

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 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, Urdaneta Pangasinan, Calasiao Pangasinan, Lucena City, Tarlac City.
 - Have a residential landline telephone
 - Have at least a gross annual income of
 - o Php 150,000 for Visa or MasterCard Classic, Mabuhay Miles Visa Classic or RED MasterCard
 - o Php 480,000 for Visa or MasterCard Gold,
 - o Php 480,000 for Mabuhay Miles Visa Gold and
 - o Php 1 Million for Mabuhay Miles Visa Platinum
- (income must be verifiable and consistent with income proof)

Supplementary cards

- Supplementary applicant/s may be any of the following: (1) relatives of the primary applicant defined as spouse, children, children-in-law, parents, parents-in-law, siblings and siblings-in-law; or (2) non-relatives.

If a non-relative, kindly fill out appropriate fields in the supplementary card applicant 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 application.

- Supplementary applicant/s must be between 15 and 65 years old.
- The supplementary card must be of the same card type as the primary cardholder's.
- Each primary cardholder is entitled to a total of four (4) supplementary cards.
- Primary and supplementary cardholders share the same credit limit.>
- Billing address will be that of the primary cardholder.

HSBC REQUIREMENTS

For Credit Cards (continued)

- Applications of non-relative supplementary must submit a photocopy of the front and back of any of the following valid (ensure ID submitted is current or not expired) IDs. Non-supplementary applicant **MUST** also submit a copy of the latest billing statement bearing his name and addressed to his residential address.

1. Passport
2. Driver's License
3. SSS Photocard
4. Philippine Regulatory Commission (PRC) ID

* If any of the above are not available, please submit a SEC registered Company ID

Note: Please prepare a photocopy of one (1) valid ID upon delivery of your new HSBC credit card.

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 banks

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:

1. A valid ID document
2. A proof of income
3. Proof of home address

The supporting documents we accept are:

1. Front and back copy of any of the following Valid ID document (ensure ID submitted is current or not expired):
 - Passport
 - Driver's License
 - SSS Photocard
 - Philippine Regulatory Commission (PRC) ID

*If any of the above are not available, Company ID is acceptable if company is confirmed to be SEC registered.

Note: Please prepare a photocopy of one (1) valid ID upon delivery of your new HSBC credit card.

HSBC REQUIREMENTS

For Credit Cards (continued)

2. Proof of Income

In compliance with Bangko Sentral ng Pilipinas (BSP) Circular 472, 549 and 622, you are required to submit your latest Income Tax Return (ITR) stamped received by the BIR to complete your credit card application.

For employed applicants with a fixed salary

Please submit a photocopy of any of the following documents:

- Latest ITR duly stamped as received by the Bureau of Internal Revenue (BIR)
- Employer's Certificate of Compensation Payment / Tax Withheld (BIR Form 2316)
- Payslip for the last three (3) months

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

- Certificate of Employment (COE) and annual income
- Notice of Salary Increase
- Other credit card/s (or complete the appropriate field in the application form)

For business owners or self employed applicants

Please submit a photocopy of your business registration with photo and financial statement for the last 3 years as submitted for taxation purposes to the BIR as well as your latest ITR.

For foreigners, please submit a photocopy of any of the following documents:

- Visa
- Alien Certificate of Registration stating the type of Visa held
- Immigration Certificate of Residence (ICR)

Note : The documents must have a validity of at least 1 year from the date of application.

For Overseas Filipino Workers (OFWs), please submit a photocopy of the following documents:

- Certificate of employment or contract of employment; and
- Working visa or work permit issued in the country of residence, OFW card issued by the POEA or POEA certificate

3. Proof of Home Address

Please submit a copy of the latest billing statement under the name of the applicant addressed to the applicant's residential address.

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: Metro Manila, Metro Cebu, Bulacan, Cavite, Rizal and Pampanga
- Must have a gross monthly income of:
Php10,000 for salaried/employed in Metro Cebu and Davao
Php14,000 for all salaried/employed in all other areas
Php50,000 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 two (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
- For non-Filipino citizens, 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 (3) months (at least one year active)
- For non-Filipino citizens, 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: at least ONE (1) valid identification document (ID) bearing individual's photo issued by an official authority; and unless the residential address is indicated in the ID, proof of residence (e.g. utility bill)