

TARIFF SHEET		
Standard Joining fees	Nil	
Standard Annual fees	Rs.700	
Standard Annual fees for additional (add-on) card	Rs.350	
Free credit period	up to 52 days	
Finance charges on extended credit and cash advances (w.e.f. 01 May 2009)	3.5% [#] per month (42% [#] per annum) computed from the date of transaction	
Minimum repayment on extended credit and cash advances	5% of of the total payment due of the statement plus greater of past due or overlimit due (if any), subject to min of Rs.100. Interest will be charged on the extended credit as per Terms & 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 (w.e.f. 01 May 2009)	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 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 at ATMs overseas.	
Transaction fee for cash withdrawal against your bank account at non-HSBC ATM in India (w.e.f. 01 Apr 2009)	NIL	
Overlimit fee	Rs.500 per month	
Late payment fee (charged if minimum amount due does not reach HCBC by payment due date) (w.e.f. 01 May 2009)	50% of 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 (w.e.f. 01 May 2009)	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	
Foreign currency transactions	3.5%	
Balance Enquiry on the credit card at other Bank ATMs.	NIL	
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 pick up fee (Payment pickup by HSBC for payment 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.		
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 cardholder account will be settled in the following order given below -		
1. Cash transaction service charges*	7. Installment processing fee	c. Purchase transaction Interest
2. Retail transaction service charges*	8. Return cheque charges	11. Principal Amount
3. Annual fee	9. Insurance premium	a. Balance Transfer Principal
4. Late payment fee	10. Interest charges	b. Cash transaction Principal
5. Overlimit fee	a. Balance Transfer Interest	c. Purchase transaction Principal
6. Installment handling fee	b. Cash transaction Interest	
* Retail Service Charges	- Card Replacement Fee	- Balance Transfer Processing Fee
- Standing Instruction (SI) Fee	- Card blocking Fee	- Statement Reprint Fee
- Standing Instruction (SI) Failed Fee	- Pin Change Fee	
Kindly refer to the Service Guide for more details.		
For any further details, please visit 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.



- Drop your cheque/draft at
 - Drop boxes at HSBC ATMs and branches
 - Drop boxes at Westside stores.
- 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:

- 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. 2000.00
Payment made on the due date of 11th April	Rs. 100.00
Balance carried forward (revolved)	Rs. 1900.00
Interest calculations: (3.5% p.m.)	
a) Interest on Rs 1200 for 41 days (from 1 March to 10 April)	Rs. 56.61
b) Interest on Rs 800 for 32 days (from 10 March to 10 April)	Rs. 29.46
c) Interest on 1900 for 10 days (from 11 April to 20 April)	Rs. 21.86
Total Interest charged in 20 April statement	Rs. 107.93
Service Tax @ 10.3% on Interest	Rs. 11.12
Outstanding due in 20 April statement	Rs. 2019.05

- 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 6.5 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) 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 Credit Card.

Ver: 01/10

9 easy ways to pay your HSBC Westside Credit Card Bill

Skypak Drop-Boxes
Drop your draft/cheque at Skypak drop-boxes available at your nearest Westside store. Log on to www.hsbc.co.in to view the list of Skypak drop-boxes.

Phone Banking
Make a PIN verified call and make your payment over the phone.

Through ATMs
Deposit cash or cheque at any HSBC ATM in India. You could also make an ATM Funds Transfer.

Internet Banking*
Pay online by logging on to HSBC Personal Internet Banking.

Standing Instructions**
Issue standing instructions to debit your HSBC savings/current account

Over the Counter#
Quote your card number and pay by cash or cheque at any HSBC branch in India.

Electronic Clearing System**
Authorise HSBC to debit an account that you hold with any other bank.

Mail Cheque/Draft
Mail your cheque/draft to your nearest HSBC branch. Log on to www.hsbc.co.in to view a list of our branches.

Cheque Pick Up**
To request a cheque pick-up, call 1800 112888 from MTNL/BSNL or (STD code) 30306200 from any other phones.

* Option available for HSBC account holders only. ** Option available in select cities only For details refer to the "How to Make Your Payment" section above or refer to the Credit Cards Service Guide at www.hsbc.co.in
W.e.f. 27 October '09, a 'Cash Payment Charge' of Rs. 100 will be levied for HSBC Credit Card bill payments made in cash at HSBC branches & drop-boxes.