HSBC

HSBC Add-on Credit Card Application

Please complete all the sections. Tick ☑ boxes as appropriate and specify (N.A.) where not applicable. The add-on credit card issued will be the same as the primary credit card (Classic/ Gold/ Platinum/ Premier)

Primary credit cardholder details:

Your name: (as it appears on your credit card) _____
First Middle Last

Your credit card number | | | | E-mail: _____ Mobile No. | | | | | | | | | | |

Add-on credit cardholder details:

☐ Mr ☐ Ms ☐ Mrs ☐ Dr

Applicant 1 Name

Former / other Name

Name as desired on the credit card

Sex ☐ Male ☐ Female Date of Birth D D M M Y Y

Passport No. Driving Licence No.

Other ID (Pls specify)

Marital status ☐ Single ☐ Married Mobile No. 0

Relationship

Mother's name before marriage

Occupation details

Passport Size Photo of Add-on Applicant 1

☐ Mr ☐ Ms ☐ Mrs ☐ Dr

Applicant 2 Name

Former / other Name

Name as desired on the credit card

Sex ☐ Male ☐ Female Date of Birth D D M M Y Y

Passport No. Driving Licence No.

Other ID (Pls specify)

Marital status ☐ Single ☐ Married Mobile No. 0

Relationship

Mother's name before marriage

Occupation details

Passport Size Photo of Add-on Applicant 2

Option if add-on credit cardholder is an accountholder with HSBC:

In addition to the emergency cash advance facility through the ATM network of HSBC, the credit card from HSBC can also be used as an ATM card to access Savings/Current account(s) with HSBC. To use this unique facility, please indicate the account which the add-on credit cardholder wishes to operate using his/her credit card.

For the add-on credit card

First add-on credit cardholder's

Savings/Current A/c no. | | | | | | | | | | | * _____ *# (Signature of joint accountholder, if any)*

Others | | | | | | | | | | | * _____ *# (Signature of joint accountholder, if any)*

Second add-on credit cardholder's

Savings/Current A/c no. | | | | | | | | | | | * _____ *# (Signature of joint accountholder, if any)*

Others | | | | | | | | | | | * _____ *# (Signature of joint accountholder, if any)*

* Please note : The account nominated for access through an ATM must be a sole account or a joint account with "either" signing Mandate

In case of a joint account, only an account with two signatories is permitted. The joint accountholder must sign in the space provided.

Declaration:

I hereby request and authorise the Bank to issue add-on credit card(s) to the person(s) named, who is / are not less than 18 years of age. I 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. I confirm that the add-on card holder(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 which has been made available to me. The usage of the Credit card(s) by me or any of the add-on card holder(s) will also be deemed to be automatic confirmation of acceptance of the said terms and conditions.

I authorize the Bank to debit my credit card account with any fees, charges, interest etc. I irrevocably confirm all dues in respect of the HSBC credit card(s) utilised for services availed and goods purchased from eligible service establishments / merchants by me and any add-on card holder(s) will be payable by me and I guarantee the payment towards the same in my capacity as the principal card holder. 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 card holder(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 (on behalf of the Bank) obtained undertaking(s) from the add-on card holder(s) to this effect. In the event of failure by me or any add-on card holder(s) to comply with the provisions of FEMA, as aforesaid, I and such add-on card holder(s) will be liable for action under FEMA.

In addition to any general right to 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 accounts, in or towards my liability to HSBC under this Agreement.

I acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I further acknowledge the right of the Bank to provide details of my account, including those of any add-on card 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 and / or any add-on card holders.

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 for occasional debt tracing and fraud prevention. I accordingly authorize the Bank to share information relating to my credit card account, including information relating to any add-on card holder(s).

I understand that as a pre-condition, 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 card holder(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.

1. 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 (c) 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 authorized in this behalf by RBI.

2. 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 authorized may use, process the said information and data disclosed by HSBC; and (b) the Credit Information Bureau (India) Ltd. and any other agency so authorized 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.

3. I expressly authorize HSBC to increase or decrease the credit limit on my credit card, based on its credit assessment, without prior notice to me.

4. 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 this off if this is not the case and provide a separate list of relevant related persons).

5. 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 authorize 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).

Signature

Primary credit cardholder _____ Add-on applicant 1 _____ Add-on applicant 2 _____ Date : _____

Ver: 02/11

Add-on credit card fee :

Annual fee:
Premier Credit Card - Nil; Platinum credit card Rs. 500;
Gold credit card - Rs. 1,000; Classic credit card - Rs. 350
You need not make any cash/cheque payment now.
Or at such modified rates as decided by the Bank from time to time.

Finance charges:
Premier credit card - 2.49%# p.m. (29.8%# per annum);
Platinum credit card - 3.10%# p.m. (37.2%# per annum);
Gold credit card - 3.3%# p.m. (39.6%# per annum)
Classic credit card - 3.5%# p.m. (42%# per annum)
Finance charges are calculated from the date of transaction.

Mandatory Documents for Application:
ID Proof of the add-on applicant (Pan card / Voter ID / Driving License;
Address Proof of the co applicant (Passport / Voter ID /
Driving License / Electricity Bill / Telephone Bill / Bank Statement);
Stenciled copy of the Primary cardholder's credit card

Issued by The Hongkong and Shanghai Banking Corporation Limited, India

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