

## HSBC TAJ Credit Card Application Form

(Existing to Bank customers)

### Key things you should know

#### Features of the Credit Card

1. Credit cards from HSBC have been designed to complement your lifestyle. We currently offer VISA Platinum, Visa Live+Rupay Platinum, Rupay Select, Visa HSBC TAJ, Mastercard TravelOne 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. Free credit period up to 48 days on purchases under the applicable terms and conditions
4. Higher reward points on all your transactions i.e., 1.5 points per ₹100 that can be redeemed against exciting redemption options
5. 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)
6. 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 on
7. The HSBC TAJ Visa Credit Card comes at a joining fees of ₹11,000 only. This fee is applicable post activation of the Credit Card. Annual fees of ₹11,000 is applicable on the Credit Card and APR is 3.75%
8. The Bank will notify you of any changes in the terms and conditions of this product with prior notice of one month.
9. 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.

### Your Personal and Employment details

Customer ID:

Customer Name: \_\_\_\_\_

Name as Desired on Card: \_\_\_\_\_

Mother's maiden name: \_\_\_\_\_

I hereby confirm that all details available in bank records are same and there are no changes.

Job Title: \_\_\_\_\_ Years in current

job/business:

Official email ID (only for salaried customers) : \_\_\_\_\_

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

If Yes. Staff No. \_\_\_\_\_

### Your card account details

Reason for availing the card \_\_\_\_\_

Standing instruction: Debit my account number           for    % of the outstanding amount

ATM Facility required  Yes  No E-mail Statement  Yes  No

## Credit card declaration

I hereby declare that the above information is complete and true and The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) is entitled to verify this directly or through any third party agency(ies).

I further state that HSBC India 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 India 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 India requires consent for the disclosure by HSBC India, 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 India of all or any such; (a) information and data relating to me (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 in discharge of my such obligation, as HSBC India 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 India; 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 India 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 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).
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.

I hereby declare that all the decisions of HSBC India, 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.

I hereby declare that I have read and understood the most important terms and conditions as mentioned in the application form and available at [www.hsbc.co.in](http://www.hsbc.co.in) under credit card section.

I undertake to inform HSBC India 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.

I understand that the documents and the application form submitted will be treated as a property of HSBC India and will not be returned.

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. "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." E-mail Statement: I/We agree to receive the account statement on e-mail and HSBC India will send the Statement in an electronic format to my e- mail ID specified on HSBC India's records in lieu of physical statements. I/We shall notify HSBC India of any change in my/our e-mail ID. HSBC India will be deemed to have delivered the statement to me/us upon HSBC India not receiving a delivery failure notification. Should I/ We experience any difficulty in accessing the electronically delivered statement, I/we shall promptly advise HSBC India for delivery through alternate means. Failure to advise HSBC India 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 India 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 India's 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](http://www.hsbc.co.in)

I/We also undertake to indemnify HSBC India for any loss (including but not limited to tax liability, interest and penalty) suffered by HSBC India 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. This indemnity shall survive the termination of relationships held by me/us with HSBC India.

I/We hereby agree and undertake to:

- a. indemnify and keep the HSBC India 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 India 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 India believes, in good faith, to be authentic, and/or any action or step taken by HSBC India 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 India, 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 India 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 India 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 India.
- b. Notwithstanding anything contrary contained herein or elsewhere, HSBC India 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 India may have in law or equity. A failure or delay in exercising any right/power/privilege by HSBC India 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.

## 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).

By clicking/ticking the check box, I hereby declare, confirm and provide my consent to HSBC ("Bank") who has/ may have entered into arrangements with certain co-branded partners/entities from time to time ("Co-branded Entities") for issuing Co-branded Credit Cards ("Co-branded Credit Card"). For the purpose herein, I provide my express consent for collecting, disclosing, sharing, displaying and transferring my personal information for my credit card application to co-branded partners/entities.

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 & for the purpose of rewards and loyalty program management, services from third party will be utilized and limited transaction data would be shared. 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).

Signature of primary credit card applicant

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 Bank Executive

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

Employee Name: \_\_\_\_\_ Application reference number: \_\_\_\_\_

Employee ID: \_\_\_\_\_ SE Code: \_\_\_\_\_

Peoplesoft ID: \_\_\_\_\_

This