

TARIFF SHEET

Standard Joining fees	NIL
Standard Annual fees	Rs. 1,500
Standard Annual fees for additional (add-on) card	Rs. 750
Free credit period	Up to 52 days
Finance charges on extended credit and cash advances (w.e.f. 01 Oct 2007)	2.75%# per month (33%* per annum) computed from the date of transaction
Minimum repayment on extended credit usage	5% of the total payment due of the statement plus greater of past due or overlimit due (if any) subject to a minimum of Rs.100. Interest will be charged on the extended credit as per terms & conditions.
Duplicate statements (older than three 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 on the statement front
Transaction fee for cash advances against your credit card account at branches and ATMs	2.5% of transaction amount (subject to a min amount of Rs. 300)*
Transaction fee for cash withdrawal against your bank account at ATMs overseas	Rs. 100
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	NIL
Overlimit fee	Rs. 500 per month
Late payment fee (charged if minimum amount due does not reach HSBC by payment due date)	50% of the minimum amount due (subject to a minimum of Rs. 400 and a maximum of Rs. 750 per month)
Sales slip retrieval/charge back processing fee	Rs. 225
Out of town cheque processing/ collection charge	Upto Rs. 10,000 - Rs. 50 per cheque; Rs. 10,001 to Rs. 1,00,000- Rs. 100 per cheque Rs. 1,00,001 and above - Rs. 150 per cheque
Credit card replacement fee (within India)	Rs. 100
Credit card replacement fee (outside India)	Rs. 100 + international courier cost of Rs. 700
Currency conversion charge for foreign currency transactions	3.5%
Balance enquiry on the credit card at other bank ATMs	NIL
The Re-payment Cheque pick-up charges (Complimentary once in a month)	Rs.35 per cheque for pick-ups more than once a month
Cash payment charge (HSBC credit card bill payments made in cash at HSBC Branches & Drop boxes)	Rs. 100 (w.e.f. 27 October 09)
Collection payment pickup fee (Payment pickup by HSBC for payments overdue)	Rs. 100
Copy of Credit Information Report (CIR)	Rs. 50

Or 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.

Payments made to a cardholder account will be settled in the order of the following payment hierarchy: Cash transaction service charges*, Retail transaction service charges*, Annual fee, Late payment fee, Overlimit fee, Instalment handling fee, Instalment processing fee, Return cheque charges, Insurance premium, Interest charges (In the order of Balance Transfer Interest, Cash transaction Interest, Purchase transaction Interest), Principal Amount (In the order of Balance Transfer Principal, Cash transaction Principal, Purchase transaction Principal).

*Service Charges include Cash Service Charges (Cash Advance fee, Service Tax) and Retail Service Charges (Card Replacement Fee, Statement Reprint Fee, Balance Transfer Processing Fee, Standing Instruction (SI) Failed Fee, Standing Instruction (SI) Fee, PIN Change Fee, Card Blocking Fee.)

Note: No refund of annual fee will be available if the credit card 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. In case you wish to increase the credit limit on your credit card, please contact HSBC's Customer Service helpline.

For any further details, please visit www.hsbc.co.in or call us at:

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

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.



- Drop your cheque/draft at - Drop boxes at HSBC ATMs and branches
- Drop boxes at Spencer's Retail Stores. (Wherever available)
- Mail your cheque/draft to the HSBC branch (kindly log on to 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 prescribed 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:

- You can enjoy free credit for up to 52 days if you repay the closing balance by the payment due date indicated on your statement. If you choose not to repay this amount in full you will be charged interest on the amount spent by you on the credit card. Interest charges are calculated on the daily balance outstanding from the transaction date..
- For example.: 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. 2000.00
Payment made on the due date of 11th April	Rs. 100.00
Balance carried forward (revolved)	Rs. 1900.00
Interest calculations: (2.75 % per month)	
a) Interest on Rs 1200 for 41 days (from 1 March to 10 April)	Rs. 44.48
b) Interest on Rs 800 for 32 days (from 10 March to 10 April)	Rs. 23.15
c) Interest on 1900 for 10 days (from 11 April to 20 April)	Rs. 17.18
Total Interest charged in 20 April statement	Rs. 84.81
Service Tax @ 10.3% on Interest	Rs. 8.74
Outstanding due in 20 April statement	Rs.1,993.55

- 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 5.8 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) or write to K C Mahesh, Manager, Credit Card Services, Ambal House, 610, Anna Salai, Chennai 600 006.
- 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 600 004.
- 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.

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

(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 for detailed terms and conditions related to your HSBC Spencer's Credit Card.