



# Gold Credit Card

## Services Guide



Live  
more

HSBC 

# Table of Contents

1. Your credit card	2
2. How to use your credit card	2
3. How to avoid misuse of your credit card	3
4. Credit cardholder privileges	3
• Worldwide acceptance	3
• Free credit period	3
• Extended credit facility	3
• International ATM access	4
• Access your bank account with HSBC	4
• Internet banking	4
• PhoneBanking	4
• Rewards Programme	4
• Zero Lost Credit Card Liability	4
• Fuel Surcharge Waiver	5
• Secure Online Payment Service	5
• Balance Transfer	5
• Balance Transfer-on-EMI	5
• Loan on Phone	5
• Additional credit cards	5
• Draft-on-call	5
5. Monthly Statement	6
6. Settlement of outstandings of overseas transactions	7
7. Payment options	8
8. HSBC Addresses/Telephone numbers	9
9. Electronic clearing service application form	11

**Dear Credit Cardholder,**

Thank you for selecting the International Gold Credit Card (Gold Credit Card) issued by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC). The Gold Credit Card is designed to complement your lifestyle and is a symbol of recognition and status across the globe.

The Gold Credit Card comes packed with features designed to suit your lifestyle and taste. The Gold Credit Card provides special features like Fuel Surcharge Waiver and Rewards Programme.

Should you need any clarification on your Gold Credit Card, please feel free to call our Customer Service Officers. In addition, with [online@hsbc](mailto:online@hsbc), you can track your Gold Credit Card transaction details instantaneously, download statements and redeem Reward points.

Please read this guide carefully and keep it handy for reference. Should you require additional assistance, please do not hesitate to call our Customer Service Officers in your city.

Yours faithfully,



Manish Sinha  
Head - Consumer Assets,  
Personal Financial Services



Live  
more

## Your Credit Card

### Front



1. Gold Credit Card number: This is your exclusive 16-digit Gold Credit Card number. Please include this in all correspondence with HSBC excluding unsecured email to HSBC.
2. Your name: Please check to see that your name is correctly embossed. In case of incorrect embossing, call your closest Customer Service Officers.
3. Valid from-Expires End (mm/yy): Your Gold Credit Card is valid throughout the period (up to the last date of the month of the year) indicated on your Gold Credit Card.
4. The VISA/MasterCard logo: Any establishment displaying the VISA/MasterCard logo accepts your Gold Credit Card worldwide.



5. Signature panel: For your protection, please sign on this signature panel immediately using a non-erasable ball point pen (preferably in black ink).
6. Magnetic strip: Important information pertaining to your Gold Credit Card is encoded on this strip. Protect your Gold Credit Card from exposure to direct sunlight, magnets and continuous magnetic fields (hand-bag clasps, televisions, speakers and any other electronic appliances). Also prevent the magnetic strip from being scratched.
7. The VISA/MasterCard hologram: Any establishment displaying the VISA/MasterCard hologram accepts your Gold Credit Card worldwide.

## How to use your Credit Card

When using your Gold Credit Card to pay for products or services, present your Gold Credit Card against the bill. The establishment will prepare a sales slip.

1. Please verify the amount. There is usually a provision for tips/miscellaneous items. If required, fill this section and bring down the total.
2. Sign in the space provided. You may be presented and asked to sign on the sales slip of any VISA/MasterCard member bank. While the formats may differ, the basic contents of these slips will remain the same. The establishments will return your copy

of the bill and the sales slip for your record, along with your Gold Credit Card.

At times, Merchant Establishments may be required to 'refer' the purchase transaction. This does not mean that the transaction has been 'declined' by HSBC but simply that the merchant is required to contact their bankers for approval. In order to safeguard you in the event that your Gold Credit Card has been lost or stolen, your personal details may also be requested at this time. Please contact HSBC, if your transaction is declined, without a valid reason given by the Merchant Establishment.

## How to avoid misuse of your credit card

Credit card fraud is uncommon. However based upon HSBC's experience as a global credit card issuer, we have developed the following 17 rules to further significantly reduce your chance of being subjected to credit card fraud.

1. Never keep your credit card loosely in your pockets or bags.
2. Always keep your credit card in the same place within your wallet/purse so that you notice immediately if it is missing.
3. Never leave your credit card unattended.
4. Always memorise your Personal Identification Number (PIN) and change it on a regular basis.
5. Never keep a copy of your PIN in your wallet/purse and never write your PIN on your credit card.
6. Never disclose your PIN to anyone - not even your family members.
7. Never surrender your credit card to anyone other than a merchant when making a purchase. This includes people claiming to be representatives of HSBC/VISA/MasterCard.
8. Always ensure that the merchant processes the transaction on your credit card in your presence and ensure they do not note down your credit card number, swipe your credit card twice or fill out two charge slips. Never sign an incomplete charge slip.
9. Always take some time to verify that, upon completion of the purchase, the credit card returned to you is yours.
10. Always call your closest Customer Service Officers if you have any suspicions that your credit card has been lost, stolen or used fraudulently.
11. Always keep a copy of your credit card details (credit card account number/expiry date) and any relevant bank addresses/contact numbers in a safe place other than your purse/wallet.
12. Always keep track of your credit card's billing statement date. If your credit card statement is not received on time, do not hesitate to contact HSBC to ensure that it has been dispatched to your appropriate mailing address. You can also opt for E-statements to avoid delays.
13. Always notify HSBC, in writing or on phone, of any changes in your employment and/or residential address and telephone numbers.
14. Never reveal your credit card number/expiry date/PIN and your personal details to an E-mail soliciting your personal information.
15. Never reveal your credit card number/expiry date/PIN and your personal details to any telephonic survey.
16. Never seek help from strangers at the ATM, even if offered voluntarily, while utilising your credit card at ATMs.
17. Never hand the consignment containing your HSBC Credit Card, once delivered to you, back to the delivery person under any pretext.

## Credit cardholder privileges

### Worldwide acceptance

Your Gold Credit Card is accepted at over 18 million establishments worldwide and over 100,000 establishments in India.

### Free credit period

You can get up to 52 days free credit on purchases without any Finance Charge being levied to your Gold Credit Card account.

This is applicable provided your Gold Credit Card outstanding, as shown on your statement, is settled in full by the due date. However, if only part payment is made, the interest-free credit

period will not be applicable and Finance Charges will accrue, based on daily balance on the outstanding from the date of the transaction. (Please refer to the Terms & Conditions booklet for details). However, the free credit period will not be applicable for Cash Advance transactions.

### Extended credit facility

You can buy now and just pay the Minimum Payment Due and settle the balance later at a specified Finance Charge of 3.3%\* per month (39.6%\* per annum). The calculation of the Finance Charges is explained in detail in the Terms & Conditions booklet.

*\*Or at such modified rates as decided by HSBC from time to time.*

## International ATM access

### Cash advance

You have access to cash, round the clock, at over 700,000 ATMs worldwide. These include VISA/MasterCard/Cirrus\* and all HSBC ATMs.

Gold Credit Cardholders can withdraw cash from any of the ATMs/ authorised money changers/authorised cash advance merchants up to ₹ 50,000 per day, within the overall limit specified in the tariff sheet.

Using the cash advance facility will attract a transaction fee and Finance Charges at the prevailing rate (refer to the tariff sheet). Finance Charges are applied from the date of withdrawal until the entire amount along with the charges are cleared in full. While withdrawing cash over the counter, you will be required to provide additional identification, such as your driving licence or passport.

At HSBC ATMs in India, you can obtain the following services in addition to cash withdrawals:

- Transfer of funds to HSBC Savings/Current accounts
- Credit Card account balance enquiry
- Minimum payment due enquiry
- Payment due date enquiry
- Deposit cash or cheque for credit to your credit card account
- PIN change
- Request for latest credit card statement.

**This means that you do not have to wait to receive your statement in the post to settle your Gold Credit Card dues.**

To use the ATM facility, you will need to use your Personal Identification Number (PIN) which will be mailed to you by HSBC within 2 days of credit card issuance. You can change this initial PIN by using the PIN change facility at any ATM.

*\*Gold Credit Cardholders can access <http://visa.via.infonow.net/locator/global> & [www.mastercard.com/atm](http://www.mastercard.com/atm) to get complete details on VISA and MasterCard/ Cirrus ATM locations in India and other countries worldwide.*

### Foreign Exchange Entitlement

You can use your Gold Credit Card for making payments towards expenses up to the Credit Limit on the Gold Credit Card, irrespective of the foreign exchange entitlement under Foreign Exchange Management Act (FEMA), 1999.

### Access Your Bank Account with HSBC

Your HSBC Gold Credit Card gives you the unique benefit of accessing your Bank account with HSBC India (if any) for the following banking transactions:

**HSBC ATMs India/Overseas:** • Cash withdrawal • Balance enquiry • Transfer of funds • Statement request (India only) • Cheque book request (India only)

**Non-HSBC ATMs India/Overseas (VISA/MasterCard/Cirrus ATMs):** • Cash withdrawal only

Kindly note that overseas cash withdrawal facility is not available for credit cards linked to NRO accounts.

*Please note that the facility of accessing your bank account is available if you specify your bank account with HSBC for the ATM access facility while applying for your Gold Credit Card. All cash withdrawals overseas must be in accordance with the exchange regulations of the Reserve Bank of India (RBI). A transaction fee is applicable as detailed in the tariff sheet.*

### Internet Banking

Use your HSBC Gold Credit Card number and your HSBC Gold Credit Card PIN to register for [online@hsbc](mailto:online@hsbc) services. Choose your User ID and password to log on. You can instantly track your Gold Credit Card transactions, download statements, redeem Reward points and communicate directly and privately through secure online messaging.

### PhoneBanking

To bank over the phone, you will require your PhoneBanking Number (PBN) and Personal Identification Number (PIN). Now you can enquire your balance, pay credit card bills and more without actually stepping into HSBC.

### Rewards Programme

You get rewarded for using your Gold Credit Card. For every ₹ 100 you charge to the Gold Credit Card, you receive 1 Reward point. These points can be accumulated and then redeemed against Annual Fees, Gift Vouchers, Gifts, Airline Miles and Charities. For redemption of your bonus points call our Customer Service Officers or visit [www.hsbc.co.in](http://www.hsbc.co.in) for redemption options.

### LOST CARD LIABILITY & ONLINE FRAUD PROTECTION

Lost Card Liability

The Platinum Credit Cardholder has nil lost Credit Card liability after reporting and registering the loss of the HSBC Gold Credit Card to HSBC.

You are also covered for misuse of your Gold Credit Card up to 24 Hrs before reporting and registering, for up to ₹. 3,00,000. For more details, please visit [www.hsbc.co.in/Gold Credit Card](http://www.hsbc.co.in/Gold%20Credit%20Card) section.

### Online Fraud Protection

In the event of a misuse/fraud for an online transaction on the HSBC Gold Credit Card, the customer is covered for up to ₹ 3,00,000. However the claim needs to be registered within 15 days from the statement period end date, mentioned on the Credit Card statement bearing details of the fraudulent transactions.

All insurance benefits listed above are provided directly to Credit Cardholders by ICICI Lombard General Insurance Company Ltd., whose terms, conditions and decisions, for which the bank is not liable, will apply. Claims for settlement to be sent directly to ICICI Lombard General Insurance Company Ltd. All insurance benefits on the Credit Card are available to valid primary Cardholders only.

### Fuel Surcharge Waiver

Your Gold Credit Card provides you with the unique benefit and convenience of a Fuel Surcharge Waiver on payment of a fee of ₹ 249 p.a. To register, call our Phonebanking service advisor or visit [hsbc.co.in](http://hsbc.co.in).

HSBC will waive the surcharge that is ordinarily levied on credit card fuel purchases for credit cardholders who use HSBC Credit Card on spends between ₹ 400 and ₹ 4,000 (inclusive) per transaction on fuel in any city and at any petrol pump in India (please refer to the Terms & Conditions booklet for more details).

### Secure Online Payment Service

HSBC gives you the power to password-protect payments by your HSBC Gold Credit Card on the Internet, as an extra layer of protection at no additional cost. Now you can create your password and use it like an ATM PIN, for making payments on the Internet. To set your online password or for further details, please visit [www.hsbc.co.in](http://www.hsbc.co.in)

### Balance Transfer

Transfer your other bank credit card outstandings (any amount above ₹ 3,000) to your Gold Credit Card. You can choose from the following 3 tenure options at an interest rate of 1.5% p.m. (18% p.a.)

- a) 3 Months Balance Transfer
- b) 6 Months Balance Transfer
- c) Perpetual Balance Transfer

For details please refer to the Terms & Conditions booklet.

### Balance Transfer-on-EMI

BT-on-EMI is a unique feature that allows you to transfer the outstanding amount on your other bank credit card to your Gold Credit Card and repay in easy monthly instalments at a lower interest rate. The following low interest options are available -

- a) 1.25% p.m. (15% p.a.) for 6 and 12 months tenure
- b) 1.50% p.m. (18 p.a.) for 18 and 24 months tenure

Processing fee at 1.5% of the BT-on-EMI amount (subject to a minimum of ₹ 149) for the 6 months option and at 1% of the BT-on-EMI amount (subject to a minimum of ₹ 149) for the other BT-on-EMI options will be applicable.

For details please refer to the Terms & Conditions booklet.

### Loan on Phone

Your Gold Credit Card provides you with an easy way to pay for the holiday of your dreams, jewellery, new TV or a computer through the exciting new 'Loan on Phone' feature. It allows you to pay for your purchases (of a minimum of ₹ 2,000) on your Gold Credit Card in convenient monthly instalments. EMIs are calculated at an unbelievably low interest rate of 1.75% per month (21% p.a.) on monthly reducing balance. All you need to do is call HSBC Customer Service Centre within 15 days of making the purchase to convert it into a loan (For details please refer to the Terms & Conditions booklet).

### Additional credit cards

You can apply for up to three additional credit cards for your spouse, your parents, siblings or your children above 18 years. The additional credit cards held by your family members will share the Credit Limit on your primary credit card. Charges incurred on your additional Gold Credit Card will reflect in the primary Gold Credit Card statement. Additional credit cardholders can also access their bank accounts with HSBC, India on their Gold Credit Card.

The annual fee as detailed in the tariff sheet will be included in your statement of account.

**Additional Gold Credit Cardholders will not receive a separate monthly statement. The mailing address for the additional Gold Credit Card shall be same as that for the primary Gold Credit Card. The annual fee dates for your additional Gold Credit Card and primary Gold Credit Card will be aligned to the higher (occurring later in the year) of the card issuance dates for your Gold Credit Card.**

### Draft-on-call

You can order drafts against your Gold Credit Card account over the phone and have them delivered at your doorstep. The draft amount forms part of your cash advance limit. For further details call the Customer Service Officers in your city.

### Exclusive privileges for Gold Credit Cardholders

#### 1. Emergency assistance services

Gold Credit Cardholders receive global assistance, 24 hours a day, 7 days a week.

Gold MasterCard® Credit Cardholders can use the MasterAssist Emergency Assistance Services for a range of medical, legal and travel services.

MasterAssist is available by placing a collect call from wherever you are in the world to the MasterAssist Centre in the United States at 00-1-314-542-7111. If travelling in the USA, call toll free: 1-800-307-7309. Toll free numbers are also available for other countries on request.

Gold VISA Credit Cardholders can use the VISA Emergency Assistance Services for a wide range of legal, medical and other services. Gold Credit Cardholders can access VISA Emergency Assistance Services in the following countries: Australia: 1-800-450346, Canada: 866-639-1911, Hong Kong: 800-900-782, Singapore: 800-4481-250, United Kingdom: 0800-1695189, United States: 866-765-9644. In addition, VISA Emergency Assistance Services are available by placing a collect call to centres worldwide on 1410-581-79-31 or to the centres in Singapore on 00-65-345-1345. Detailed listing of VISA toll free numbers, for various countries are available on request.

The VISA Helpdesk on 9622 000 123 provides VISA credit cardholders with the following information:

1. VISA ATM locations and branch locations where VISA credit cardholders can get cash advance.
2. Contact numbers for reporting lost/stolen credit cards, in India and overseas.
3. Contact numbers of VISA member banks that provide credit card replacement facility.

The Helpdesk facility is currently available in Bangalore, Baroda, Bhopal, Chandigarh, Chennai, Coimbatore, Emakulam, Hyderabad, Indore, Kolkata, Mumbai, New Delhi and Pune.

### Payment for MasterAssist and VISA Emergency Assistance Services

All expenses for services rendered will have to be borne by the Gold Credit Cardholder. All services provided are subject to the terms and conditions of the MasterAssist Programme/VISA Emergency Assistance Services.

## Monthly Statement

Your monthly Gold Credit Card statement account is a comprehensive record of all activities on your Gold Credit Card for the statement period. If you find any discrepancy in the statement, please write to us immediately. For your convenience, a detailed explanation is given below.

**Primary Gold Credit Card number:** This is your primary Gold Credit Card account number.

**Name and address:** This is your name and address as per our records. Please notify us of any change in your address/telephone numbers, immediately to ensure timely receipt of your statements.

**Credit card type:** This refers to your credit card product type i.e. HSBC VISA Classic, HSBC Gold MasterCard®, HSBC Corporate Credit Card, etc.

**Statement period:** This is the period for which transactions on your Gold Credit Card are listed in this statement. Note that only transactions received by HSBC during this period are listed. You may have made other transactions that are in the course of processing and thus not listed.

**Credit limit:** This is the maximum amount, which can normally be outstanding against your Gold Credit Card account at any given time. This limit is also specified in the mailer accompanying your credit card.

**Date:** This refers to the date on which the transaction will reflect on HSBC's systems.



**Transaction details:** This section lists all domestic and international purchases and cash advances during the month, with a brief description of where the transaction was incurred. The name of the Merchant Establishment where you used your Gold Credit Card may differ from that shown on your statement. This happens when the merchant's trading name differs from its registered company name. Your copy of the sales slip will assist with this reconciliation. All overseas transactions (i.e. made in currency other than Indian Rupees, or the local currency of Nepal and Bhutan) will also reflect the currency of transaction and the amount in foreign currency denomination. This section also acknowledges payments received and balance brought forward, fees charged and any adjustments.

**Amount:** Lists the corresponding transaction amount in Indian Rupees against each purchase, cash advance or payment received. The letter 'CR' against an amount indicates a credit to your account.

**Minimum payment due:** The minimum payment due for a month is normally 5% of the Total Payment Due on the billing date, subject to a minimum of ₹ 100. (You may, of course, choose to pay a higher amount). However, if your statement shows an amount over limit and/or an amount past due, then the total minimum payment due is 5% of the closing balance adjusted for the amount over limit and the amount past due. For details please refer to the Terms & Conditions booklet.

**Payment due date:** Normally, you need to pay the minimum payment due by the payment due date to avoid transactions getting declined and the levy of a Late Payment Fee (refer to the tariff sheet

for details). However, if your statement shows an amount past due, you need to pay this amount along with the amount over limit (if any) immediately, to avoid transactions getting declined and the levy of Late Payment Fee.

**Messages:** Useful and important information is provided to you each month through the statement message printed in the transaction area at the end of the statement.

**Rewards summary:** This gives you the details of the Reward points earned. Opening balance reflects points carried forward from your last statement. Points earned reflects the points earned on the spends incurred in this statement cycle. When you redeem your points, it will be reflected in the points redeemed section. Closing balance reflects your total points accumulated less redeemed.

**Payment slips:** When making a payment towards the settlement of your credit card account dues, please enter your cheque details (name of drawee bank, the bank branch address and city, the cheque date and amount) in the assigned boxes of the tear-away payment slip from the statement. The amount payable and the payment due date are already included on the payment slip. Please attach this to your cheque/draft payment.

When using the Skypak drop-box option or mailing payments to HSBC or making payment through an HSBC ATM/branch please make the cheque/draft payable to your "HSBC A/c No." (Write your 16-digit credit card number). On the reverse of the cheque/draft please include your contact telephone number and your full name.

## Settlement of outstandings of overseas transactions

1. All expenses incurred overseas must be strictly in accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI). Please note that the aggregate expenses you incur overseas (i.e. through cash/traveller's cheques/your bank accounts/credit card) should not exceed the limit set by RBI, as prevailing from time to time.
2. Credit cardholders holding a Resident Foreign Currency (RFC) or External Earners Foreign Currency (EEFC) account may pay for the overseas transactions incurred on their Gold Credit Card account by a debit to their EEFC or RFC account. They may enclose a draft in US Dollars or Indian Rupees as payment.
3. Please note that the "Net Outstanding Balance" shown on your Gold Credit Card statement reflects the total outstandings on your Gold Credit Card account and includes both, domestic and international transactions. Each international transaction will show the amount in the transaction currency together with the corresponding Rupee equivalent amount.
4. All transactions (domestic and international) incurred by your additional credit cardholders will also be reflected on your Gold

Credit Card statement. Additional credit cardholders are also required to ensure that the expenses they incur overseas are strictly in accordance with the Exchange Control Regulations of the RBI.

5. Foreign exchange transactions can be put through the Internet provided the purpose is otherwise allowed under the Foreign Exchange Management Act (FEMA), 1999.
6. Any payment you make towards your Gold Credit Card dues will be applied towards repayment of the total outstandings, either domestic or international, of your Gold Credit Card account and not against any single/specific amount charged to the account.
7. To track your overseas spends in order to ensure that they are within the permissible RBI limits, you will have to convert the equivalent Rupee amount shown on your statement for each overseas transaction to US\$, using the day's telegraphic transfer selling rate which can be obtained from your authorised dealer.
8. Your Gold Credit Card transactions outside India must be made strictly in accordance with Exchange Control Regulations of the

Reserve Bank of India. In the event of any failure to do so, you will be liable for action under the Foreign Exchange Management Act, 1999. **Any violation of the Exchange Control Regulations arising out of utilisation of this Gold Credit Card is the responsibility of the individual Gold Credit Card Cardholder (primary/additional) and he/she would be liable for action under the provisions of the Foreign Exchange Management Act (FEMA), 1999 and any other regulations in force from**

**time to time. Please note the onus of ensuring compliance with the regulations is with the holder of the International credit card.**

9. Please note: Your Gold Credit Card is valid for use both in India and overseas. It is not however, valid for making foreign currency transactions in Nepal and Bhutan i.e. the transactions in currencies other than the local currency of Nepal/Bhutan or in Indian Rupees.

## Payment options

You have a choice of eleven convenient modes of payment to settle your monthly dues: For payment involving cheque/draft, please make this payable to your "HSBC A/c No. \_\_\_\_\_". (Write your 16-digit Gold Credit Card number). On the reverse of the cheque/draft please include your contact telephone number and your full name.

### 1. Through ATMs

You can settle your Gold Credit Card bills by depositing cash or a cheque into your Gold Credit Card account using HSBC ATMs in India, at any time of the day or night. If you are an account holder and have opted for the ATM access to your bank account with HSBC (as detailed on page 4), you can also transfer funds from your Savings or Current account to your Gold Credit Card account in settlement of your dues. Payment will reflect in the Gold Credit Card account at the end of the processing day/working day.

### 2. Standing Instruction

If you are an account holder with HSBC, you can issue a written Standing Instruction (SI) to have a predetermined percentage of your monthly credit card outstanding automatically debited to your account with HSBC on the payment due date. The account you nominate must be either your sole account or a joint account with "any" or "either" signing mandate. The system will automatically debit your designated account and credit your Gold Credit Card account. In case your account is not sufficiently funded and the standing instruction is declined, you shall be liable to pay Standing Instruction Fail Fee which will be levied on your next statement date.

Kindly note that if you make a manual payment(s) greater in value than your predetermined SI amount, the SI will not get actioned for that month.

For example -

Outstanding amount = ₹ 50,000

Standing Instruction = 10% of outstanding amount = ₹ 5000

In this case, if a manual payment is made for an amount greater than ₹ 5000, then the SI will not get executed

### 3. Over the Counter

You can also make your payments by cash or cheque, quoting your 16-digit Gold Credit Card number, at any HSBC branch in India and your cash or cheque will be deposited into your Gold Credit Card account.

### 4. Mail Cheque/Draft

You can mail a cheque/draft, to the HSBC branch closest to you. Collection charges will not be levied for any HSBC cheques or other bank cheques which are both payable and deposited in Ahmedabad, Bangalore, Chandigarh, Chennai, Coimbatore, Gurgaon, Hyderabad, Indore, Jaipur, Kochi, Kolkata, Ludhiana, Mumbai, Mysore, Nagpur, New Delhi, Noida, Pune, Thane, Trivandrum, Vadodara and Visakhapatnam, but will be levied (as per the tariff sheet) for cheques payable in other cities. In order to avoid being charged a Late Payment Fee, please ensure that your cheque reaches us three working days prior to your payment due date as this will ensure that your cheque is cleared in good time. You are requested not to deposit any post-dated cheques while settling your Gold Credit Card dues. Gold Credit Cardholders in Mumbai should send their payments to: The Hongkong and Shanghai Banking Corporation Limited, Clearing Department, M.G. Road, Fort, Mumbai - 400 001.

### 5. The Skypak Drop-Box payment option

You can also make payment by dropping your cheque payment, at any of the Skypak drop-boxes in your city and the cheque will be sent to us by Skypak at no additional cost to you. This drop-box facility is for cheque payments only. Please do not drop cash payments, customer instructions, damaged/mutilated cards in Skypak drop-box.

Skypak drop-box facility is currently available in 25 cities. Please call our Customer Service Officers to find out the Skypak drop-box site.

address closest to you. You can also access [www.hsbc.co.in](http://www.hsbc.co.in) for further information

## 6. Electronic Clearing System

You can make your payment directly by authorising us to debit an account (4 days prior to your due date) that you hold with any bank. To use this facility, just fill in the acceptance form (please refer to page 11). This facility is available only in Mumbai and New Delhi.

## 7. Internet Banking

You can pay your bills conveniently by logging onto [online@hsbc](mailto:online@hsbc).

## 8. PhoneBanking

You can use our state-of-the-art PhoneBanking service to pay your HSBC Gold Credit Card bills conveniently. This facility of payment of Credit Card bills through PhoneBanking is available only to those Credit Cardholders who maintain savings/current accounts with

HSBC. For further details please contact HSBC PhoneBanking.

Please note that payment made on Internet Banking and PhoneBanking will take place on the next working day.

## 9. Electronic Funds Transfer

You can make a payment towards your Gold Credit Card account via National Electronic Fund Transfer (NEFT), mentioning the complete 16-digit Gold Credit Card number.

## 10. Cheque Pick-up Facility

You can avail of the cheque pick-up facility for your credit card repayment. Fees applicable as detailed in the tariff sheet.

## 11. VISA Money Transfer (VMT)

You can use VMT to make payments for your HSBC Credit Card. Please note that this facility can be used only for VISA Credit Cards.

# Addresses/Telephone numbers

### Ahmedabad - 98983 77373

- Main Office: Mardia Plaza, C.G. Road, Ahmedabad - 380 006.

### Bangalore - 2558 9696

- Main Office: 7 M G Road, HSBC Centre, Bangalore - 560 001.
- Jayanagar: Nacons House, No. 75/3/2, Elephant Rock Road, 8th Main, 3rd Block, Jayanagar, Bangalore - 560 011.

### Chandigarh - 98769 27373

- Main Office: SCOI, Sector 9-D, Chandigarh - 160 017.

### Chennai - 4341 9696

- Main Office: 96, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004.
- Adyar: No. 43, Rajalakshmi Palace, Ist Main Road, Gandhinagar, Chennai - 600 020.

### Coimbatore - 98944 77373

- Main Office: Srivari Gokul Towers, 108 Race Course Road, Coimbatore - 641 018.

### Gurgaon - 99107 97373

- Main Office: JMD Regent Square, Gurgaon Mehrauli Road, DLF Phase II, Gurgaon - 122 001.

### Guwahati - 1860 266 2667

- Main Office: G. S. Road, Bhangagarh, Guwahati, Assam - 781 005.

### Hyderabad - 2335 8787

- Main Office: 6-3-1107 & 1108, Rajbhavan Road, Somajiguda, Hyderabad - 500 082.

### Indore - 98932 77373

- Main Office: Darshan Mall, 15/2, Race Course Road, Indore - 452 001.

### Jaipur - 99280 37373

- Main Office: 61 Vasanti, Sardar Patel Marg, C Scheme, Jaipur - 302 001.

### Jodhpur - 99280 37373

- Main Office: Plot No. C-43A (2), PWD Colony, Jodhpur - 342 001.

### Kochi - 98954 77373

- Main Office: Pulikkal Estate, M G Road, Pallimukku, Kochi - 682 016.

### Kolkata - 2243 8686

- Main Office: Dalhousie Square, 31 BBD Bagh, Kolkata - 700 001.
- P 158, Nazrul Islam Avenue, Kolkata - 700 054.
- 375, Block G, New Alipore, Kolkata - 700 053.
- EC 18, Sector I, Salt Lake, Kolkata - 700 091.
- HSBC Fort Terrazo, No. 5, Ramani Chatterjee Road, Kolkata - 700 029.

- 31, Shakespeare Sarani, Jasmine Towers, Kolkata - 700 017
- 21, Grand Trunk Road, Howrah - 711 101.

#### **Lucknow - 99350 97373**

- 1 Shah Najaf Rd, Opp Sahara Ganj Mall, Lucknow - 226 001.

#### **Ludhiana - 98769 27373**

- Main Office: Ground Floor, Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 004.

#### **Mumbai - 6680 0001**

- Main Office: 52/60 M G Road, Fort, Mumbai - 400 001
- Asha Mahal, 46-B, Dr. G Deshmukh Road, Peddar Road, Mumbai - 400 026.
- E-2-3-4 Manish Garden, J P Road, Andheri (W), Mumbai - 400 053.
- Eden Square, Plot No. 3/1, N S Road, JVPD, Mumbai - 400 049.
- HSBC Centre, Dr. Ambedkar Road, Bandra (West), Mumbai - 400 050.
- Siddharth Arcade, L T Road - Factory Lane Junction, Borivili (W), Mumbai 400 092.
- Mercantile Apartments, Dr. C Gidwani Road, Opp. Basant Theatre, Chembur (E), Mumbai - 400 074.
- HSBC, Plot No. 139-140 B, Western Express Highway, Sahar Road Junction, Vile Parle (East), Mumbai - 400 057.
- G-4, Prudential, Hiranandani Business Park, Powai, Mumbai - 400 076.
- Ishkripa, Rammaruti Road, Thane (W) - 400 602.

#### **Mysore - 99809 27373**

- Main Office: No.1, Block III, Kalidasa Road, Jayalakshmpuram, Mysore - 570 002.

#### **Nagpur - 98601 07373**

- Main Office: Shriram Shyam Towers, Shop No. 6 & 7, S. V. Patel Road, Kingsway, Nagpur - 440 001.

#### **Nashik - 98601 07373**

- Main Office: Deolali Centre Mall, Survey No. 27- E, House No. 27, Lam Road, Deolali Camp, Nashik District, Maharashtra - 422 401.

#### **New Delhi - 99107 97373**

- Main Office: Birla Tower, 25 Barakhamba Road, New Delhi - 110 001.
- Greater Kailash I: R-47, Greater Kailash I, New Delhi - 110 048.
- South Extension 1: F-43, South Extension-I, New Delhi - 110 049.
- Basant Lok: 12, Basant Lok, Vassar Vihar, New Delhi - 110 057.
- Punjabi Bagh: No. 34 Central Market, Sector 2, West Avenue Road, Punjabi Bagh (W), New Delhi -110 026.

#### **NOIDA - 99107 97373**

- Main Office: Plot No. K-14-18, Sector 18, Gautam Budh Nagar, NOIDA - 201 301.

#### **Patna - 99313 37373**

- Main Office: Kataruka Niwas, South Gandhi Maidan, Patna - 800 001.

#### **Pune - 6602 8686**

- Main Office: Amar Avinash Corporate City, Sector No.11, Bund Garden Road, Pune - 411 001.
- Shivaji Nagar: Pradeep Chambers, 813/A, Shop No. 3, Bhandarkar Road, Pune - 411 001.

#### **Raipur - 98932 77373**

- Main Office: D M Plaza, Fire Brigade Chowk, Chhotapara, Raipur - 492 001.

#### **Surat - 98983 77373**

- Main Office: Riddhi Plaza, Opposite Kribhco Township, Hazira, Surat District, Gujarat - 394 510.

#### **Trivandrum - 98954 77373**

- Main Office: Kulathakal Towers, Diamond Hill, Vellayambalam, Trivandrum - 695 010.

#### **Vadodara - 98983 77373**

- Main Office: Benison Complex, Opp Rajlaxmi Complex, Old Padra Road, Vadodara - 390 007.

#### **Visakhapatnam - 98496 77373**

- Main Office: Vinayagar Paradise, Door No. 10-1-38/B, Waltair Uplands, T.B. Road, Visakhapatnam - 530 003.

# Electronic Clearing Service Application Form

(Currently available for credit cardholders in Mumbai and New Delhi only.)

To use the Electronic Clearing Service (ECS), which allows you to debit your credit card payment directly to any bank account you wish, please provide us the following information:

1. Name: \_\_\_\_\_

2. HSBC Credit Card number:

3. Particulars of the bank account you wish to debit:

a. Bank name: \_\_\_\_\_ b. Branch name: \_\_\_\_\_

c. Nine-digit code number of the bank and branch appearing on the MICR cheque issued by the bank: \_\_\_\_\_

d. Account type (Savings account/current account or cash credit) with code 10/11/13: \_\_\_\_\_

e. Ledger number/Ledger folio number (if applicable): \_\_\_\_\_

f. Account number (as appearing on the cheque book): \_\_\_\_\_

4. Credit card outstanding amount to be debited (please indicate your choice by ticking the appropriate box):

Minimum amount due, i.e. 5% of the closing balance.

A percentage of the total outstanding due (please specify the percentage) \_\_\_\_\_ %.

Total amount outstanding.

I hereby declare that the particulars given on this form are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I will not hold The Hongkong and Shanghai Banking Corporation Limited responsible. I agree to discharge the responsibility expected of me as a participant under the scheme.

**Signature of Credit Cardholder:** \_\_\_\_\_ **Date:** \_\_\_\_\_

(Please attach a photocopy of a cheque or a blank cancelled cheque issued by your bank for verifying the accuracy of your code number and have the form attested by your bank.)

(Signature of the authorised official from your bank)

Date:

**Bank's stamp:**

**Please note:**

- Due to the settlement dates being fixed in advance by the RBI, debit to your nominated bank account may take place up to four working days prior to your Credit Card payment due date. In order to be within the RBI specified settlement dates, your statement date may be changed for your payment through ECS. Please ensure that your bank account has sufficient funds to cover the ECS debit each month.
- In case you wish to withdraw from the ECS facility at any point in time, you would need to give HSBC an advance notice of at least one month prior to the payment due date.
- This facility is for Credit Cardholders in Mumbai and New Delhi only. (Destination bank branch should participate in MICR Mumbai or New Delhi RBI clearing.)
- If 3 successive monthly ECS payments are not received, the Bank reserves the right to automatically cancel your ECS facility.
- Payment vide ECS can be a maximum of ₹ 5,00,000 as per RBI regulations. Kindly arrange to make direct payment of the balance amount, if any.
- Please continue making payments as usual, till you receive confirmation from HSBC. After that, please ensure that payments into your Credit Card account are through ECS facility only.
- Please ensure that your bank account has sufficient funds to cover the ECS debit, else a charge of ₹ 250 will be levied for an unsuccessful attempt.
- Please note that in spite of a payment being effected through ECS you retain the right to dispute a transaction not initiated by you within a period of 30 days from the statement date.

Please mail to:

The Hongkong and Shanghai Banking Corporation Limited, Post Box No. 5080, Chennai - 600 028.





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