



2.			
3.			

**Reason A:** The country/region where I am liable to pay tax does not issue TINs to its residents.

**Reason B:** The accountholder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason)

**Reason C:** No TIN is required. (Note: Only select this reason if the authorities of the jurisdiction of tax residence entered in the table do not require the TIN to be disclosed) Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act (FATCA), you are still needed to provide additional information for the CRS as this is a separate requirement under the local regulation.

### ADDRESS - RESIDENTIAL AND EMPLOYMENT

#### Current Address/Valid In-force Address (as per OVD):

Flat number and building name

Road number/name

Area and landmark

City  District  State

Country/region  Pin code

Telephone number (Res.)  (STD code)  Mobile number

E-mail

1. Is this address residential and business  Yes  No
2. Is your current address same as permanent address  Yes  No  
(if No then please provide the address details in Additional Details Section)
3. Is this current resident address less than 12 months  Yes  No  
(if Yes, please provide the address details in Additional Details Section)
4. Years at present address  Years  Months

**House ownership**  Company residence  Fully owned private house  Mortgaged property  Rented house  Living with parents/relatives  
 Others  PG/hostel

**Address for Communication**  Current residential address  Permanent address  Company address

#### Office address:

Company name:

Building name:

Road number/name

Area and landmark

City  District  State

Country/region  Pin code

Telephone (office)  (STD code)  (Extn\*)

E-mail

#### Permanent address:

Flat number and building name

Road number/name

Area and landmark

City  District  State

Country/region  Pin code

I would like to opt for statement by e-mail.  Yes  No **Note:** If you opt for statement by e-mail, you will no longer receive a printed copy of your credit card statement.

### EMPLOYMENT DETAILS

**Employment status**  Employed (Salaried)  Self-employed

#### Salaried

##### Nature of organisation

- MNC  Government  PSU
- Public Limited  Private Limited  Proprietorship
- Partnership  HUF
- Others (please specify) \_\_\_\_\_

##### Occupation details

- Senior Management  Manager/Executive  Non-Executive
- Teacher  Police  Armed forces
- Salaried  Seafarer

#### Self-employed

**Your firm is**  Proprietorship  Partnership  Private Limited

**Employment Role** Business Owner \_\_\_\_\_ Employee \_\_\_\_\_  
Key Controller \_\_\_\_\_ Sole Trader \_\_\_\_\_

#### To be filled by both salaried and self-employed customers:

**Your business type** Category \_\_\_\_\_ Sub-category \_\_\_\_\_

**If salaried:**

Designation \_\_\_\_\_ Department \_\_\_\_\_

Annual Salary \_\_\_\_\_ Total no. of years in employment/business   No. of years in present employment/business

**ADDITIONAL SECTION FOR ADDRESS DETAILS**

**Other residential address:**

**Previous address:** (if resident at current address for less than 12 months)

Flat number and building name

Road number/name

Area and landmark

City  District  State

Country/region  Pin code

Years at previous address  Months  Years

**Current Address in the jurisdiction details where applicant is resident for Tax Purposes:**

If Same as Current Resident/Permanent address/Overseas address  Yes  No

If different, Address Type:  Residential/Business  Residential  Business  Registered office

Flat number and building name

Road number/name  Area and landmark

City  District  State

Country/region  Pin code

**OTHER CREDIT CARDS HELD BY YOU**

1. Credit Card No.     Member since     Credit limit ₹   
Credit Card issuer name

2. Credit Card No.     Member since     Credit limit ₹   
Credit Card issuer name

**YOUR BANK REFERENCE**

Do you hold any existing relationship/account with?  Yes  No

Name and address of your main Bank

Account No.\*  Account Type  Saving  Current  Salary

**RELATIONSHIP DECLARATION**

Are you and/or the joint applicant a director/employee/controller/minority shareholder controller of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in HK or overseas (e.g. Hang Seng Bank), or other entities over which HSBC is able to exert control or a relative of such a person?

Yes  No If yes:

Name of self/relative	Staff Number	Relationship	Unsecured exposure granted by HSBC, its branches and its subsidiaries in INR

I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time.

I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating to their unsecured exposures granted by them exposures to the above persons for the purpose of verifying the information provided by me/us.

**Definition:**

- **'Relative'** means: parent, grandparent or great grandparent; step-parent or adoptive parent; brother or sister; spouse; spouse's parent, step-parent or adoptive parent; spouse's brother or sister; son, step-son or adopted son; daughter, step-daughter or adopted daughter; and grandson, granddaughter, great grandson or great granddaughter.
- A company is under the 'control' of a person if such person is:
  - an indirect controller (i.e. any person in accordance with whose directions or instructions the directors of the company or of another company of which it is a subsidiary are accustomed to act, but does not include a Manager or Advisor appointed under Section 52 of the HongKong Banking Ordinance, or any person in accordance with whose directions or instructions those directors are accustomed to act by reason only that they act on advice given by him in his professional capacity); or
  - a majority shareholder controller (i.e. any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, more than 50% of the voting power at any general meeting of the company or of another company of which it is a subsidiary).

I/We hereby state and affirm that I/we have read and understood the definition and extent of list of entities under the aforesaid clause as listed at [www.hsbc.co.in](http://www.hsbc.co.in) and as may updated from time to time by HSBC in conformity with their internal and Group requirements.

I wish to automatically settle my credit card bills by a debit to my HSBC's Current/Savings Account No.  for

% of my credit card monthly outstandings. (Please note that you have to pay a minimum of 5% only for HSBC -HBAP staff)

**OTHER DECLARATIONS**

- 1.  I declare that my signature/signature flow on \_\_\_\_\_ document is my old signature & the signature done on the application form and self-attestation done on documents is my new signature. Please consider my new signature for processing the Credit Card application.
- 2.  I declare that my name on \_\_\_\_\_ document is mentioned  shortly  incorrect  has a spelling error  Order mismatch  is a mismatch. Hence request to please consider my name as mentioned in the credit card application.
- 3.  I declare that my Date of Birth mentioned on \_\_\_\_\_ document is wrong. Please consider my Date of Birth as mentioned in the credit card application.
- 4.  I agree that for certain transactions on my credit card, the account will be allowed to transact higher than the credit limit, considering the bank's internal policy and risk assessment. These additional limits maybe revised from time-to-time.

**For Point 1**

Customer Signature

**For Point 2**

Customer Signature

**For Point 3**

Customer Signature

**For Point 4**

Customer Signature

## DECLARATION

I hereby declare that the above information is complete and true and HSBC is entitled to verify this directly or through any third party agency(ies). I further state that HSBC may at its sole discretion sanction or decline this application for primary and/or add-on applicant(s). I confirm that the add-on applicant(s) and I will jointly and severally be bound by the terms and conditions of usage of the credit cards, copy of which are available on the HSBC website and would be made available on approval of the card. I authorise HSBC to debit my credit card account for any fees, charges, interest, etc. I irrevocably confirm that all dues in respect of the HSBC Credit Card utilised for services availed of and goods purchased from eligible service establishments/merchants, by me and any add-on Cardholder(s), will be payable by me and I guarantee the payment towards the same in my capacity as the principal Cardholder. I undertake and declare that usage of the credit card by me and any add-on applicant(s) will be strictly in accordance with the Foreign Exchange Management Act, ('FEMA') 1999 and the applicable rules, regulations, notifications, directions or orders made thereunder and I confirm that I have (on behalf of HSBC) obtained undertaking(s) from the add-on applicant(s) to this effect. In the event of failure by me or any add-on applicant(s) to comply with the provisions of FEMA, as aforesaid, I and such add-on applicant(s) will be liable for action under FEMA. 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 account(s), in or towards the satisfaction of my liability to HSBC under this Agreement.

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 authorise HSBC to share information relating to my credit card account/application.

I understand that as a precondition, 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 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 for the disclosure by HSBC of all or any such; (a) information and data relating to me (b) the information or data relating to any credit facility availed off/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 authorised in this behalf by RBI.
2. I undertake that (a) the Credit Information Bureau (India) Ltd. and any other agency so authorised may use, process the said information and data disclosed by HSBC; and (b) the Credit Information Bureau (India) Ltd. and any other agency so authorised 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 agree that credit limits are subject to periodic review and will vary based on the bank's credit assessment of my card account, expressly authorise HSBC to 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 HSBC or any directors of any HSBC Group Companies (please strike 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) in addition to any general right to lien/set-off or other right conferred by law or under any other agreement.
6. I hereby declare that all the decisions of HSBC, in respect to the issuance of the credit card to me shall be binding on me and neither me nor any person claiming through me, shall raise any dispute in this regard.
7. I/We hereby confirm to have received, read, understood and accept the terms and conditions pertaining to credit card, provided to me/us vide a separate booklet and also accept the Most Important Terms and Conditions as mentioned in the Application Form.
8. I undertake to inform HSBC regarding any change in my residence/employment address and to provide any further information that the bank may require to process my application. In the event of change in address due to relocation or any other reason, I shall intimate the new address to HSBC within 2(two) weeks of such a change.
9. I understand that the documents and the application form submitted will be treated as a property of HSBC and will not be returned.
10. I understand that as a part of this application process, my credit report may be queried multiple times for verification. I also understand that such multiple queries have a marginal impact on my Credit score and may affect the assessment of my application for credit facilities from other institutions.

**E-mail Statement:** I/We agree to receive the card account related information such as statement, details/revision of charges, etc. in an electronic format to my/our e-mail ID specified on HSBC's records in lieu of physical copies thereof. I/We shall notify HSBC of any change in my/our e-mail ID. HSBC will be deemed to have delivered the same to me upon it not receiving any delivery failure notification. If I experience any difficulty in accessing the electronically delivered documents/communications, I/We shall promptly advise HSBC for delivery through alternate means. Failure to advise HSBC of such difficulty within 30 days after receiving the statement shall serve as an affirmation regarding the acceptance of the statement by me/us. I/We confirm that I/We am aware of all security risks involved in receiving the electronically delivered statement and undertake not to hold HSBC responsible in any way for the same. I/We agree that duplicate statements of past transactions are issued against payment of charges as per HSBC's current Tariff, if applicable. In case of receiving e-statements through HSBC Internet Banking, I/We agree to be bound by the terms and conditions mentioned on the website www.hsbc.co.in

I/We hereby agree and undertake to:

- a) Indemnify and keep the HSBC and its directors, officers, employees, and agents etc., indemnified from all actions, proceedings, claims, loss, damage, charges, costs and expenses, which may be made or brought against, or suffered or incurred by them, or may arise or have arisen, either directly or indirectly, out of or as a consequence of or in connection with:
  - i. HSBC acting pursuant to, in accordance with, or relying upon, with the consent to this Application Form or instructions, either in writing or through any other medium including Internet Banking, telephone, facsimile message, registered email, etc. ("Instructions") given by me/us and/or any person acting through or on my/our behalf, which HSBC believes, in good faith, to be authentic, and/or any action or step taken by HSBC hereunder (including the costs of enforcing the same), including but not limited to any variation in Instructions, where I/We gave or may have given contrary instruction to the Relationship Manager or the Bank, for any other reason whatsoever, and/or
  - ii. Non receipt of any Instructions claimed to have been sent by me/us to HSBC, non-execution of any Instructions, or delay in receipt of or execution of Instructions due to any reason,
  - iii. All claims, costs, losses, damages, charges, expenses and liability of any kind or nature whatsoever and expenses that may be incurred by HSBC by reason of any act or default on my/our part in respect of the card facility and/or for the recovery of the outstanding dues on account of my/our failure on any of the terms and conditions herein,
  - iv. Any tax liability, interest and penalty raised against or suffered by HSBC as a result of either relying upon this declaration or due to my/our delay/default in confirming the change, if any, of the declarations mentioned above, except where such actions, proceedings, claims, loss, damage, charges, costs or expenses (as the case may be) have arisen as a consequence of gross negligence or wilful misconduct on part of HSBC.
- b) Notwithstanding anything contrary contained herein or elsewhere, HSBC shall have no liability to me/us or to any other person for any consequential, compensatory, special or other damages, including without limitation for loss of profits.
- c) This indemnity is without prejudice to any other rights, privileges, powers and remedies that HSBC may have in law or equity. A failure or delay in exercising any right/power/privilege by HSBC will not operate as a waiver, and a single/partial exercise of any right/power/privilege will not preclude any subsequent or further exercise of the same or the exercise of any other such right/power/privilege.

This indemnity shall survive the termination of relationships held by me/us with HSBC.

## DISCLOSURES

- HSBC also provides information relating to credit history/repayment record of the applicant to a Credit Information Company (specifically authorised by the RBI), in terms of the Credit Information Companies (Regulation) Act, 2005
- For credit card accounts where correspondence from HSBC is currently withheld due to non-delivery of earlier correspondence, then HSBC's will make attempts to contact the customer to update the correct address details. If HSBC's is unable to establish contact with the customer, the operation of the account will be restricted by providing a prior notice of 30 days until the correct address is updated on HSBC's records with address proof, or until the customer confirms the current address on HSBC's records to be correct

### TAX REPRESENTATION

- The applicant is responsible for fulfilling any obligation that he/she may have with respect to the filing of returns or other required documentation in respect of and the payment of all relevant taxes, including, without limitation, all income, capital gains, wealth and estate duties, stamp duties, GST, Value Added Tax and any other applicable taxes. The creation and continued operation of account and/or the acquisition, holding or disposal of investments or assets in such account, as well as any income, distributions or losses realised in relation to the operation of the account may expose you to tax consequences depending on a number of factors including, but not limited to, your applicable domicile, your place of residence, your citizenship or the type of assets held. Certain countries may have tax legislation with extraterritorial effect regardless of place of domicile, residence or citizenship. HSBC India does not provide any legal or tax advice and you should seek legal and/or tax advice from an independent legal and/or tax adviser. You acknowledge and agree that the Bank has no liability in respect of any of tax obligations and/or any legal and/or tax advice provided to the applicant by third parties

### SANCTION CLAUSE

- HSBC and other members of the HSBC Group are required to and may take any action to meet Compliance Obligations relating to or in connection with the detection, investigation and prevention of Financial Crime (Financial Crime Risk Management Activity) and act in accordance with the laws, regulations and requests of public and regulatory authorities operating in various jurisdictions which relate to Financial Crime. HSBC may take, and may instruct (or be instructed by) any other member of the HSBC Group to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests
- Such action may include but is not limited to (a) screening, intercepting and investigating any instruction, communication, drawdown request, application for services, or any payment sent to or by you, or on your behalf, (b) investigating the source of or intended recipient of funds (c) combining customer information with other related information in the possession of the HSBC Group, and/or (d) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming your identity and status and (e) share information on a confidential basis with such HSBC Group offices, whether located in India or overseas in relation to prevention of Financial Crime
- Exceptionally, our Financial Crime Risk Management Activity may lead to us delaying, blocking or refusing the making or clearing of any payment, the processing of your instructions or application for services or the provision of all or part of the services. To the extent permissible by law, neither we nor any other member of HSBC Group shall be liable to you or any third party in respect of any loss (whether direct or consequential and including, without limitation, loss of profit or interest, however it arose) that was suffered or incurred by you or a third party, caused in whole or in part in connection with the undertaking of Financial Crime Risk Management Activity for the purpose of the present clause
- 'Compliance Obligations' means obligations of the HSBC Group to comply with: (a) laws or international guidance and internal policies or procedures, (b) any demand or request from authorities or reporting, disclosure or other obligations under laws, and (c) laws requiring us to verify the identity of our customers
- 'Financial Crime' includes money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or violate any laws relating to these matters

### CRS and KYCR Declaration/Consent clause:

I have read and understood the information requirements and the terms and conditions mentioned in this form (and hereby confirm that the information provided by me on this form is true, correct and complete. I hereby agree and confirm to inform HSBC for any modification to this information promptly. I further agree to abide by the provisions relating to 'Foreign Account Tax Compliance Act' (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI) provided in Rules 114F to 114H of the Income Tax Rules, 1962'.

I authorise you to update your records basis the above information. I also authorise you to share the given information provided by me with any statutory/regulatory authorities, as appropriate or HSBC group entities.

I understand that the details provided in the form will be reconciled with your existing records and any discrepancy thereof will be duly highlighted to me for further rectification/update of records.

I acknowledge that the information contained in this form and information regarding the account holder and any Reportable Account(s) may be provided to the tax authorities of the country/region in which this account(s) is/are maintained and exchanged with tax authorities of another country/region or countries in which the account holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the account holder (or am authorised to sign for the account holder) of all the account(s) to which this form relates.

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein immediately.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I/We hereby acknowledge and agree as follows:

- (a) The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002.
- (b) In compliance with the Master Direction on KYC issued by The Reserve Bank of India (RBI), HSBC shall capture the KYC data/records of its individual customers and shall update/upload the same onto KYCR. A KYC identifier, as generated by KYCR, shall be communicated to me/us by HSBC.
- (c) HSBC shall also be entitled to download KYC information of the individual customers as and when required for KYC compliance, as per the applicable laws/regulations.
- (d) All KYC related information provided by me/us to HSBC are true and correct and I/We undertake to inform HSBC of any changes thereto, immediately. In case any of the information provided are found to be false, misleading, or misrepresenting, I/We are aware that I/We shall be held liable for the same.
- (e) I/We hereby consent for receiving information from KYCR through SMS/E-mail on the above mentioned registered number/e-mail address.

I certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC and that such information may be provided to the tax authorities of the country/region in which the account(s) is/are maintained and exchanged with tax authorities of another country/region or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I undertake to advise HSBC within 30 days of any change in my circumstances which affects the tax residency status or causes the information contained herein to become incorrect, and to provide HSBC with a suitably updated self-certification and declaration within 90 days of such change in circumstances.

As per the RBI Master Direction DBR. AML. BC. No. 81/14.01.001/2015-16, updated on 28 April 2023, in line with the requirements of Prevention of Money Laundering Rules, HSBC would like to inform that in case of any update in the documents submitted by the customer at the time of establishment of business relationship / account-based relationship and thereafter, as necessary, customers shall submit to the HSBC the update of such documents. This shall be done within 30 days of the update to the documents for the purpose of updating the records at HSBC's end.

#### KNOW YOUR CUSTOMER/DUE DILIGENCE REQUIREMENT

- In line with the requirements of the Bank's policy, the Know Your Customer (KYC) documents along with other documentation need to be submitted at the time of availing a new card/account or as and when requested by the HSBC, India. If we collect any information from you other than KYC requirement, we will collect it separately and not as part of account opening form. In case we collect any additional information we will explain the purpose for which we are collecting this information and take your specific consent for the same.

HSBC reserves a right to allow/restrict operations in a newly opened/existing credit card accounts maintained with the HSBC, India, if the customer is not able to satisfy the due diligence requirements in line with the Internal Policy.

#### ACCOUNT RULES AND TERMS AND CONDITIONS

- HSBC reserves a right to block transactions/allow operations in a newly opened/existing credit card accounts maintained with HSBC, if the account deliverables/welcome letter/welcome pack/bank correspondences not limited to account statements, etc., are returned undelivered and HSBC is unable to contact the account holder at the address/contact number provided by them at the time of account opening/updated in bank records

### CUSTOMER CONSENT

#### Marketing Offers

I hereby agree to receive marketing communications through telephone call/E-mail/SMS on various products/features/promotion offers provided by the Bank. I understand that in case I DO NOT wish to receive marketing offers or the marketing communication, I can register for 'Do Not Call and Marketing Opt Out' service through Bank's website [www.hsbc.co.in](http://www.hsbc.co.in) or other channels as may be offered by the Bank.

#### Sharing of information and Assignment of Activities to Third Party Agencies

I/We acknowledge and agree to HSBC assigning any activities to any service provider, whether located in India or overseas and whether an HSBC Group entity or a third party, at its sole discretion, in accordance with the applicable guidelines of the Reserve Bank of India (RBI). I further agree and consent to HSBC providing details of my/our account and sharing or transfer of information on a strictly confidential basis to HSBC Group offices or other third party agencies/service providers, whether located in India or overseas for the purpose of availing support services of any nature HSBC may also disclose any information if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from me/us. I/We understand and consent to HSBC using or sharing information submitted by me/us to conduct employment verification and other related checks, through third party agency(ies) engaged by it, from public information sources such as Employees' Provident Fund Organisation (EPFO).

#### Declaration for Aadhaar

I/We am/are voluntarily providing a physical copy of my Aadhaar card/e-Aadhaar card in a masked form to HSBC for the purpose of establishing my/our identity/address proof to set up a banking relationship and process instructions in relation to the same.

I hereby provide my consent for verification of my Aadhaar to establish its genuineness through such means acceptable as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar have been explained to me and I confirm having understood the same.

I acknowledge that the Bank will store the said Aadhaar number in a masked form in their records and use the same for such purposes as may be permitted.

I also acknowledge that the Bank has provided me/us with alternate options in terms of identity documents that could be provided in lieu of Aadhaar for setting up a banking relationship.

Signature of primary credit card applicant

#### ACKNOWLEDGEMENT (To be filled by sales representative)

I hereby confirm that the applicant(s) has/have signed in my presence.

i. The customer's need for the product has been identified based on the reason for availing of the product as indicated by the customer in the form.

ii. The suitability of the product has been understood based on the financial standing and income details provided by the customer in the form.

iii. I confirm that the details provided by the customer are correct. I have personally verified this and have performed the due diligence on other declarations submitted by customer (if any)

Signature of Bank Executive

Signature of Agent

Date: \_\_\_\_\_

### FOR FURTHER DETAILS, PLEASE CONTACT OUR HSBC PHONEBANKING OFFICERS AT

**HSBC PhoneBanking numbers in India:** 1860 108 7788/1860 500 2277

**For calls from overseas to India:** +91 - 22 - 6680 0001

### DOCUMENTS REQUIREMENT

Sr. no.	Proof of Identity (any one)	Proof of Address (any one)
1	Passport	Passport
2	Driving License	Driving License
3	Proof of possession of Aadhaar number	Proof of possession of Aadhaar number
4	The Voter's identity card issued by the Election Commission of India	The Voter's identity card issued by the Election Commission of India
5	Job card issued by NREGA duly signed by an officer of the State Government	Job card issued by NREGA duly signed by an officer of the State Government
6	The letter issued by the National Population Register containing details of name and address	The letter issued by the National Population Register containing details of name and address

\*For information on additional documents acceptable as identity/address proof, please get in touch with the nearest HSBC branch in India or your HSBC Relationship Manager or call the HSBC Contact Centre.

Documents accepted as a Proof of Address should mention the address details.

Self-attested copy of the latest salary slip or Income tax returns or Form 16 (wherever applicable).

Kindly submit the documents to HSBC Representative or to nearest HSBC Branch in India with a duly completed and signed card application form, photocopies of the Proof of ID and Proof of Address documents. You are requested to carry the original documents for verification by the HSBC representative.

Terms and Conditions apply. For further details on the products and services offered by HSBC, please visit [www.hsbc.co.in](http://www.hsbc.co.in) or refer to the credit card services guide.

### ACKNOWLEDGEMENT – BANK

Sr. No.	Marketing Code	<input type="text"/>
Agency Name	<input type="text"/>	
Sales Executive's Name	<input type="text"/>	
Sales Executive's Code	<input type="text"/>	
Joining Fee (₹)	VISA Platinum/HSBC Cashback - NIL	
Annual Fee (₹)	VISA Platinum - NIL/HSBC Cashback Credit Card - ₹750	

### ACKNOWLEDGEMENT – APPLICANT

Sr. No.	Marketing Code	<input type="text"/>
Agency Name	<input type="text"/>	
Sales Executive's Name	<input type="text"/>	
Sales Executive's Code	<input type="text"/>	
Joining Fee (₹)	VISA Platinum/HSBC Cashback - NIL	
Annual Fee (₹)	VISA Platinum - NIL/HSBC Cashback Credit Card - ₹750	



**Instructions/Check list/Guidelines for filling Individual Application Form**

Self-Certification of documents is mandatory.

The generation of KYC number/identifier will be performed by the Bank subject to availability of necessary technology.

**Clarification/Guidelines on filling details for CRS purposes.**

**Reason A:** The country/region where I am liable to pay tax does not issue TINs to its residents.

**Reason B:** The accountholder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason.)

**Reason C:** No TIN is required.

(**Note:** Only select this reason if the authorities of the jurisdiction of tax residence entered in the table do not require the TIN to be disclosed.)

**Appendix – Definitions**

**Note:** These are selected definitions provided to assist you with the completion of this form. Further details can be found within the Income Tax Rules, 1961 and OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS), the associated commentary to the CRS, and domestic guidance. This can be found at the following link [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/)  
If you have any questions then please contact your tax adviser or domestic tax authority.

**Tax Identification Number (TIN):** TIN (including functional equivalent) – The term TIN means Taxpayer Identification Number assigned to a person in the country/territory in which he is resident for tax purposes and includes a functional equivalent in case no such number is assigned. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link: [www.oecd.org/tax/automatic-exchange/](http://www.oecd.org/tax/automatic-exchange/)

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a functional equivalent). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number, PAN (Permanent Account number) and resident registration number.)

**Accountholder** – The term 'accountholder' means the person listed or identified as the holder of a Financial Account by the financial institution that maintains the account.

**CKYCR** – Central KYC Registry.

**Controlling Person** – This is a natural person who exercises control over an Entity and includes a beneficial owner as determined under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:

- i. DBOD.AML.BC. No.71/14.01.001/2012-13, issued on 18 January 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on 24 January 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on 4 February 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the Controlling Person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position.

Where an Entity accountholder is treated as a Passive Non-Financial Entity (NFE) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. If the account is maintained for an Entity of which the individual is a Controlling Person, then the 'Controlling Person tax residency self-certification' form should be completed instead of this form.

**Entity** – The term 'Entity' means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

**FATCA** – Foreign Account Tax Compliance Act.

**Financial Account** – A 'Financial Account' is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and Debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

**Reportable Account** – The term 'Reportable Account' means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person (relevant extract for CRS).

**Reportable Person**

Reportable person means,

- (a) one or more persons other than,
  - i. a corporation, the stock of which is regularly traded on one or more established securities markets;
  - ii. any corporation that is a related Entity of a corporation mentioned in item (i);
  - iii. a Governmental Entity;
  - iv. an International organization;
  - v. a Central bank; or
  - vi. a financial institution,

that is a resident of any country/territory outside India (except the United States of America) under the tax laws of such country/territory or an estate of a decedent who was a resident of any country/territory outside India (except the United States of America) under the tax laws of such country/territory; (relevant extract for CRS).

Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

**KEY THINGS YOU SHOULD KNOW**

1. Credit cards from HSBC have been designed to complement your lifestyle. We currently offer VISA Platinum and HSBC Cashback Credit Cards. The cards extend a host of offers ranging from travel privileges to dining, shopping and more.
2. Please visit the credit cards section of our website [www.hsbc.co.in](http://www.hsbc.co.in) for more details on:
  - Lost card liability and how to reduce the chances of your credit card being subject to misuse
  - Transaction fee and applicable interest for cash advances against your credit card, finance charge (interest) in case the credit card outstanding is not repaid in full by the due date
3. You need to pay the minimum payment due (you may choose to pay higher) by the payment due date specified on your monthly card statement to avoid transactions getting declined and levy of late payment fee.
4. Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance. Please refer to Most Important Terms and Conditions (MITC) on [www.hsbc.co.in](http://www.hsbc.co.in)
5. You need to pay at least your minimum due amount by the due date. Non-payment would impact:
  - Your credit rating (reporting to Credit Information Companies)
  - Other credit facilities availed from HSBC
  - In addition to the above, the Bank can cancel the credit limit and initiate recovery proceedings to recover the dues

Offers and Features	Particulars	Visa Platinum	Cashback Card
Cashback	Percentage %	10%	10% on Selected Categories, 1.5% on other spends (Exclusions Apply)
	Maximum amount	₹2,000	10% Cashback up to ₹1,000, Unlimited on others
	Minimum spend required	NA	No minimum spend
	Minimum transactions	NA	No minimum transactions
Credit period	Period	First 30 days	Always on
	Interest free Credit period	48 days (w.e.f 1 July '21)	45 days
Fees	Joining fee	Nil	₹999
	Annual fee	Nil	₹999 <sup>^</sup>
Rewards	Reward points	2/₹150	Nil

<sup>^</sup>Levied after completion of 365 days from date of card issued. Reversed at the end of year if annual spends in a calendar year are >=200,000.

For more details, please contact HSBC PhoneBanking Services at 1860 108 7788/1860 500 2277 or visit [www.hsbc.co.in](http://www.hsbc.co.in)

7. The Bank will notify you of any changes in the terms and conditions of this product with prior notice of one month.
8. All Cards will now allow contactless payments wherein PIN is not required at the Point Of Sale (POS) terminals and supports contactless payments up to the pre-defined limits set on your card.



# IMPORTANT TERMS AND CONDITIONS

To get the complete version, please visit [www.hsbc.co.in](http://www.hsbc.co.in)

## 1. FEES AND CHARGES

### a. Joining fees

- Joining fee for Cashback Primary Cardholder is ₹999 and NIL for all other variants
- Joining fee for add-on cardholder(s) is NIL for all variants

### b. Annual membership fees

Annual membership fees are applicable on the primary and add-on credit card(s). These fees may vary depending on the offer under which the HSBC Credit Card has been availed of by the cardholder.

These fees, including fees for any add-on cardholder(s), as applicable, are charged to the cardholders credit card account on issuance/renewal and the same would be reflected in the monthly credit card statement of the month in which it is charged.

No refund of fees will be available, if the credit card is terminated. Current charges are mentioned in the tari sheet given below.

### c. Cash advance fees

The cardholder has access to cash, round the clock, at HSBC/Visa ATMs in India and overseas. A transaction fee of 2.5% of the transaction amount (subject to a minimum of ₹500) would be levied on all such transactions at the time of posting of the cash advance and would be billed to the cardholder in the next monthly statement. The transaction fee is subject to change at the sole discretion of HSBC. Cash advance transactions are also subject to a finance charge at the prevailing rate calculated on daily outstanding balances from the date of withdrawal. The finance charge will be debited to the credit card account on the last day of the billing cycle.

### d. Service charges levied for certain transactions

- Fees and charges, as may be applicable from time to time, are payable by the cardholders for specific services provided to the cardholder or for defaults committed by the cardholder with reference to his/her card account
- Tariff structure is subject to change from time to time at the sole discretion of HSBC. Such changes will be made with prospective effect giving notice of at least 30 days
- Please be advised that applicable Indirect Taxes including GST would be recovered on all our fees and charges and any other amount liable to tax under prevailing Indirect Tax HSBC Maharashtra GST No. - 27AAACT2786P3ZL Address: 52/60, Mahatma Gandhi Road, Fort, Mumbai - 400 001. HSN (Harmonised System Nomenclature) Code: 997113 - Credit Card services
- I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule
- Late payment charge will be applicable, if minimum payment due is not paid within 3 days of the payment due date
- Overlimit charges is applicable in the event of total outstandings exceeding the credit limit assigned

Tariff sheet	
Joining Fee	
Cashback Primary Card	₹999
Platinum + Smart Value Credit Card	NIL
Add-on-card	NIL
<b>Annual Fees</b>	
Platinum + Smart Value Credit Card	NIL
Cashback Credit Card	₹999 (Waived off only if the minimum spends on the primary card is more than ₹200,000 in the FY for which the annual fee is charged) (Annual fee will be waived off only if the minimum spends on the primary card is more than ₹200,000 in the FY for which the annual fee is charged)
<b>Free credit period</b>	
Platinum	Up to 48 days
Cashback Credit Card	Up to 45 days
Please note that the free credit period is not valid if any balance of the previous months' bills are outstanding	
<b>Finance charges on extended credit</b>	
Platinum + Cashback Credit Card	3.49% per month (41.88%# per annum) computed from the date of transaction
Finance charges on cash advance and transactions in categories such as money transfer (wire transfer), foreign currency;purchase, money orders, traveler cheques, debt repayments, etc.	3.49% per month (41.88%# per annum) computed from the date of transaction
Minimum Payment Due	Higher of ₹100 OR Sum of: 1. 100% of all Interest, Fees and Taxes billed in the current statement 2. 100% of Equated Monthly Instalment (EMI) amounts billed in the current statement (if any) 3. Higher of (Past due*; Over limit amount if any) 4. 1% of the billed statement balance (excluding any EMI balance, fees, interest and taxes billed) *Past due refers to unpaid Minimum Payment Due from the previous cycle
Charge in case of bounced cheque, dishonoured SI or unsuccessful payment through NACH	₹500
Late payment fee (Charged if minimum amount due does not reach HSBC within 3 days of payment due date)	Subject to a minimum of ₹250 and a maximum of ₹1,200 per month
Currency conversion charge	3.5% foreign currency transactions
Cash Payment Charge	₹100 (at HSBC Branches and Dropboxes)
Rental and related payments	1% processing fee plus the applicable taxes
Cash advance limit (against card account)	As communicated in your credit monthly card statement

Transaction fee for cash advances against your credit card account at branches and ATMs	2.5% of transaction amount (subject to a minimum amount of ₹500)
Transaction fee for cash withdrawal against your bank account at ATMs	100 at ATMs overseas
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	NIL
Overlimit fee	₹500
Balance transfer charges	Rate of interest: 10.99% p.a. to 15.99% p.a. across tenors, Processing fee: 1.5% subject to a minimum of ₹200

\*or as decided by the Bank from time to time.

\*Finance charges per month at the prevailing rate will also apply.

If a 100% interest refund EMI plan is communicated by the merchant, the interest component pertaining to the EMI will be charged by HSBC as applicable. However, the interest will be refunded as an upfront discount/cashback by the merchant to the card/wallet as communicated at the time of the purchase. Applicable taxes on interest charged by HSBC will be borne by the cardholder.

#### e. Interest free (grace) period

The Interest free credit period could range from 45 days (Cashback Card ) to 48 days (Platinum).

This means that a customer who has a billing date of 5th of the month can spend on his Card from 6 May to 5 June, his bill will be generated on 5 June and his Payment Due Date will be 21 July (45 days for cashback card) and (24 July for Platinum cards).

Please note that the free credit period is not valid if any balance of the previous month's bill is outstanding.

#### f. Finance charges

- Cardholders can avail of the 'extended credit facility' by paying the Minimum Payment Due (MPD) indicated in the monthly credit card statement. The MPD is calculated as sum of 100% of all Interest, Fees and Taxes billed in the current statement and 100% of Equated Monthly Instalment (EMI) amounts billed in the current statement (if any) and higher of (Past due\*; Over limit amount if any) and 1% of the billed statement balance (excluding any EMI balance, fees, interest and taxes billed), subject to a minimum of ₹100 + Equated Monthly Instalment\* (EMI) amounts due (if any), subject to a minimum of ₹100. Interest will be charged on the extended credit as per terms and conditions
- If Cardholders avail of the extended credit facility by paying an amount less than the statement closing balance, the entire outstanding amount will attract a finance 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
- All cash advance transactions will attract a finance charge at the prevailing rate from the date of withdrawal, until the entire amount along with the charges are cleared
- Finance charges are computed from the date of transaction at 3.49% per month (41.88% per annum) or at such modified rates as decided by the Bank from time to time

#### g. Finance Charge Illustration

Let's say you purchase a watch for ₹1,200 on 01 March and a necklace for ₹800 on 10 March. The following interest will be charged on your purchases:

##### Finance Illustration for Platinum and Smart Value Card

Outstanding due in the 20 March statement	₹2,000.00
Payment made on the due date of 07 April	₹100.00
Balance carried forward (revolved)	₹1,900.00
Interest calculations: (3.49% p.m.)	
a) Interest on ₹1,200 for 38 days (from 01 March to 07 April)	₹53
b) Interest on ₹800 for 29 days (from 10 March to 07 April)	₹27
c) Interest on ₹1,900 for 13 days (from 08 April to 20 April)	₹29
Total interest charged in the 20 April statement	₹109
GST @ 18.00% on Interest	₹20
Outstanding due in 20 April statement	₹2029

##### Finance Illustration for Cashback Credit Card:

Outstanding due in the 20 March statement	₹2,000.00
Payment made on the due date of 04 April	₹100.00
Balance carried forward (revolved)	₹1,900.00
Interest calculations: (3.49% p.m.)	
a) Interest on 1,200 for 35 days (from 01 March to 04 April)	₹48
b) Interest on 800 for 26 days (from 10 March to 04 April)	₹24
c) Interest on 1,900 for 16 days (from 05 April to 20 April)	₹35
Total interest charged in the 20 April statement	₹107
GST @ 18.00% on Interest	₹19
Outstanding due in 20 April statement	₹2,026

**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.**

**Note:** No refund of annual fee will be available if the credit card is terminated.

Tariff structure is subject to change from time to time at the sole discretion of HSBC. The Bank will notify you of any changes in the terms and conditions of this product with prior notice of 30 days.

Please be advised that applicable Indirect Taxes including Goods and Services Tax (GST) would be recovered on all our fees and charges and any other amount liable to tax under prevailing Indirect Tax Laws. The credit limit and cash withdrawal limit (20% of credit limit or as decided by the Bank from time to time) are communicated to you in your monthly card statement. The available credit limit is provided as part of the monthly card statement.

The Bank reserves its right to reduce the credit limit without any prior notice or intimation. Usage of the credit card shall be deemed as acceptance of the credit limits granted from time to time.

## h. Late payment fee

Late payment fee (Charged if the minimum amount due is not credited in the card within 3 days of payment due date) is 100% of the Minimum Payment Due (MPD) - Subject to minimum fees of ₹250 and maximum fees of ₹1,200 per month.

Please note that the Late Payment Fees is levied only if the Minimum Payment Due is not paid within 3 days of the due date.

Illustrative examples of how Late Payment Charges are calculated -

Assume you receive a statement for the period 16 October - 15 November, with a payment due date of 07 December.

Payment of Minimum Payment Due (MPD) is required to be received in the card account within 3 days of payment due date (10 December) to ensure that no late payment fees are levied. Late payment fees will be levied as per the illustration in the table given below:

MPD	Late payment charges	Description
₹100	₹250	100% of MPD i.e. on ₹100 is ₹100. Since the minimum fee is ₹250, the late payment fee levied will be ₹250.
₹250	₹250	100% of MPD i.e. on ₹250 is ₹250, hence the late payment fees levied would be ₹250.
₹500	₹500	100% of MPD, i.e. ₹500 is ₹500, hence the late payment fees levied would be ₹500.
₹1,500	₹1,200	100% of MPD, i.e. on ₹1,500 is ₹1,500. However since maximum fee applicable is ₹1,200, the late payment fee levied would be ₹1,200.

## 2. CREDIT LIMITS

- The credit limit and cash withdrawal limit (Up to 20% of credit limit or as decided by the Bank from time to time) are communicated to you 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. Usage of the card shall be deemed as acceptance of the credit limits granted from time to time
- Credit limit is the maximum amount, which can be outstanding against the credit card account at any given time
- In case the total outstanding exceeds the credit limit, all purchases/cash transactions initiated beyond this limit will be declined till the credit card account is funded fully or partly
- The credit limit approved on the account is shared between the primary Cardholder and the add-on Cardholders
- The available credit limit on the credit card account is the assigned credit limit less the 'Total Amount Due'. The Cardholder should refer to the Bank to ascertain the available credit limit at any point in time
- The Cardholder may apply for a review of his assigned credit limit at any time after six months of satisfactory credit card operations

## 3. BILLING AND PAYMENTS

- a) With effect from 05 August 2013 we wish to inform that the payment allocation logic (i.e. 'Payment Hierarchy') towards payment made to the credit card account is being revised. In the revised 'Payment Hierarchy', allocation will first happen to the extent of Minimum Payment Due, first by the following 'plans' i.e. EMI, cash advances, purchase outstanding and balance transfer in descending order of interest rates, and within a given 'plan', the payment will be allocated in a predefined order of (1) Service Charges, (2) Finance Charges, (3) Late payment charges (4) Annual fee and (5) Other fees. The excess payment (if any) over and above minimum payment due will be allocated in same hierarchy as defined above.
  - b) When the credit card account has an outstanding balance, HSBC will send a monthly itemised statement of account at the mailing address indicating the payments credited and the transactions debited to the Cardholder's account since the last statement. Non-receipt of statement would not affect the Cardholder's obligations and liabilities.
  - c) Cardholders may choose to pay only the Minimum Payment Due, as printed on the statement, and such payment should be sent before the payment due date, which is also printed on the statement. If payment is made by cheque, the funds must be realised in the card account by the due date. The outstandings carried forward will attract a finance charge at the prevailing rate mentioned in the or as decided by the Bank from time to time.
  - d) Cardholders can choose from following modes of payment to settle monthly dues:
    - Cheque/draft payment: The cheque/draft should be made payable to 'HSBC A/c No. XXXX XXXX XXXX XXXX' (mention Cardholders' 16-digit credit card number).  
Cheque/draft payment can be submitted at:
      - Drop-boxes at HSBC Branches/ATMs in India (visit [www.hsbc.co.in](http://www.hsbc.co.in) for a complete list of branches and ATMs)
      - Skypak drop-boxes (visit [www.hsbc.co.in](http://www.hsbc.co.in) for a list of Skypak drop-boxes located close to you)
      - Mail to The Hongkong and Shanghai Banking Corporation Limited, Clearing Department, M G Road, Fort, Mumbai - 400 001
    - Cash Payment: Cash payments can be made at any HSBC Branch in India
    - Standing Instruction: If the Cardholder is an accountholder with HSBC, he/she can issue a standing instruction for transferring funds from the Cardholder's HSBC account to credit card account
    - Internet Banking: Cardholder can pay bills online conveniently by logging onto HSBC Personal Internet Banking\*
- \*Option available for HSBC accountholders only.
- ECS: Cardholders can make payment directly by authorising HSBC to debit a Cardholder's account with any Bank. This facility is available only in Mumbai and Delhi
  - Electronic Funds Transfer (NEFT): You can make a payment towards your credit card account via NEFT, mentioning the complete 16-digit credit card number
  - ATM/PhoneBanking: Cardholder can access their account with HSBC through ATM/PhoneBanking facility for making payments against credit card outstandings
- e) Billing disputes resolution:
    - 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 not 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 unauthorised 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
    - 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 HSBC Credit Card Division, Dispute Desk, P. O. Box 5080, Chennai - 600 028
    - If at any stage, you feel that our service levels are not up to your expectations, you may write to Manager, Customer Care Centre, The Hongkong and Shanghai Banking Corporation Limited, Rajalakshmi, No. 5 and 7, Cathedral Road, Chennai - 600 086
    - Or you may contact our Customer Service Executive by visiting any of our branches or you may contact our PhoneBanking Service Executives
    - Grievance Redressal Officer Handling Credit Card Complaints  
Mr Willie Fernandes  
The Hongkong and Shanghai Banking Corporation Limited NESCO - IT Park Bldg. 3, 9th Floor, Nesco Complex, Western Express Highway, Goregaon (E), Mumbai - 400 063.  
Contact number: 040-61268015/080-71898015 (Monday to Friday between 9:30 a.m. and 6:00 p.m.)  
E-mail ID: [complaints.india@hsbc.co.in](mailto:complaints.india@hsbc.co.in)
    - For compensation framework for delay in redressal of grievance, please visit [https://www.hsbc.co.in/content/dam/hsbc/in/documents/compensation\\_policy.pdf](https://www.hsbc.co.in/content/dam/hsbc/in/documents/compensation_policy.pdf)
    - Time-period for reversal of unsuccessful/failed transactions on Credit Card is 15 Days on POS/online/contactless transaction and 5 days for failed ATM transaction on Credit card. The compensation payable for failure to meet the specified timeline is ₹100 per day of delay

## 4. DEFAULT

- In the event of default (if the Minimum Amount Due is not paid by the payment due date or breach of any clause of the Cardholder agreement), the Cardholder will be sent reminders from time to time for payment of any outstandings on credit card account, by post, fax, telephone, e-mail, SMS messaging and/or through third parties appointed for collection purposes to remind, follow-up and collect dues. Any third party so appointed, shall adhere to the Indian Banks Association (IBA) code of conduct on debt collection

- Recovery of dues in case of death of Cardholder:
  - The whole of the outstanding balance (including unbilled transactions) will become immediately due and payable to HSBC
  - HSBC will become entitled to recover the total outstandings from the estate of the Cardholder
- As per Reserve Bank of India guidelines, we provide credit information relating to our credit Cardholders to Credit Information Companies on a monthly basis. The information provided reflects the status as at the previous month-end and includes information regarding whether the credit card account is regular or delinquent. In the event a credit card account is delinquent as at the date of such reporting and the account is subsequently regularised, the status of the account will only be updated prospectively, at the time of the next monthly reporting. As per Credit Information Companies, all changes in customer status are updated within a maximum of 30 days. To avoid any adverse credit history with Credit Information Companies (CICs), credit Cardholders should ensure that they make timely payment of the amount due on the card account

## 5. TERMINATION

- You may terminate this Agreement at any time by written notice to HSBC accompanied by the return of the credit card and any additional credit cards cut into several pieces and full clearance of all the outstandings. Where this Agreement relates to the use of an additional credit card, the usage of the additional card may be discontinued by written notice to HSBC by you. Please destroy the additional credit card by cutting it into several pieces through the magnetic strip
- HSBC may at its discretion recall the outstanding amount on your credit card(s)/add-on card(s) without assigning any reason thereof. In the event of HSBC recalling the entire outstanding amount, HSBC shall give you reasonable notice for paying the entire outstanding amount
- Notwithstanding anything to the contrary stated elsewhere in these terms and conditions, HSBC may in its discretion, cancel the limit granted on your credit card account or credit card/add-on card(s) without assigning any reason therefor. In the event HSBC cancels the limit granted on your credit card account or credit card/add-on card(s) in terms of this clause, HSBC shall intimate you on such cancellation
- The whole of the outstanding balance on the credit card account, together with the amount of any outstanding credit card transactions effected but not yet charged to the credit card account, will become immediately due and payable in full to HSBC on suspension/termination of the Agreement for whatever reasons or on the insolvency or death of the credit cardholder. HSBC will become entitled to recover the outstanding dues together with all expenses, legal fees, finance charges and interest from the estate of the credit Cardholder on his death, without prejudice to its rights to continue to charge the finance charges and other charges at prevailing rates till the dues are settled
- Any intimation given by HSBC hereunder will be deemed to have been received by you within seven days of posting to your address last notified in writing to HSBC
- Closure of the credit card may entail withdrawal of all facilities provided through use of the credit card and/or the credit card number
- Any request for closure of a credit card shall be honoured within seven working days by the credit card-issuer, subject to payment of all dues by the cardholder. Subsequent to the closure of credit card, the cardholder shall be immediately notified about the closure through email, SMS, etc. Failure on the part of the card-issuers to complete the process of closure within seven working days shall result in a penalty of `500 per day of delay payable to the customer, till the closure of the account provided there is no outstanding in the account
- Procedure for surrender/closure of card by Cardholder:  
You can exercise any of the following options to initiate closure of your HSBC Credit Card:
  - Login to HSBC Internet Banking with your user ID and password and submit your request
  - You can also call HSBC Phone Banking and register a card closure request
  - Alternatively, can submit a written request at any HSBC branch
  - Please remember to cut your card into pieces across the Chip and magnetic stripe, post-submission of your closure request. For more details please visit FAQs for Credit Cards | Help and Support - HSBC IN

## 6. LOSS/THEFT/MISUSE OF THE CARD

- If the credit card is lost/stolen, the cardholder should report it to HSBC immediately in writing or by calling HSBC PhoneBanking Officers at PhoneBanking numbers 1800 2673456 or 1800 121 2208 or available on <https://www.hsbc.co.in/help/contact/>. The Bank is merely acting as a facilitator in taking up the dispute through Visa to the concerning merchant. The Bank is thus not liable for the outcome of the investigation
- The Cardholder will not be held liable for any transaction made on the credit card after reporting the loss/theft/misuse to HSBC.
- Although loss or theft may be reported as mentioned in (a) above, the Cardholder must confirm to HSBC in writing. A copy of the acknowledged FIR must accompany the written confirmation.
- Should the Cardholder subsequently recover the card, the recovered credit card must not be used. Please destroy the card by cutting it into several pieces through the magnetic strip.
- In the event that you lose your credit card, please:
  - Report the loss to HSBC PhoneBanking or to the Visa Global Emergency Assistance Helplines immediately
  - Request replacement at HSBC PhoneBanking/Branch/Internet Banking
  - File a police report for the lost/stolen HSBC Credit Card
  - Please confirm the loss in writing to, The Manager, Credit Cards, Post Box Number 5080, Chennai - 600 028
 If you recover your HSBC Credit Card after you have reported its loss, please do not attempt to use it.  
Instead, please destroy the HSBC Credit Card by cutting it into several pieces and report the same to HSBC. For more details please visit FAQs for Credit Cards | Help and Support - HSBC IN.
- In case of loss/theft/ misuse of card, the Bank shall be guided by the 'Customer Protection Policy' updated on the website of the Bank which has been formulated based on the RBI circular on Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions' as updated from time to time. (RBI Circular - ref. DBR.No. Leg. BC.78/09.07.005/2017-18 dated 6 July 2017)

## 7. DISCLOSURES

- The applicant acknowledges the right of HSBC to provide details of his/her application including any applications for add-on credit card, to third party agencies for the purpose of availing of support services of any nature by HSBC, without any specific consent or authorisation from him/her or any applicants for the add-on credit card
- The applicant(s) further acknowledges that HSBC is authorised to share information relating to the applicant/add-on applicant(s), including information relating to any default committed by the applicant(s) in discharge of his/her obligation, as HSBC may deem appropriate and necessary, with any existing or future credit bureaus/credit reference agencies as determined by HSBC from time to time. Accordingly the applicant gives consent and confirms having obtained consent from add-on applicant(s), to disclose information to such credit bureaus/credit reference agencies/Credit Information Company (specifically authorised by RBI), in terms of the Credit Information Companies (Regulation) Act, 2005 or any other extant law or regulation. Such Entities may further make available processed information or data or products thereof to banks/financial institutions and other credit grantors
- HSBC may also provide information relating to credit history/repayment record of applicant(s) to a credit information company (specifically authorised by RBI), in terms of the Credit Information Companies (Regulation) Act, 2005