	✓	✓
Make / Authorise AutoPay Transactions	✓	✓
Rate Enquiry	✓	✓
Services (Stop Cheque and Cheque Book Request)	✓	✓
Statement and Advices	✓	✓
View Activity Log (self)	✓	✓
View Profile (self including Transaction Limits, Signature Groups, etc.)	✓	✓
Internet Trade Services	✓	✓

✓ - Available, X - Not Available. All services above are available to the user only if these services are applied for.

### Dual or Single Admin Control

- Dual Admin Control** - 2 Primary Users are required to make a change in the administrative entitlements (as given above) available on BIB. For e.g. One Primary User creates a new Secondary User however the Secondary User is created in the system only after the second Primary User authorises the creation. Similarly if the limit of an existing user is modified by one Primary User, the modified limit of the user will come into effect only after this change is authorised by a second Primary User.
- Single Admin Control** - Only 1 Primary User is required to make a change in the administrative entitlements (as given above) available to the Primary users. For e.g. One Primary User creates a new Secondary User, then this Secondary User is created in the system immediately without any need for a second Primary User to authorise the new user creation. Similarly if the limit of an existing user is modified by one Primary User, the modified limit of the user will come into effect immediately without requiring any authorisation by a second Primary User.

## Authorisation Matrix

- **Simple Authorisation Matrix** : Any One User (from Group A or Group B) individually can authorise a financial Transaction. E.g. A, B
- **Dual One Group Authorisation Matrix**: Users, either individually or jointly, from Group A only can authorise the transaction. E.g. A, A+A
- **Dual Two Group Authorisation Matrix**: Users, either individually or jointly, from Group A and / or Group B can authorise the transaction. E.g. A, B, A + A, B + B, A + B.  
Users are mapped to groups online by Primary Users.

## Maximum Daily Corporate Limit for Business Internet Banking (BIB) and Business PhoneBanking (BPB)

- The default Maximum Daily Corporate Limits applicable on BIB and BPB are as below. These limit represent the maximum cumulative daily limit on transactions / instructions that can be performed by authorised users of the Account.

Corporate Limits	Maximum Daily Corporate Limits (₹) - BIB	Maximum Daily Corporate Limits (₹) - BPB
Inter Account Transfer (including Term Deposit)	20,000,000.00	10,000,000.00
Designated Payment	2,000,000.00	250,000.00
Bill Payment	500,000.00	250,000.00
Third Party Payment	10,000,000.00	50,000.00
AutoPay	2,000,000.00	N.A.

Please note that Delegate Limits cannot be higher than the Corporate Limit.

## Business Debit Card Limit

- The default Maximum Daily Business Debit Card Limits are as below. These limits represent the maximum cumulative daily limit on transactions that can be performed by authorised users of the Account.

Maximum Daily Business Debit Card Limit(₹)	BA	BVA	BS
Cash Withdrawal Limit	75,000.00	100,000.00	200,000.00
Merchant Transaction Limit	40,000.00	50,000.00	75,000.00
Fund Transfer Limit (within HSBC)	75,000.00	100,000.00	150,000.00
Bill Payment Limit	250,000.00	250,000.00	250,000.00

## Annexure II

### Mandate / Resolution (for Limited Company / Trusts / Society / Association) to be passed at the Board meeting and provided on the Letter head.

- Note: 1. Please delete whichever is not appropriate  
2. Please complete in **Block Letters** and tick where applicable  
3. All alterations to this must be initialed by the Chairman / Secretary / any Director

I / We hereby certify that the following resolutions were passed at a meeting of the Board of Directors / Managing Committee / Board of Trustees of \_\_\_\_\_ (the 'Customer')

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY \_\_\_\_\_  
("COMPANY"), AT ITS BOARD MEETING HELD AT \_\_\_\_\_  
ON [ ], AT [ ]

RESOLVED THAT the Customer wishes to avail of the following additional banking facilities / services with the Bank inter alia against the terms and conditions and account rules (as amended by the Bank from time to time), which were placed before the Board.

RESOLVED THAT the Authorised Signatories be and are hereby authorised severally / any ( ) jointly to sign the required forms, indemnity, declarations, agreement and any other, form / document, etc. that is needed to enable the Customer to avail, subscribe and withdraw of the following banking facilities / services offered by the Bank.

That the Bank be and is hereby requested to provide **Business PhoneBanking (BPB) Service and Business Internet Banking (BIB) service** to the person(s) (called "Delegates", whose details have been provided in the Application form) **Business PhoneBanking (BPB) and / or Business Internet Banking (BIB)** facility to enable them to operate and access the said Account on telephone and internet. Resolved further that the Bank be requested to hand over related PhoneBanking, Internet Banking Number(s) and related PIN(s) to the Delegate(s) (created / stipulated in the Account Opening Form or through the current Alternate Channel Application form) for enquiry and / or transactions only on the said Accounts, to perform the functions of 'Primary User(s)' as detailed in the applicable BIB Terms and Conditions as amended from time to time, and BIB Customer Guide issued by the Bank and amended from time to time, for operations of the BIB service on behalf of the Customer.

**That** the Bank be and is hereby requested to provide to the person(s) (called "Delegates", whose details have been provided in the Application form) **Internet Trade Services (ITS)** facility to enable them to operate and access the said Account internet. Resolved further that the Bank be requested to hand over related Internet Banking Number(s) and related PIN(s) to the Delegate(s) for enquiry and / or transactions only on the said Accounts, to perform the functions of 'Primary User(s)' as detailed in the applicable BIB Terms and Conditions as amended from time to time, and BIB Customer Guide issued by the Bank and amended from time to time, for operations of the BIB service on behalf of the Customer, within authorised limits as indicated in the Annexure II of the Application form.

**That** the Bank is hereby authorised and requested to issue **Business Debit Card** and related PIN to authorised person(s) (called "Delegates", whose details have been provided in the Application form) who have been authorised to operate the Customer's account, and who are responsible to keep the aforesaid Business Debit Card in his / her custody. 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. We confirm having read and understood the Terms and Conditions of usage of the Debit Card (a copy of which is available on [www.hsbc.co.in](http://www.hsbc.co.in)) and agree to be bound by the same. We undertake to intimate the Bank and surrender the Business Debit Card before any of the Authorised Signatories proceed overseas on permanent employment and / or emigrating and / or upon changing of his / her nationality.

**That** the Bank be and is hereby authorised and requested to provide 'Mobile Alert' facility (term as defined in the 'Mobile Alert' Terms & Conditions) and SMS 'Alerts' (term as defined in 'Mobile Alert' Terms & conditions) on the mobile phone number(s) provided in the Application form as per the terms and conditions related to the mobile alert services. The Bank may, at its absolute discretion, discontinue the aforesaid service completely or partially without any notice to us. The Bank may debit our Account for service charges as per the prevailing tariff from time to time. We accept and agree to be bound by the abovementioned Terms and Conditions (a copy of which is available on [www.hsbc.co.in](http://www.hsbc.co.in)) and to any changes made therein from time to time in the future. We undertake to intimate the Bank immediately in the event of any change in the mobile phone number provided in the table below. We also understand that the SMS Alerts under this service may contain certain personal and/or Account information. 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.

All the terms set out and all particulars completed in the Account opening form together with the Terms & Conditions, all in the form tabled at the Meeting, be and are hereby approved and accepted in all respects. Unless otherwise defined, expressions used in this certificate have the same meaning as the corresponding expressions in the Terms & Conditions.

#Signature (with rubber stamp) of Chairman / Secretary / 2 Directors / Trustee / All Joint Holders

\*Place: \_\_\_\_\_

\*Date: \_\_\_\_\_