

HSBC's 0.60% Lowest Balance Transfer rate

**OFFER EXTENDED
UNTIL MARCH 15
2011**



Please transfer my balance from my non-HSBC to my HSBC credit card.

My Complete name:		
My mobile phone number: (IMPORTANT)	My home phone number:	My office number:
My existing HSBC credit card:		
My non-HSBC credit card number:		
Name of the bank that issued my non-HSBC credit card:	Expiry date:	

IMPORTANT NOTES:

- The computation below will only serve as your guide. HSBC at its sole discretion shall approve the final Balance Transfer amount and repayment term to be applied to your card without need to inform you beforehand.
- If your Balance Transfer application is approved, this serves as your written authorization to HSBC to execute the Balance Transfer transaction, unless otherwise indicated by you hereunder.
- The Balance Transfer application will be processed within 13 banking days. For follow-ups, please call 5 banking days following your submission of this application at (02) 85-800 (for Metro Manila) or 1-800-1-888-8555 (for domestic toll-free where available).
- This offer may not be availed in conjunction with other HSBC Balance Transfer offers.

▶ My chosen payment option

<input checked="" type="checkbox"/>	Tenor (months)	Add-on interest per month	Factor Rate	Minimum BT Amount	Effective Rate per Annum
<input type="checkbox"/>	14	0.60%*	0.07743	Php7,000	13.13%
<input type="checkbox"/>	20		0.05600	Php10,000	13.25%
<input type="checkbox"/>	26		0.04446	Php13,000	13.26%

*Per DTI-NCR Permit No. 6091. Series of 2010

▶ My Monthly BT Installment Amount

X	BT Amount (amount to be transferred)
	Factor Rate (from table)
	Monthly BT Installment Amount

▶ Balance Transfer Declaration and Signature

I hereby make the following declarations in respect of each of my applications for Balance Transfer contained in this Form. In case HSBC will approve a lower Balance Transfer amount and/or different repayment terms from that applied for —

- I authorize HSBC to proceed with the repayment of my non-HSBC credit card
 I do not authorize HSBC to proceed with the repayment of my non-HSBC credit card

I understand that my failure to tick any of the options above gives HSBC the right to pay the approved Balance Transfer amount to the relevant credit card company that issued my non-HSBC credit card even if the approved amount is less than the Balance Transfer amount applied for.

I understand that my Balance Transfer application is non-transferable and that should it be rejected, HSBC has no obligation to disclose the reason of rejection.

By signing this application,

- I acknowledge that I have read and understood and agree to be bound by the HSBC's Balance Transfer Terms and Conditions; and
- I agree to pay at least the monthly Minimum Amount Due on my HSBC credit card

Applicant's Name and Signature	Date Applied
For bank's use only	

Apply now!
Fax your application to (02) 755-5070
Or Call (02) 580-7676

* Note that the Balance Transfer Installment Amount shall be posted as a regular transaction and shall form part of the Total Amount Due on each account statement. If you revolve any portion of the Total Amount due in any given month, your Balance Transfer Installment Amount shall be included in the computation of finance charges for that month. The Terms and Conditions of HSBC's Installment Plan/RED Installment Apply.

▶ Balance Transfer Declaration and Signature

- The Balance Transfer facility of HSBC allows a cardholder in good standing to transfer his outstanding card balances with other banks or credit card companies to his HSBC credit card. The approved Balance Transfer amounts will be subject to the prevailing monthly add-on interest rates, depending on the chosen repayment period.
- The cardholder may only transfer balances from a primary, non-HSBC credit card under his/her name to his/her primary HSBC credit card. Balance Transfers from one HSBC credit card to another HSBC credit card are not allowed.
- The Balance Transfer amount must result to a monthly installment amount of at least Php500.00.
- Only the amount of transactions posted that form part of your total outstanding balance on your non-HSBC credit card at the time of application may be subject to Balance Transfer. In the case of installment transactions, only the monthly installment amount posted to the card at the time of application will be covered by the Balance Transfer transaction.
- Maximum Balance Transfer amount is 80% of the assigned limit on the HSBC credit card less the outstanding balance at the time of approval. HSBC shall have the absolute and exclusive right to approve or reject all Balance Transfer applications. Should the cardholder's available credit limit not be sufficient to cover the Balance Transfer amount applied for, HSBC shall, at its sole discretion, determine and approve only a portion of the Balance Transfer amount applied for without need to inform the Cardholder beforehand. The Cardholder shall be responsible for following up with HSBC on the status of his application. In case of disapproval of a Balance Transfer application, HSBC is not required to notify the cardholder of such rejection and the reason thereof. For this purpose, the cardholder may call (02) 85-800 (for Metro Manila) or 1-800-1-888-8555 (for domestic toll-free where available). HSBC shall not be liable for delinquency of the cardholder's non-HSBC card, interest or any penalty charge imposed upon the cardholder as a result of the disapproval by HSBC of his application.
- The monthly Balance Transfer installment amount shall be posted as a regular transaction on the HSBC Credit Card account and shall form part of the Total Amount Due on each statement of account. Cardholders shall have the option to pay the Minimum Amount Due, which is computed as 4% of the Total Amount Due, every month. If he does so, or if the Cardholder does not pay the Total Amount Due in any given month on the due date, the Balance Transfer installment amount shall be included in the computation of the finance charge and late payment charges (if applicable) for that month.
- Cardholders may inquire about the status of their Balance Transfer application by calling 85-800 or 976-8000 (within Metro Manila), (02) 85-800 or (02) 976-8000 (for local mobile phones), 1-800-1-888-8555 (for domestic calls outside of Metro Manila), + [63] (2) 85-800-00 for international calls.
- Once a Balance Transfer application is approved, HSBC shall pay, on behalf of the Cardholder, to the nearest payment center of the non-HSBC credit card the amount of the approved Balance Transfer amount. HSBC shall not be liable for interest, or any overpayment of the credit card outstanding, nor for any late payment or other finance charge that the Cardholder may incur as a result of failure or delay by HSBC in making the payment before the due date of the cardholder's non-HSBC credit card.
- Once approved, the Balance Transfer transaction can no longer be cancelled. In case of pre-termination or cancellation of the approved Balance Transfer transaction before the end of the chosen repayment period, HSBC reserves the right to charge to the cardholder's account Three Hundred Pesos (Php300.00) or 5% of the Balance Transfer amount remaining unpaid as of the date of pre-termination, whichever is higher, as a processing fee for the pre-termination of the Balance Transfer transaction.
- The Terms & Conditions governing the issuance and use of the HSBC Credit Card and the HSBC's Installment Plan/RED Installment are incorporated herein by reference and made an integral part thereof.