

Terms and Conditions

Bill Payment Service for Offline Registration – View and Pay Services

1. This offer facility of 'View and Pay' under Bill Payment services is offered to the Customer by The Hongkong and Shanghai Banking Corporation Limited, India ("HSBC/the Bank") and any participation is voluntary. This offer is applicable to all HSBC Credit Card Cardholders and all the Bank account holders having savings/individual current accounts with the Bank (hereinafter referred to as the "Customer").

View and Pay facility under Billpay would mean that the customer needs to register utility bills with the Bank. Upon successful registration the customer will be able to make payment either through HSBC's Internet Banking, calling the Phone banking numbers of the Bank or by using HSBC BankATMs in India.
2. In the registration form for availing of 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") for which he wishes to avail of this service.
3. By registering for Bill Payment service, the Customer authorizes the Bank and its agents to follow the payment instructions the Customer has given by using the Customer's Internet Banking/Phone Banking facility or by filling up the Billpay Registration Form available at HSBC Branches. The Customer will provide the Bank with the names, and information of the account with those billers, as required by the biller to whom the Customer wishes to make Bill Payments. Under this offer 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") either by logging on to Internet Banking or by calling up Phone Banking, or by using HSBCATMs in India.
4. When the Customer registers for a biller on the View and Pay service, the Customer will be able to make payments to such billers through the ATM, Phone Banking and Internet Banking. Registration for the service is not immediate and the time taken for registration varies from biller to biller. For detailed listing of registration time kindly refer to www.hsbc.co.in.
5. Upon successful registration, the Customer will be intimated on the email id provided by the Customer in the form. For any queries, the Customer can contact Phonebanking or send a secured message through HSBC's Internet Banking.
6. Please note that this form is only for 'registration purpose'. The customer may register for a biller (as per list provided by the Bank). Post successful registration, the Customer will have to initiate payment towards the registered biller through one of the channels : Phone banking (vide a PIN verified call), HSBC's Internet Banking and HSBCATM in India.
7. By registering for biller(s) through the Bill Payment service through this Form, the Customer agrees that the Bank is authorized to accept his instructions to make payment over Phone Banking and Internet Banking from the Customer's accounts linked to the Customer's PBN (personal banking number)/ Internet Banking ID, and also through the ATMs only up to a total of Rs. 250,000 per day (from 00:01 hours to 24:00 hours Indian Standard Time). For Phone Banking, 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).
8. When the Customer initiates a Bill Payment, the Customer authorizes the Bank to debit the Customer's bank or credit card account on a Business Day and to remit funds to the biller on behalf of the Customer electronically. If the biller does not permit or accept electronic payments, then those funds will be remitted to the biller through the use of a manual cheque.
9. "Business day" is defined as the days when the bank is open for public to transact or carry out the banking activities.
10. Instructions for payments (towards bill pay services) received from the Customer before 5:00 p.m. Indian Standard Time Monday to Saturday inclusive (excluding Bank holidays) will be deemed to have been made the same business day. Instruction for payments (towards bill pay services) made by the Customer after 5:00 p.m. Indian Standard Time will be deemed to have been made on the next business day.
11. Payments which are due on the date as nominated by the customer will be made subject to availability of funds in the account on the nominated date on which the payment is due and will be received by the biller on the 3rd business day after the date of payment.
12. If the Customer chooses to register for View and Pay facility under Billpay for a particular bill and biller, then the Customer will not be able to use the Auto Billpay facility for the same bill and biller.
13. 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.
14. The Bank cannot be responsible for any delays made by the billers themselves.
15. The Bank or its agents shall incur no liability if they are unable to effect any Payment Instruction on the Payment Date due to any one or more of the following circumstances:
 - i. If instructions to make a Bill payment is not received 3 business days before the due date.
 - ii. If the bill amount paid by the Customer varies from the actual bill amount from the Biller.
 - iii. a) If the Customer's Bank/Credit card 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 you.
b) If the Customer chooses to make 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.
 - iv. If the funds available in the Bank/Credit card Account to be debited are under any attachment, lien or charge.
 - v. The name of Biller and/or details required by the Biller for effecting the payment are not correctly provided by the Customer.
 - vi. Due to refusal of the Biller to receive the payment for any reason whatsoever.
 - vii. For any causes due to Force Majeure such as earthquake, flood, fire and other natural calamities and/or not limited to 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 will be credited to the Customer's bank account/credit card account within 5 business days.

17. The Bank or its agents retain the customary right to suspend the operations of the Bill Payment Service by giving the customer a 30 day notice either through its website or through any other legally recognized medium of communication.

18. Your Right to Cancel (Stop Payment) a Bill Payment

The Customer can cancel or stop a recurring Bill Payment anytime before the Bill Payment Process Date (which is 3 days prior to the Bill Due Date) for that payment through the use of HSBC's Internet Banking. Recurring payments cannot be setup, modified or cancelled through Phone banking. Recurring payments mean payments initiated in advance and due recurring every month.

19. Charges / Fees

The Bank reserves the right to charge and recover from the Customer, fees for availing the Bill Payment Service. Please refer to the tariff sheet on the Bank's website www.hsbc.co.in. The Charges shall be debited to the Customer's savings/ current account with the Bank.

Failure to pay the charges on or before the specified date will render the Customer liable for payment of interest at such rate as may be stipulated by the Bank and/or withdrawal of the Bill Payment Service without any notice to the Customer or liability to the Bank. The Bank reserves the right to amend the current tariff without any notice.

20. Alterations and Amendments

The Bank has the right to amend or supplement any of these terms and conditions at any time with an adequate notice of 30 days which will be provided to the customers . Changed terms and conditions will be displayed on the Bank's website. By using the Bill Payment Service, the Customer will be deemed to have accepted the changed terms and conditions.

Disclosure of Account Information to Third Parties

The Customer authorises the Bank to share his personal and bill payment related information with its agents, billers and/or financial institutions. The customer acknowledges that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. Customer also acknowledges that the Bank may need to share information with the HSBC Group (HSBC Holdings PLC, its subsidiaries, associated and affiliated companies), regulators, statutory authorities relating to your accounts including without limitation, any personal information and other credit information maintained with or obtained by the Bank (including those obtained from credit reference agencies).

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)

