



Bill Payment Registration Form

Auto Debit (For existing customers only)

Personal Details

Full Name

FIRST NAME

MIDDLE NAME

LAST NAME

Credit Card No. Expiry date

Primary Bank Account No.

Mobile No.*

E-mail ID*

* Please note that the above mentioned details are mandatory and should be as per Bank records. In case you choose to provide a different mobile no. or E-mail id, then kindly fill up the tear away form at the end of this form. Your contact details on the Bank records shall be updated based on the mobile no. or E-mail id provided by you in the tear away form.

I hereby authorise the Bank to debit the above mentioned Bank account Credit card with the amount outstanding on the bills pertaining to the billers registered by me in the form below. (Please refer to the T&Cs attached below before signing up for this feature.)

Signature 1

Name

Signature 2

Name

Signature 3

Name

To register multiple billers for a single category please use separate forms. Before registering a biller please check if the biller is on the list provided by the bank. You can only register a biller with whom the bank already has a tie up. To find out the list of registered billers you can call up the contact center, check up the list of billers on www.hsbc.co.in or contact your nearest HSBC branch.

Phone

Telephone Companies

Name of the Co. City

Consumer / Account No.

(as provided by the Telephone Co.)

Telephone No.

Exchange Code

Name in which Telephone is registered

Bill copy attached

Mobile Companies

Name of Co. City

Consumer / Account No.

(As provided by the Mobile Companies)

Mobile Phone No.

Name in which Mobile No is registered

Bill copy attached

Life Insurance Cos.

Name of Co. City

Policy No.

(As provided by Insurance co.)

Client ID

Premium Amount Payable [P] [P]

Name of Policy Holder

Copy of Premium payment receipt attached

Terms and Conditions

Bill Payment Service for Offline Registration – Auto Debit

Please note that the bill amount will be debited to your Bank account/credit card at least **6 business days before the due date. Please ensure that your bank account/credit card has the necessary balance.

- 1) This service is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (“HSBC/the Bank”) and any participation is voluntary. This service is available to all HSBC Credit Card/ Debit Cardholders and all the Bank account holders having savings and/or current accounts with the Bank (hereinafter referred to as the “Customer”).
 - 2) Under this service the Customers will be able to pay various bills pertaining to services such as mobile phones, electricity, telephone, insurance premium, etc. (hereinafter referred to as “Utility Bills”) by issuing Auto debit instructions to the Bank to debit their Credit Card/Debit Card/Savings/Current Account with HSBC for payment of the Utility Bills.
 - 3) In the registration form for availing the Bill Payment Service, the Customer shall inform the Bank the names of the company, organization or entity that sends a Bill, statement or invoice, for a product or service (hereinafter referred to as “Biller/s”).
 - 4) When the Customer registers a Biller for Auto debit, the Customer authorizes the Bank to debit the Customers’ registered account/ Credit Card for the specified payment on the due date. Registration for the service is not immediate and the time taken for registration varies from Biller to Biller. By registering for Biller(s) through the Bill Payment service via Auto debit, the Customer agrees that the Bank is authorized to accept the Customers’ instructions to make payment from the Customer’s accounts/ Credit Card linked to the Customer’s PBN (personal banking number)/ Customer ID, only upto a total of Rs. 250,000 per day (from 00:01 hours to 24:00 hours Indian Standard Time). For PhoneBanking, this limit will be reduced by any transfer payments to pre-designated payees initiated by the Customer during the day (from 00:01 hours to 24:00 hours Indian Standard Time). In case of Credit Cards, this would be upto the available credit limit or Rs.250,000/- whichever is lower.
 - 5) **For any registration received between 1st and 21st of every month, the Service Start Date (SSD) would be the 1st of the subsequent month. However for registrations received after 21st (upto last date of the month), the SSD would be the 1st of the next month. All Auto debit instructions would be debited from your authorized account/ credit card at least 6 business days prior to actual bill due date.** (Please continue paying your bills as usual until you get intimation from HSBC via E-mail, SMS confirming your registration).
 - 6) The Customer understands that the Bank engages third party agent(s) to provide this service and the Biller information will be shared with the third party service providers as and when required.
 - 7) The Customer will have to provide the Credit Card number and expiry date of the Credit Card/ Saving or Current Account number to enable the Bank to carry out the Auto debit instruction. The Credit Card number and the expiry date will be shared with third party payment gateway service provider who would seek authorization on the Credit Card prior to processing the Auto debit transaction.
 - 8) In case of New to Bank (NTB) accounts, the Customer authorizes the Bank to debit the account number/Credit Card number as and when generated after completion of the necessary account opening formalities.
 - 9) If the Customer registers for a Biller on Auto debit then the Customer shall not be able to register for the same Biller on any other bill payment services provided by the Bank and visa versa.
 - 10) In case of an existing registered Auto debit facility with the Bank, the Bank shall not be responsible to initiate any refunds on account of any duplicate payments made by the Customer via other alternate channels.
 - 11) In the event of change in Credit Card number on account of card renewal/lost card replacements, the Customer shall inform the Bank about the same and the Bank would thereafter upload the new number for the Auto debit.
 - 12) In case the payment on the Customer’s Auto debit fails on account of insufficient balance/limit on Credit Card the Bank retains the right to cancel the Customer’s Auto debit instruction with the Bank without giving any prior notice of the same.
 - 13) In case of any change in the Customer’s mobile number or email address the Customer shall inform the Bank about the same and the Bank will thereafter upload the new number/email address. The Bank shall not be responsible for any delays in payment notification on account of incorrect mobile number or email ids.
 - 14) The Bank shall not be responsible for any delays made by the Billers (Utility Companies) on account of any errors/omissions on the part of Billers in validation or crediting the Customer’s bill amount to the Customer’s account. The Customer shall have to raise any disputes in this regard with the concerned Biller.
 - 15) The Bank or its agents shall not be liable if they are unable to effect any instructions to pay (Payment Instruction) on the date of account being debited (Payment Date) and /or the due date mentioned on the bill (Due Date) due to any one or more of the following circumstances:
 1. a) If the Customer’s Bank Account does not contain sufficient funds to cover the payment of the respective bill or the bill amount exceeds the overdraft limit, if any, granted to the Customer.
 - b) If the Customer makes a bill payment through his Credit Card and the attempt to debit the Customer’s Credit Card results in an authorization failure due to various reasons including but not limited to, sufficient limit not available, credit card in delinquent status, credit card in closed status etc.
 3. If the funds available in the Payment Account/credit card are under any attachment, lien or charge.
 4. The name of Biller and/or details required by the Biller for effecting the payment are not correctly provided by the Customer.
 5. Due to refusal of the Biller to receive the payment for any reason whatsoever.
 6. For any causes due to Force Majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of the Bank or its agents.
- 16) The Bank shall not be responsible if the payment instructions are not effected for reasons not directly attributable to the Bank or its agents nor for any claim for consequential or punitive damages or for loss of profit. Refunds for rejected payments processed by the Bank will be credited to the Customer’s bank account/Credit Card within 5 business days from the date of debit.

- 17) The Bank or its agents shall have the right to suspend the operations of the Bill Payment Service or alter the terms and conditions of the Bill Payment Service without notice and at their sole discretion.
- 18) The Customer can delete any Biller on an Auto debit instruction or deregister to the service by providing this instruction on the Bank's Phone Banking service. The instruction would be effected within a maximum of 2 working days.
- 19) The Customer can cancel the Customer's existing Auto debit instruction by providing atleast 1 working day's prior notice. Payments scheduled within 1 working day/s would be acted upon as per the original instruction. The Customer can also convert from Auto debit to any other bill payment facility like View n Pay (VNP) or vice-versa by filling up a new registration form.
- 20) On deletion of any Biller, the status of the registration will change to "To be deleted". There would be a look up period of 7 days** where the customer would be given an option to 'activate' this once again. At the end of the 7th Day, the registration would be 'Deleted'

21) ALTERATIONS AND AMENDMENTS

The Bank has the right to amend or supplement any of these terms at any time without prior notice and at its absolute discretion. Changed terms and conditions will be displayed on the Bank's Internet Banking website. By using the Bill Payment Service, you will be deemed to have accepted the changed terms and conditions.

- 22) In order to register for this service, the Customer needs to register at least one Biller. The bill copy attached should be of the latest month available.
- 23) If the customer mentions an incorrect or non existing mobile no. or E-mail Id then the Customer's Bill payment registration shall not be processed. Also the details mentioned for the Billers registered should match with the bill copy attached. In case of a mismatch the bill registration shall be rejected.

24) DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

The Customer authorises the Bank to share the Customer's personal and bill payment related information with its agents, Billers and/or financial institutions acting as payment gateways/service providers. The Customer accepts and acknowledges that the Bank shall be entitled to assign any activities to any third party agency at its sole discretion

** Days can be modified by the Bank time to time.

I/We hereby confirm that I/We have read and understood the aforesaid Terms and Conditions pertaining to the Bill Payment Service, mentioned in this document and agree to abide by the same.

Signature
(First/Sole Holder)

Signature
(Second Holder)

Signature
(Third Holder)

