

HSBC Premier MasterCard® Credit Card Application Form

The Hongkong and Shanghai Banking Corporation Limited, India (HSBC)

For Bank use only

HSBC Customer ID _____ Marketing code _____
SE code/Employee code _____ Channel code _____
Branch code _____ Promo code _____
Application serial number _____

Key things you should know

- HSBC Premier MasterCard® Credit Card is valid globally and have been designed to complement your lifestyle. Our card products extend a host of offers ranging from travel privileges to dining, shopping and more
- This card is meant for usage in India only, unless you have specifically requested for international usage at the time of application of your credit card. To know more about the validity of your card or for details on international usage, please refer to the Frequently Asked Questions (FAQs) or call PhoneBanking
- Please visit the credit cards section on our website www.hsbcpremier.co.in for more details on:
 - Free credit period of up to 52 days on purchases under the applicable terms and conditions
 - Rewards programme on your HSBC Credit Card
 - 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
- 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. Making only the minimum payment every month would result in the repayment stretching till the entire outstanding is settled. For example, if payment due is ₹5,000 and you do not make any new transactions on your credit card, minimum repayment could stretch upto 6 years based on the current tariff structure on your card
- You need to pay at least your minimum due amount by the due date. Non-payment would impact:
 - Your credit rating (reporting to Credit Bureau - CIBIL)
 - Other credit facilities availed from HSBC
 - In addition to the above, HSBC can cancel the credit limit and initiate recovery proceedings to recover the dues
- Please visit 'HSBC Premier - Privileges and Rewards' section on our website www.hsbcpremier.co.in for detailed terms and conditions applicable on your credit card
- HSBC will notify you of any changes in the terms and conditions of this product with prior notice of one month
- The HSBC Premier MasterCard® Credit Card is offered based on a HSBC Premier relationship in India. Post appropriate notice, Bank has the right to re-classify/discontinue the HSBC Premier MasterCard® Credit Card in the event of non-maintenance of the HSBC Premier relationship criteria or requirement based on which the HSBC Premier MasterCard® Credit Card was issued

Please complete all sections. Check as appropriate.

Please fill in the form in block (CAPITAL) letters only. Please tick your choice regarding the credit card usage*

Domestic usage only i.e. within India only (default option) Domestic and international usage

*In line with RBI guidelines, w.e.f. 1 December 2013, customers need to indicate their preference regarding domestic and international usage at the time of application.

Reason for availing the card

Please tell us about yourself

Salutation Mr. Mrs. Ms.

Title Dr. Col. Prof. Not applicable Any other

Full name (In order of First Name, Middle Name, Last Name) (No initials)

Name as desired on the card

Date of birth Gender Male Female Third gender Marital status Single Married

Former name/Other name

Mother's maiden name

Nationality (country/region/territory)

Resident status PAN No.

(In case of change, please attach a self attested photocopy of your PAN card/allotment letter/IT return or TDS certificate. If you do not have a PAN, please provide us with the duly signed Form No. 60/61 along with the requisite enclosures which is available on our website www.hsbc.co.in.)

Your address

Residential Address

City Pin

Country/region

Tel. No. 0 Mobile No. 0

E-mail ID

Residence ownership status

Your own Company provided Rented Parental Others _____

Alternate Address*

City Pin

Country/region

Tel. No. 0 Mobile No. 0

E-mail ID

Years at previous address Years at present address

*If you have a permanent address which is different from the residential address, we request you to provide the details along with the proof of address.

Previous Address

City Pin

Country/region

Tel. No. 0 Mobile No. 0

E-mail ID

Your occupation details

Company name

Address

City Pin

Country/region

Tel. No. 0 Extn. No.

If salaried, you work for

Govt. PSU Public Ltd. Pvt. Ltd. MNC Partnership Proprietor Others _____

If self-employed, your firm is a

Proprietorship Partnership HUF Private Limited

If self-employed, your profession is

C.A. Journalist Architect Consultant Doctor Lawyer Others _____

Nature of business

Software IT Hardware Finance Insurance FMCG Engineering Infrastructure Textile
 Leather Others (please specify) _____

Address for communication

Residential Office

Your annual income

Gross total annual income ₹ _____

Job details

Job title _____
Department _____
Years in current job Years Months

Relationship

Do you have a near relation to any employee of the Bank or any directors of any HSBC Group Companies. Yes No

If yes, relationship type _____ Director/Employee name with whom relationship exists
_____ Staff no. _____

Other information

Name and address of your main bank _____

Account number

Other credit card held by you

1. Credit card number
2. Credit card number

ATM facility linking HSBC Bank Account to Credit Card

Required Not required

Statement type option

Please send my statement via e-mail

E-mail statement will be sent to the e-mail ID provided by you in the earlier part of this account opening form. Please note that opting for e-mail statements will imply you no longer receive a printed copy of your statements.

Please send my paper statement to Current residence Company address

Credit card account settlement optional

I wish to automatically settle my credit card bills by a debit to my HSBC Current/Savings account number _____ for _____ of my credit card monthly outstanding.

Signature

Credit card declaration

I/We hereby declare that the above information is complete and true and HSBC is entitled to verify this directly or through any third party agent.

I/We further state that HSBC may at its sole discretion sanction or decline this application for primary and/or add-on card(s). I/We confirm that the add-on applicant(s) and I/we will jointly and severally be bound by the terms and conditions of usage of the credit cards, copy of which is available on HSBC website www.hsbc.co.in and would be made available on approval of the card. I/We authorise HSBC to debit my/our credit card account for any fees, charges, interest, etc. I/We irrevocably confirm that all dues with respect to the HSBC Credit Card utilised for services availed of and goods purchased from eligible service establishments/merchants, by me/us and any add-on applicant(s), will be payable by me/us and I/we guarantee the payment towards the same in my capacity as the principal Cardholder. I/We undertake and declare that usage of the credit card by me/us and any add-on Cardholder(s) will be strictly in accordance with the Foreign Exchange Management Act, 1999 (FEMA) and the applicable rules, regulations, notifications, directions or orders made thereunder and I/we confirm that I/we 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/we and such add-on applicant(s) will be liable for action under FEMA. I/We also confirm that as on the date of this application, there are no litigations, initiated by other banks/financial institutions, being faced by me/us (if not, please strike-off 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. I/We authorise HSBC to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I/we 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/our liability to HSBC under this agreement.

I/We acknowledge that HSBC may assign 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). We also acknowledge the right of HSBC

to provide details of my/our account/application to such service providers for the purpose of availing outsourced services of any nature by HSBC, without any specific consent or authorisation from me/us. I/We further acknowledge that HSBC or such service providers, whether located in India or overseas, may disclose such 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. I/We acknowledge that the existence of this account and details thereof (including details of credit card transactions and any defaults committed by me/us), 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/We accordingly, authorise HSBC to share information relating to my/our credit card account/application, including information relating to any add-on application(s). I/We understand that as a pre-condition, relating to grant of loans/advances/other non-fund-based credit facilities to me, HSBC requires consent for the disclosure by HSBC, of information and data relating to me/add-on applicant(s), of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me in discharge thereof.

1. Accordingly, I/we hereby, agree and give consent and confirm that I/we have obtained consent from the add-on Cardholder(s) for the disclosure by HSBC of all or any such; (a) information and data relating to me/add-on Cardholder(s), (b) the information or data relating to any credit facility availed of/to be availed of by me and (c) default, if any, committed by me/us in discharge of my/our such obligation, as HSBC may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. (CIBIL) and any other agency authorised in this behalf by RBI.
2. I/We undertake on my/our behalf and on behalf of the add-on Cardholder(s) that (a) the Credit Information Bureau (India) Ltd. (CIBIL) 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. (CIBIL) 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 of India in this behalf.
3. I/We expressly authorise HSBC to decrease the credit limit on my/our credit card(s), based on its credit assessment, without prior notice to me/us.
4. I/We hereby state that for primary card applications, my/our preference towards a particular card type (Premier/Platinum/Gold/Classic) is in no way binding on HSBC. HSBC may at its sole discretion sanction a Premier Credit Card or Platinum Credit Card or Gold Credit Card or a Classic Credit Card or decline this application and HSBC decision shall be final and binding upon me/us.
5. I/We hereby declare that I/we 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).
6. I/We hereby declare that all the decisions of HSBC with respect to issuance of a credit card to me/the add-on applicant(s) shall be binding on me/us and neither me/us nor any person claiming through me/us shall raise any dispute in this regard.
7. I/We are aware that to be eligible for issuance of an HSBC Premier MasterCard® Credit Card, we need to be an HSBC Premier customer in India. I/We understand that I/we need to maintain the aforementioned Total Relationship Balance (TRB) criteria to qualify for HSBC Premier in India. I/We understand that in the event of non-maintenance of the HSBC Premier relationship criteria or exiting from HSBC Premier relationship, post appropriate notice, bank has the right to re-classify/ discontinue the HSBC Premier MasterCard® Credit Card relationship criteria.
8. I/We consent and authorise HSBC to generate subsequently an additional report through CIBIL or authorised agency/bureau to process my credit card application, in the event the necessary documentation and processes are not completed as per HSBC's policies.
9. I confirm that, in the event of change in address due to relocation or any other reason, I would intimate the new address to HSBC within 2 weeks of such a change.

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.

Signature of
primary credit card applicant

Signature of
add-on credit card applicant

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.

Acknowledgement - Applicant

Received completed application form and relevant documents for credit card from _____

Customer Name

On

(If approved, your credit card will be despatched within 3 weeks. Please contact HSBC 24x7 customer service centre after 3 weeks to know the status of your application.)

Signature of Sales Executive

I/We agree to receive the account statement on e-mail and HSBC will send the Statement in an electronic format to my e-mail ID specified on HSBC records in lieu of physical statements. I/We shall notify HSBC of any change in my/ our e-mail ID. HSBC will be deemed to have delivered the statement to me/us upon HSBC not receiving a delivery failure notification. Should I/We experience any difficulty in accessing the electronically delivered statement, 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(s) that I/we is/are aware of all security risks involved in receiving the electronically delivered statement. I/We agree(s) that I/we shall not hold HSBC in any way responsible for the same. I/We agree that the statement will not be generated if no transactions are effected during the stipulated period of the statement cycle. I/We agree that duplicate statements of past transactions are issued against payment of charges as per HSBC current Tariff. 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

Marketing offers

From time to time, HSBC communicates various features/products/promotional offers which offer significant benefits to its customers and may use the service of third party agencies to do so. Do you wish to be informed about such benefits?

- I/We expressly authorise HSBC to use information or data relating to me/us, for communicating marketing offers as outlined above.
 I/We do not wish to receive offers as outlined above.

For customers who wish to receive such marketing offers but do not wish to be communicated the same by way of telephone calls/SMSes from HSBC, we offer a 'Do not call' service. To register for this, please visit our website www.hsbc.co.in

Signature of Bank Executive

Signature of Agent

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 & 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 & extent of list of entities under the aforesaid clause as listed at www.hsbc.co.in and as may updated from time to time by HSBC in conformity with their internal and Group requirements.

Request for add-on credit card

Mr. Ms. Mrs. Dr.

Full name

Mother's maiden name

Name as desired on the credit card

Date of birth

Sex

Male Female Third Gender

Marital status

Single Married

Nationality (country/region/territory)

PAN No.

Residential Address

City

Pin

Tel. No.

Extn. No.

Mobile no.

E-mail ID

Please affix passport size photograph

Permanent Address if different

| | | | |
|--|--|--|--|
| | | | |
| | | | |

Years at previous address Years at present address

*If you have a permanent address which is different from the residential address, we request you to provide the details along with the proof of address.

Previous Address

| | | | |
|--|--|--|--|
| | | | |
| | | | |

City Pin

Country/region

Tel. No. 0 Mobile No. 0

E-mail ID

Relationship with primary applicant Spouse Parent Child Brother Sister Others

Employment details

Employment status: Employed (Salaried) Self-employed Retired Housewife Student*

If you are a student please provide

Course start date _____ Course end date _____

*Please provide a self attested photo copy of your student ID card.

Your occupation details

Company name

Address

City Pin

Country/region

Tel. No. 0 Extn. No.

Your annual income

Gross total annual income ₹ _____

Job details

Job title _____

Department _____

Years in current job Years Months

| Checklist | Yes/No |
|---|--------|
| a. Attach the M91 and OZ852 screenshot | |
| b. For student, mention the course start and end date and enclose a self-attested copy of the ID card | |
| c. Ensure that the sole IDs (not joint IDs) are mentioned | |
| d. If applicant is above 65, enclose the PRM recommendation endorsed by the Credit Team | |
| e. Sourcing staff name, signature and employee ID mentioned | |
| f. BM/DBM signature taken as the Account opening authority (AOA) | |

Bank Use Section

Does the customer have or are they applying for one lower risk product? (excluding credit cards) Yes No

Is the customer applying for or already has a Credit Card only product? Yes No

State the number of HSBC Credit Cards held by the customer: _____

Note: If customer has 5 or more cards, complete full CDD.

Is a manual EDD trigger required for the customer? Yes No

Is the customer applying for or already have Minimum Risk Insurance products only? Yes No

Walk-in Yes No

Channel Type - Branch MSF Contact Centre Postal Digital

Does the Jurisdiction of Tax Residency appear inconsistent with the customers residential address(es), correspondence address(es) and nationality (country/region/territory)/Citizenship or TIN provided? Yes No

Has the customer’s identity been verified in line with the required standards and have true copies of the original documents been obtained? Yes No

Is the customer able to provide required ID? Yes No

Specify category of special circumstances

- Benefit or Social Welfare claimants
- Individual who lack the capacity to manage their own affairs
- Individual in care homes/sheltered accommodations/refuge
- Economic Migrants
- Individuals on probation
- Refugees
- Prisoners
- Asylum seekers
- Students
- Other _____
- Minors
- Not Applicable

Is a CDD Risk Acceptance request required to be submitted to Business and FCC? Yes No

Was the CDD Risk Acceptance request approved by Business Risk/FCC? Yes No

Why is the customer applying for an account in a country/territory which is not their country of residence? _____

Confirm the customer’s occupation as a student has been validated Yes No

Select a currency to apply to all intended transactions (default value is ₹): _____

Does the customer have, or is asking for, a safe Custody product? Yes No

On average how much funds does the customer intend to retain in their account over the next 12 months (TRB)? ₹ _____

Will the customer be premier Top Tier (to identify HNWI)? Yes No

Account record checked by (To be checked by the account opening staff)

Employee Name _____

PS ID: _____

Signature _____

New account number(s) (only in case of IWP)

CEP code/category (A/B/C) _____

For MSF/Branch Channels - KYC completed and account opening authorised by Account Opening Authority (provide AOA details:\nBranch Manager/Regional Head/Designated AOA details)

Opened by MSF Branch

Date of submission of all documents

Anticipated account activity aligned to customer profile Yes No

I have verified the name of the customer on AOF with the KYC documents provided and confirm that it meets the standards of CDD.

I also hereby confirm that customer’s photo on PI and PA (if photo ID) matches with the photo on AOF Yes No

Branch Manager/Regional Head name _____ Branch Manager Staff number

Branch Manager’s/Regional Head’s signature _____