

# HSBC Premier MasterCard® Credit Card Application Form

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

## 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 are globally valid 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](http://www.hsbcpremier.co.in) for more details on:
  - Free credit upto 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 India 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](http://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 affix passport size photograph

**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

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

Tel. No.   (STD Code) Mobile No.

E-mail ID

Residence ownership status

Your own  Company provided  Rented  Parental  Others \_\_\_\_\_

**Alternate Address\***

City  Pin

Country

Tel. No.   (STD Code) Mobile No.

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

Tel. No.   Mobile No.

E-mail ID

## Your occupation details

Company name

Address

City  Pin

Country

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 India is entitled to verify this directly or through any third party agent.

I/We further state that HSBC India 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 India website [www.hsbc.co.in](http://www.hsbc.co.in) and would be made available on approval of the card. I/We authorise HSBC India 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 India) 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 India to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I/we maintain with HSBC India, 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 India under this agreement.

I/We acknowledge that HSBC India 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 India to provide details of my/our account/application to such service providers for the purpose of availing outsourced services of any nature by HSBC India, without any specific consent or authorisation from me/us. I/We further acknowledge that HSBC India 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 India 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 India requires consent for the disclosure by HSBC India, 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 India 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 India 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 India; 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 India 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 India. HSBC India 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 India's 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 India 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 India 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.

Signature of Bank Executive

Signature of Agent

### 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

## 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](http://www.hsbc.co.in)

Signature of  
primary credit card applicant

Signature of  
add-on credit card applicant

## Unsecured Facilities with HBAP\* applicable for a) Employees of HBAP and b) Board of Directors of HBAP and their relatives\*\*

For employees and Board of Directors in The Hongkong and Shanghai Banking Corporation Limited (HBAP) or HSBC Markets (Asia) Limited and relatives of the Board of Directors of HBAP or HSBC (Asia) Limited, please indicate below whether you solely or jointly have any other unsecured facilities with HBAP sites and its subsidiary.

Unsecured facility(ies) with HSBC India  Yes  No

HBAP Sites	Unsecured Loan/Facility Type	Unsecured Loan/Facility Amount	Monthly Repayment Amount	Outstanding Amount

### Definition:

\*HBAP – The term HBAP is used for all HSBC areas, HBAP subsidiaries and other HBAP legal entities in the Asia Pacific Region.

1. Australia, 2. Bangladesh, 3. Brunei, 4. China, 5. Hong Kong, 6. India, 7. Indonesia, 8. Japan, 9. Korea, 10. Macau, 11. Malaysia, 12. Mauritius, 13. New Zealand, 14. Philippines, 15. Singapore, 16. Sri Lanka, 17. Taiwan, 18. Thailand, 19. Vietnam

\*\*'Relatives' defined under as:

- Any immediate ascendant, any spouse or former spouse of any such ascendant, and any brother or sister of any such spouse or former spouse
- Any immediate descendant, and any spouse or former spouse of any such descendant
- Any brother or sister, aunt or uncle, grandparents, grandchildren and their spouses, any nephew or niece and any first cousin
- Any spouse or former spouse, any immediate ascendant of any such spouse or former spouse, and any brother or sister of any such spouse or former spouse
- And, of the purposes of this definition, any step-child shall be deemed to be child of both its natural parent and of its step-parent and any adopted child to be the child of the adopting parent, and a spouse shall include anyone living as such

## 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

PAN No.

Please affix passport  
size photograph

### Residential Address



City

Pin

Tel. No.

Extn. No.

(STD Code)

Mobile no.

E-mail ID

### 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

Tel. No.

Mobile No.

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

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/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 HNWII)?  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 \_\_\_\_\_