

HSBC REQUIREMENTS

For Credit Cards

To be eligible for a credit card you must:

- Be between 21 and 65 years old and a Philippine resident
- Be employed and/or practicing a profession for at least 2 years, or if self-employed, your business must be operational for at least 3 years
- Be residing or employed within Metro Manila, Bulacan, Pampanga, Rizal, Laguna, Cavite, Batangas, Cebu, Davao City, Zambales (Subic and Olongapo City), Bacolod, Butuan, Cagayan de Oro, Cotabato, Dipolog, General Santos, Iloilo, Kalibo, Legaspi, Naga, Puerto Princesa, Roxas, Tacloban, Tuguegarao, Tagbilaran City, Zamboanga City, Baguio City, Panabo & Tagum Davao del Norte, Digos Davao del Sur, Laoag City, Ormoc City, Dumaguete City, Cabanatuan City, Dagupan City, Urduyahan Pangasinan, Calasiao Pangasinan, Lucena City, Tarlac City
- Have a residential landline telephone
- Have at least a gross annual income of PHP120,000 for Visa or MasterCard Classic, Mabuhay Miles Visa Classic or RED MasterCard; PHP480,000 for Visa or Mastercard Gold; and PHP1,000,000 for Mabuhay Miles Visa Gold (income must be verifiable and consistent with income proof)

Supplementary Applicants may be any of the following:

- Relatives of the primary applicant defined as spouse, children, children-in-law, parents, parents-in-law, siblings and siblings-in-law
- Non-relatives. If non-relative, kindly fill out appropriate fields in the supplementary card application portion which are required in order that we may process the application. The Bank may obtain additional information from the non-relative in order to process the application.

To help you complete our quick application form, please have the following information on hand. You will need approximately 10 minutes to complete the form.

- Your Tax Identification Number (TIN)
- Your Social Security Service number (SSS) / Government Service Insurance System Number (GSIS)
- Your Credit Card Number/s from other bank/s

Please ensure that you fill in as many fields as possible to increase the chances of approval. You will be requested by email to submit the following by fax or post:

- A valid ID document
- A proof of income



HSBC REQUIREMENTS

For Credit Cards (continued)

The supporting documents we accept are :

1. Valid ID document (front and back copy), any one of the following :

- Passport
- Driver's License
- Postal ID
- Company ID
- SSS Photocard
- Philippine Regulatory Commission (PRC) ID

2. Proof of residence billing, any one of the following (date should be in the last 3 months)

- Electricity Bill
- Landline Phone Bill
- Water Bill
- Mobile Phone Bill
- Credit Card Statements
- Bank Statements

3. Proof of Income

In compliance with Bangko Sentral ng Pilipinas (BSP) Circular 472 and 549, you are required to submit your latest Income Tax Return (ITR) form to complete your credit card application.

For employed applicants with a fixed salary, please submit a photocopy of your latest ITR duly stamped as received by the Bureau of Internal Revenue (BIR) or your employer's Certificate of Compensation Payment / Tax Withheld (BIR Form 2316).

In addition to the ITR, you may also submit a photocopy of the following additional documents, as these documents may hasten the processing of your application:

- Certificate of Employment (COE) and income
- Latest computer generated monthly payslip
- Notice of salary increase
- Other credit card/s (or complete the appropriate field in the application form)

For Business Owner or Self-Employed applicants, please submit a photocopy of your business registration with photo and financial statements for the last 3 years as submitted for taxation purposes to the BIR as well as your latest ITR.

Note: All data submitted will be treated confidentially by HSBC. HSBC will only process applications upon receipt of all required documents and data, and documents supplied will not be returned. HSBC has the right to decline your credit card application, without having to specify and/or disclose the reason.



HSBC REQUIREMENTS

For Personal Loans

- Be above 21 but below 60 years old upon loan maturity.
- Must be a permanent resident in any of the HSBC pre-determined areas for at least 3 years.
List of areas below:
 - Metro Manila, Metro Cebu, Bulacan, Cavite and Rizal
- Must have a gross monthly income of:
 - Php 10,000 for EPP members or for salaried/employed in Metro Cebu only
 - Php 14,000 for all salaried/employed in all other areas
 - Php 50,000 for self-employed.
- For employed applicants – 2 years combined employment with present or previous employer.
- For self-employed applicants a minimum of 3 years business existence is a must.
- Applicants who have not declared any credit card (HSBC card at least 6 months old; or AIG, American Express, Banco de Oro, Bankard, BPI, Citibank, Equitable PCI, Metrobank, Security Bank, Standard Chartered, Unionbank card at least 12 months old) must select "Post-dated Check" as their repayment method.
- Have any 2 of the following: Residential landline, Office landline, Mobile number.
- Documentary requirements are:
 - For employed
 - Latest Income Tax Return (ITR) or BIR Form and original pay slip (one whole month)
 - Photocopy of valid photograph-bearing ID (i.e. Passport, Driver's License or any Government-Issued ID such as PRC ID, SSS card type ID or BIR card type ID)
 - If no residential landline, copy of latest billing statement to residential address
 - If alien, Passport or ACR reflecting permanent residency visa
 - For self-employed
 - ITR and audited Financial Statement for the last 3 years
 - SEC/DTI Certificate of Registration
 - Business or Mayor's Permit
 - Photocopy of Valid ID (same as Employed)
 - Bank statement for the past three months (at least one year active)
 - If alien, passport or ACR reflecting permanent residency visa.
 - Authorization letter for bank verification (one for each non-HSBC Bank mentioned)



HSBC REQUIREMENTS

For New Peso and Foreign Currency Accounts

- Complete Account Opening Forms
- Terms of Business Letter
- Documentary Requirements are:
 - For non-residents – Central Bank of the Philippines foreign exchange regulations provide that deposits to Peso non-resident accounts (either personal or company) should be funded only by inward remittances of foreign or convertible foreign currencies.
 - For residents:
 - valid Primary ID (i.e. Passport, Driver's License or any Government-Issued ID)
 - valid Secondary ID (i.e. TIN, SSS)
- Initial deposits

