



HSBC's AutoCharge Terms and Conditions

1. HSBC's AutoCharge (the "Program") is an automated payment facility that allows HSBC credit cardholders to settle periodic bill/s of accredited partner merchants through their HSBC credit card (the "Card"). The Program is open to HSBC personal credit cardholders (the "Cardholders") in good standing who successfully enroll.
2. To enroll in the Program, Cardholder must accomplish and sign HSBC's AutoCharge Enrollment Form (the "Form") and submit to HSBC.
3. The turnaround time for the processing of enrollment applications will vary depending on partner merchants. HSBC and the partner merchant have absolute discretion to approve or reject Program enrollment applications and shall not have any obligation to disclose the reasons for rejecting an application. In case of approval of enrollment application, the Cardholder shall be notified accordingly. The Cardholder may also call (02) 85-800 for confirmation.
4. Upon approval of the enrollment application, HSBC shall automatically charge the applicable periodic bill/s to the Card account indicated on the Form.
5. Auto-charge transactions up to Php100,000 per transaction shall earn Bonus Points subject to the Rewards/Mileage Program of the enrolled Card type. Any amount in excess of Php100,000 shall not earn Bonus Points.
6. The Cardholder agrees that, once he/she has successfully enrolled a periodic bill in the Program, he/she shall rely exclusively in the Program for the regular payment of the enrolled bill. He/she shall not make any payment of said bill through any other means, including but not limited to direct payment to the partner merchant, except in cases where the auto-charge transaction has been rejected or his/her enrollment in the Program is cancelled for any reason. HSBC shall not be liable to the Cardholder in the event of double payment resulting from the Cardholder making payment of the bill through any other means.
7. The Cardholder is solely responsible for ensuring that he/she has sufficient credit limit and that his/her Card is in good standing at the time of auto-charging. HSBC shall have the absolute discretion to decline, reject or cancel any auto-charge transaction without the obligation to notify the Cardholder on grounds such as: insufficient credit limit, overdue balance, suspended or closed card or card is in past due status, Cardholder's cancellation of his/her enrollment, and cancellation of Card. In such cases, HSBC shall not be liable for any damage that the Cardholder may suffer, directly or indirectly, by reason of such rejection or cancellation. The Cardholder shall be responsible for settling his/her bill directly with the partner merchant.
8. HSBC shall not be liable for any dispute on billings, provided that the amount posted in the Cardholder's account is the same as that indicated in the billing information provided by the partner merchant.



9. Auto-charge transactions shall form part of the Cardholder's Total Amount Due for the month. If the Cardholder revolves any portion of the Total Amount Due, the auto-charge transaction shall be included in the computation of interest charges for that month.
10. The Cardholder shall inform HSBC should he/she decide to cancel any or all enrolled periodic bills under the Program. Processing of cancellation shall take up to five (5) banking days.
11. The partner merchant shall have the right to cancel or terminate the Cardholder's enrollment in the Program upon prior notification to HSBC on grounds such as but not limited to the following:
 - For PLDT – three (3) consecutive declined or rejected auto-charge transactions
 - For Globe and Innove – two (2) consecutive declined or rejected auto-charge transactions
 - For SunCellular – two (2) consecutive declined or rejected auto-charge transactions
 - For SkyCable and ZPDee – one (1) declined or rejected auto-charge transactionThe Cardholder shall settle any dispute or complaint relating to such cancellation or termination directly with the partner merchant.
12. Cancellation, termination or suspension of the enrolled Card shall automatically result in the cancellation, termination or suspension of the Cardholder's enrollment in the Program.
13. Cardholders may re-enroll their cancelled enrollment by submitting a new Form.
14. In case of lost, stolen or replaced Cards, the enrollment shall be automatically applied to the replacement Card, if any. If no replacement Card is issued for the lost or stolen Card, the Cardholder's enrollment shall be considered automatically terminated without need for prior notification of such termination to the Cardholder. In all cases not covered by this provision, any change in the Card number shall result in the automatic termination of the Card's enrollment in the Program and will require a new enrollment by the Cardholder.
15. HSBC shall inform the Cardholder in case the bills payment agreement between HSBC and a partner merchant is terminated. It is understood that the obligation of HSBC to process periodic bill/s under the Program shall automatically cease upon termination of said agreement.
16. The above Terms and Conditions may be amended and supplemented by HSBC from time to time. The Terms and Conditions governing the issuance and use of HSBC Credit Cards are incorporated herein by reference and made an integral part thereof.