

TARIFF SHEET	
Standard Joining fees	Nil
Standard Annual fees	Rs. 2,000
Standard Annual fees for add-on card	Rs. 1,000
Free credit period	up to 52 days
Finance charges on extended credit and cash advances	3.3% <sup>#</sup> p.m. (39.6% <sup>#</sup> p.a.) computed from the date of transaction.
Minimum repayment Due (MPD) on credit usage	5% of the total payment due of the statement plus greater of past due or overlimit due (if any), subject to a min of Rs 100. Interest will be charged on the extended credit as per terms and conditions
Duplicate statements (older than 3 months)	Rs. 100 per statement
Charge in case of cheque bounce, standing instruction dishonoured or unsuccessful payment through ECS	Rs. 350
Cash advance limit (against credit card account)	As communicated to you in your monthly card statement
Transaction fee for cash advances against your credit card account at branches and ATMs	2.5% of the transaction amount (subject to a minimum amt. of Rs. 300)
Transaction fee for cash withdrawal against your bank account at ATM overseas	Rs. 100
Transaction fee for cash withdrawal against your bank account non-HSBC ATMs in India	NIL
Overlimit fee	Rs. 500 per month
Late payment fee	50% of the minimum payment due (subject to a min. of Rs. 400 and a max of Rs. 750 per month)
Sales slip retrieval/ charge back processing fee	Rs. 225
Out of town cheque processing / collection charges	Rs. 50 for cheque value upto Rs.10,000 Rs. 100 for cheque value from Rs. 10,001 to Rs.100,000 Rs. 150 for cheque value above Rs.100,001
Re-payment cheque pickup charges	Rs. 35 per cheque
Credit card replacement fee	Rs. 100
Foreign currency transactions	3.5%
Balance Enquiry on the credit card at other Bank ATMs.	NIL
Credit card transfer / upgrade fee	Rs. 99 per transfer / upgrade
Handling charges for redemption of rewards	Rs. 50 per redemption
Collections payment pickup fee (Payment pickup by HSBC for payments overdue)	Rs. 100
Cash Payment Charge (HSBC credit card bill payments made in cash at HSBC Branches & Drop boxes)	Rs. 100 (w.e.f. 15 Sep 09)
Copy of Credit Information Report (CIR)	Rs. 50

#0r at such modified rates as decided by the Bank from time to time.  
\*Finance charge per month at the prevailing rate will also be applicable.  
Note: • No refund of annual fee will be available if the credit is terminated. • Tariff structure subject to change from time to time at the sole discretion of HSBC. Please be advised that vide Notification No. 8/2009 - ST dated February 24, 2009, a service tax of 10% + 2% education cess + 1% secondary and higher secondary education cess thereon will be applicable on our fees, interest and other charges. The credit limit and cash withdrawal limit (40% of credit limit or as decided by the bank from time to time) are communicated to you at the time of delivery of the card and are also indicated in your monthly card statement. The available credit limit is provided as part of the monthly statement. The Bank reserves its right to reduce the credit limit without any prior notice or intimation. Usage of the card shall be deemed as acceptance of the credit limits granted from time to time.

**Payment Hierarchy**  
Payments made to the cardholders account will be settled in the order of Minimum Payment Due, Balance Transfer (BT) outstanding, fees and charges, cash advances and purchase outstandings. Categorywise, the payments will be allocated in the following order -

1. Cash transaction service charges	2. Retail transaction service charges
3. Annual fee	4. Late payment fee
6. Installment handling fee	7. Overlimit fee
8. Return cheque charges	7. Installment processing fee
10. Interest charges	9. Insurance premium
b. Cash transaction Interest	a. BT Interest
11. Principal Amount	c. Purchase transaction Interest
b. Cash transaction Principal	a. BT Principal
	c. Purchase transaction Principal

\*Please refer to the Gold Credit Card Services Guide for more details on the service charges and its components.

**For any further details, please visit [www.hsbc.co.in](http://www.hsbc.co.in) or call us at:**

• Ahmedabad : 9898377373	• Jodhpur : 9928037373	• Noida : 9910797373
• Bangalore : 25589696	• Kochi : 9895477373	• Patna : 9931397373
• Chandigarh : 9876927373	• Kolkata : 22438686	• Pune : 66028686
• Chennai : 43419696	• Lucknow : 9935097373	• Raipur : 9893277373
• Coimbatore : 9894477373	• Ludhiana : 9876927373	• Trivandrum : 9895477373
• Gurgaon : 9910797373	• Mumbai : 66800001	• Vadodara : 9898377373
• Hyderabad : 23358787	• Mysore : 9980927373	• Visakhapatnam : 9849677373
• Indore : 9893277373	• Nagpur : 9860107373	• National : 1800-209-0202
• Jaipur : 9928037373	• New Delhi : 2373 9696	

## HOW TO MAKE YOUR PAYMENT

**PAYMENT BY CHEQUE/DRAFT**  
Make a cheque/draft payable to 'HSBC A/c (Mention your 16 digit credit card no.)' as shown in the visual below. To ensure quick and error free credit to your account, please mention your name and contact details on the reverse of the cheque. Kindly do not use postdated cheques for payments.



- Drop your cheque/draft at - Drop boxes at HSBC ATMs and branches
    - Skypak drop boxes (log on to [www.hsbc.co.in](http://www.hsbc.co.in) for a list of Skypak drop boxes located close to you.)
    - MINC drop boxes (BILL BOX) at railway stations in Mumbai & New Delhi.
  - Mail your cheque/draft to the HSBC branch (kindly log on to [www.hsbc.co.in](http://www.hsbc.co.in) to view a list of our branches)
- To facilitate timely credit of the funds in your card account deposit your cheque at least 3 working days in advance of the payment due date. In case of non-realisation of funds by the payment due date, HSBC reserves the right to levy late payment fee.

**PAYMENT BY CASH**  
Pay by cash, quoting your 16 digit credit card number, at any HSBC branch in India.

**ELECTRONIC CLEARING SYSTEM**  
• Available to customers in Mumbai & New Delhi.

**ELECTRONIC FUND TRANSFER (NEFT)**  
• You can make a payment towards your credit card account via NEFT, mentioning the complete 16 digit credit card number

**FOR HSBC ACCOUNT HOLDERS ONLY**

- Issue standing instructions to debit your savings/current account
- Internet Banking
- Phone Banking

## OTHER TERMS AND CONDITIONS

### TRANSACTION DETAILS ON YOUR CREDIT CARD

- The cardholder is deemed to have received each statement of account for the preceding month, either on actual receipt of the statement of account or 10 days after the dispatch of the statement of account by the Bank, whichever is earlier (prescribed period). Upon receipt of each statement of account and in any event no more than 30 (thirty) days from the period mentioned above, the cardholder agrees to immediately notify the Bank in writing of any errors, omissions, irregularities, including any fraudulent or unauthorized transactions or any other objections the cardholder has to that statement of account. If the cardholder fails to notify the Bank within 30 (thirty) days, the statement of account and all entries therein, will be conclusive evidence of the correctness of the contents and binding upon the cardholder and/or any person claiming under or through such cardholder without the requirement for any further proof and the Bank will be released from all liability for any transaction (including all charges, damages and losses of any kind whatsoever, taxes, levies, fines, fees or penalties suffered and/or incurred) occurring up to the date of the most recent statement of account except for transactions the cardholder gave notice of in accordance with this section.

- FINANCE CHARGES:**
- If cardholders avail the extended credit facility by paying an amount less than the statement closing balance, the entire outstanding will attract a financial charge from the respective date of transaction at the prevailing rate.
  - All new transactions will also attract a finance charge from the respective date of transaction. e.g.: You purchase a watch for Rs. 1,200 on 01 March and a necklace for Rs. 800 on 10 March.

Outstanding due in 20 March statement	Rs. 2000
Payment made on the due date of 11th April	Rs. 100
Balance carried forward (revolved)	Rs. 1900
Interest calculations: (3.3% per month)	
a) Interest on Rs 1200 for 41 days (from 1 March to 10 April)	Rs. 53.38
b) Interest on Rs 800 for 32 days (from 10 March to 10 April)	Rs. 27.77
c) Interest on 1900 for 10 days (from 11 April to 20 April)	Rs. 20.61
Total Interest charged in 20 April statement	Rs. 101.77
Service Tax @ 10.3% on Interest	Rs. 10.48
Outstanding due in 20 April statement	Rs. 2012.25

Making only the minimum payment every month would result in the repayment stretching till the entire outstanding is settled and consequent payment on your outstanding balance during this extended period: e.g. If payment due is Rs. 5,000 and you do not make any new transactions on your credit card, the repayment will stretch up to 7.5 years at the current tariff structure.

### BILLING DISPUTES RESOLUTION:

- For reporting billing discrepancies, cardholders can either call the Customer Service Centre (numbers are provided on the reverse of the monthly statement or at [www.hsbc.co.in](http://www.hsbc.co.in)) or write to Manager, Credit Card Services, No 96, Dr Radhakrishnan Salai, Mylapore, Chennai - 600004.
- All grievances escalations should be marked to Mrs. Sathya Srinivasan, Nodal Officer, The Hongkong and Shanghai banking corporation limited, No 96, Dr Radhakrishnan Salai, Mylapore, Chennai - 600004, Email: [nodalofficerinm@hsbc.co.in](mailto:nodalofficerinm@hsbc.co.in). You may contact the Nodal Officer Team at the following contact number between 09:30 AM to 06:00 PM, Monday to Friday. Ph: +91 44 - 3911 1217
- The Reserve Bank of India has appointed an Ombudsman who can be approached for redressing customer grievances if they have not already been redressed by HSBC.
- The customer can approach the Ombudsman if he does not receive a response within 60 days or if he is not satisfied with the response.

Please note 'Termination' clause in the credit card services guide has been amended. Refer URL "<http://www.hsbc.co.in/1/2/personal/credit-cards/credit-cards-service-guides-and-tariff-sheets>" for the same.

### CREDIT CARD FAST PATHS AFTER SELECTING THE LANGUAGE OPTION:

Credit Card Balance -1 - CC No # - PIN  
(Outstanding Balance, Available Balance, Last statement Balance) (Due Date & Minimum Payment Due - Applicable only if no payment received since last statement date)  
Last 10 Unbilled Transaction Enquiry -1 - CC No # - PIN - 1 - 2  
Statement on Fax -1 - CC No # - PIN - 4 - 1 - 2  
(Not applicable for customers registered for E-statement through Internet Banking on [www.hsbc.co.in](http://www.hsbc.co.in))

• w.e.f. 1 June 2006, HSBC Service Tax Registration No. has changed to ST/MUM/DIV III/CRD/02/06. (Classification of services: Credit card, Debit card, Charge card or any other payment card services). Our office address for Centralised Service Tax Registration: The HongKong and Shanghai Banking Corporation Limited, S K Ahire Marg, Worli, Mumbai 400 030. No Cenvat credit should be taken if the taxable charges are refunded/reserved by the Bank for any reason.

Please visit [www.hsbc.co.in](http://www.hsbc.co.in) for detailed terms and conditions related to your HSBC Credit Card.

Ver. 07/2010

## Keeping Your Credit Card Safe

### IV. Identify Theft Prevention Tips

1. Never give your identity documents to untrusted persons.
2. Keep your Credit Cards and other Plastic cards safe
3. Please inform the bank if you stop receiving your monthly account statements by post or email.
4. Please change your internet banking passwords often and memorise them rather than writing them down.
5. Carefully review bank and credit card statement and report any inconsistencies at once.

To learn more about online security, visit the internet and self service banking page on the HSBC website <http://www.hsbc.co.in>