

# HSBC Premier Mastercard Credit Card Application Form

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

## Key things you should know

HSBC Premier Mastercard Credit Card is globally valid and has been designed to complement your lifestyle. Our card products extend a host of offers ranging from travel privileges to dining, shopping and more

### Features of the Credit Card

- HSBC Premier Mastercard Credit Card can be used for Domestic and/or International Transactions based on your preference indicated in the application form
- Free credit up to 52 days on purchases under the applicable terms and conditions
- Higher reward points on all your transactions i.e., 3 points per ₹100 that can be redeemed against exciting redemption options
- 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 up to 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

## Your Personal and employment details

Customer ID \_\_\_\_\_  
Customer Name \_\_\_\_\_  
Name as Desired on Card \_\_\_\_\_  
Mother's maiden name \_\_\_\_\_  
E-mail ID \_\_\_\_\_ Mobile No. \_\_\_\_\_ Residential Status:  Resident  Non-Resident  
Local address/Current address \_\_\_\_\_ Local contact number \_\_\_\_\_ (Mandatory for NRI)  
Years at current address    
Previous address \_\_\_\_\_

## House Ownership

- Company residence  Fully owned private house  Mortgaged property  Rented house  Living with parents/relatives  
 Other  PG/hostel

## Nature of business

- Software  IT Hardware  Finance  Insurance  FMCG  Engineering  Infrastructure  Textile  Leather  
 Others (please specify) \_\_\_\_\_  
 Salaried  Self-employed

Employer Name \_\_\_\_\_ Annual Income (₹) \_\_\_\_\_  
Job Title \_\_\_\_\_ Department \_\_\_\_\_  
Years in current job/business    
Office address \_\_\_\_\_ Office landline number \_\_\_\_\_  
Address for communication \_\_\_\_\_

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

Staff No. \_\_\_\_\_ If Student, Course start date \_\_\_\_\_ Course end date \_\_\_\_\_ Please enclose student ID copy

## Your Card account details

Card Usage:  Domestic  Domestic and International (default) Reason for availing the card \_\_\_\_\_  
Standing instruction: Debit my account number \_\_\_\_\_ for \_\_\_\_\_ % of the outstanding amount  
ATM Facility required  Yes  No Email Statement  Yes  No

## 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 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 outline above.

For customers who wish to receive such marketing offer communication through email only 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 '<http://www.hsbc.co.in>'



## 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 litigation), in addition, to any general right to lien/set-off or other right conferred by law or under any other agreement. 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 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.
10. 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.
11. The HSBC Premier Master Card® Credit Card is offered based on a HSBC Premier relationship in India. Post appropriate notice, Bank has the right reclassify/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

Signature of the Credit Card applicant

## Staff Declaration

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. 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 the Bank Employee

Employee Name \_\_\_\_\_

Application reference number \_\_\_\_\_

Employee ID \_\_\_\_\_