

Guide to your new Statement of Account

Personal



HSBC CLASSIC VISA

The Hongkong and Shanghai Banking Corporation Limited
Card Products Centre, PO BOX 1096 Makati Central Post Office, 1250 Makati City, Metro Manila, Philippines

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CONTACT US

Customer Service (02) 85-800
From Overseas (632) 85-800

1 JOHN DE LA CRUZ

Statement From 07 JUN 2011 to 11 JUL 2011

Please examine your statement immediately upon receipt.
If no error is reported within 30 days, the account will be considered correct.

2	3	4	5
POST	TRAN		
DATE	DATE	DESCRIPTION	AMOUNT(PHP)
6		John de la Cruz - 4028-0000-8888-8888	

Previous Statement Balance		19,445.04
30 Jun	30 Jun	LATE CHARGE ASSESSMENT 600.00
09 Jul	09 Jul	ANNUAL FEE 7 1,200.00
10 Jul	10 Jul	INSURANCE FEE 8 5.00
11 Jul	11 Jul	SUPER BT SALE 0.60% 9TH OF 14 INSTALLMENTS 2,142.86
11 Jul	11 Jul	HANDLING FEE DR IN 9 180.00
11 Jul	11 Jul	FINANCE CHARGE 793.39

10 **Total Due 24,366.29**

11 YOUR INSTALMENT PLAN

DATE	EXPIRY	AMOUNT(PHP)	BALANCE(PHP)
SUPER BT SALE 0.60% (00.00% monthly)			
24 Nov 2010	11 Jan 2012	30,000.00	11,794.26

12 REWARDS SUMMARY

Previous Earned Points	852
Points Earned	0
Points Redeemed	0
Total Points Balance	852
Expiring Points - Jan 12	123

ACCOUNT SUMMARY	13	PHP
Previous Statement Balance	19,445.04	
Payments & Credits	0.00	
Purchases & Debits	4,921.25	
Outstanding Installments	11,794.26	
Total Account Balance	14	36,160.55

PAYMENT SUMMARY	PHP
Payment Due Date	15 01 Aug 2011
Current Due	16 974.65
Past Due Amount	17 1,417.14
Minimum Payment	18 2,391.79

CREDIT LIMIT AND INTEREST RATES

Credit Limit (PHP)	19 37,000.00
Cash Limit (PH P)	10,000.00
Available Credit (PHP)	21 839.45
Monthly Interest Rate	
Purchase	3.50%
Cash Advance	3.50%



The Hongkong and Shanghai Banking Corporation Limited
Card Products Centre, PO BOX 1096 Makati Central Post Office
1250 Makati City, Metro Manila, Philippines

John de la Cruz
725 Beagle Avenue,
Bonifacio Global City,
Taguig City
1634

Changes in your personal information? Call us or visit us at www.hsbc.com.ph

HSBC CLASSIC VISA 4028-0000-8888-8888			
Total Due	Minimum Payment	Payment Due Date	Amount Paid
24,366.29	2,391.79	01 Aug 2011	P <input type="text"/>

For your convenience, please make your payment via internet banking or other channel shown on the following page.

Amount in words		Bank Name /	
Cheque No. /		Cheque Date	Branch Name



1. Statement Period

- Period from the start date up to the cut-off date of your Statement

2. Post Date

- The date on which the transaction was posted on your card account

3. Tran Date

- The date of transaction, that is, the date on which the purchase, cash advance, or payment was made

4. Description

- Provides details of transactions made during the statement period

5. Amount

- Shows the transaction amount from each payment, purchase, cash advance or credit. All foreign currency transactions will automatically be converted to Philippine Peso

6. Main Card Number

- Pertains to your primary card number. Transaction details on your supplementary card accounts will be printed after the primary card transaction details

7. Annual Fee

- For primary cardholders with supplementary account/s, you will only have to remember one (1) Annual Fee Billing Month. You and your supplementary account/s will be billed with your corresponding annual fees on the same month

8. Insurance Fee/Credit Protect Plus

- Refers to your Insurance Fee/Credit Protect Plus premium

9. Handling Fee

- Refers to the monthly add-on interest of your installment

10. Total Due

- The total amount due on this statement's Payment Due Date

11. Your Installment Plan

- Provides a summary of all your existing installments (HSBC's Installment Plan, Balance Transfer, Straight to Installment, Cash Installment Plan)
 - Date - Posting date of the installment on your account
 - Expiry - The date of expiry of the installment plan
 - Amount - Pertains to the original principal amount of your installment plan
 - Balance - The unbilled installment plan balance including unbilled add-on interest/handling fee

12. Rewards Summary

- A summary of the rewards points earned and redeemed on your card account. This section will also show the expiry month of your earned rewardspoints

13. Account Summary

- Summarizes your account activity for this statement period: your Previous Statement Balance or your account's beginning balance; payments and purchases made during the statement period and any outstanding/unbilled installments that you may have

14. Total Account Balance

- The total balance outstanding on your account as of the statement period

15. Payment Due Date

- Pertains to when the Minimum Payment or the Total Due should be made for the Statement period. To keep your account current and to maintain a good credit card record, kindly ensure that your payment is received by HSBC on or before this date. For payments using local checks, please pay (3) banking days before the Payment Due Date. For payments using regional checks, please pay eight (8) banking days before the Payment Due Date

16. Current Due

- The Current Due reflects the due amount for your current statement; this shall be added to your Past Due Amount and will be part of the Minimum Payment amount for your current statement

17. Past Due Amount

- Your previous statement's unpaid minimum payment due

18. Minimum Payment

- Minimum amount that needs to be paid on or before payment Due Date to avoid late charges. This is computed as 4% of your Total Due or Php500 whichever is higher. In addition to the current minimum payment due, it includes any overdue and/or overlimit amount on your account

19. Credit Limit

- The set limit for your Primary credit card account that is equally shared by your supplementary card/s

20. Cash Limit

- Limit is set as a percentage of your account's credit limit for your cash advance transactions

21. Available Credit

- Total remaining credit limit available for the primary and supplementary cardholder/s as of statement period

22. Monthly Interest Rate

- If you pay any amount less than the Closing balance/Total Amount Due or make a cash advance transaction, finance charge at prevailing interest rates, will be computed on the Average Daily Balance of your account (including any fixed monthly installment amount/s) from the transaction dates until the end of the current statement period

Guide to your new Statement of Account

Corporate

HSBC Corporate

The Hongkong and Shanghai Banking Corporation Limited

Card Products Centre
P.O. Box 1050 Makati Central Post Office
1200 Makati City, Metro Manila, Philippines
Customer Service Hotline: (02) 85-375
Fax No.: (02) 830-5757

ABC Company, Inc.
725 Beagle Avenue
Bonifacio Global City,
Taguig City
1634



HSBC CORPORATE VISA

Account Summary

1 Corporate Number 000876543212345678
2 Statement Period 03 Jun 2011 – 13 Jul 2011
3 Credit Limit (PHP) 2,365,000.00

Payment Summary(PHP)

Total Payment Due 11,795.60 3	Minimum Payment Due 589.78 4	Payment Due Date 4 AUG 2011 5
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Please examine your statement immediately upon receipt. If no error is reported within 30 days the account will be considered correct.

6 Post Date	7 Trasaction Date	8 Transaction Details	9 Amount (PHP)
15 JUN	06 JUN	PAYMENT -THANK YOU	3,000.00 CR
13 JUL	13 JUL	FINANCE CHARGE	395.60

Transaction Summary(PHP) 10

Payments & Credits	3,000.00 CR	Purchases & Debits	395.60
Total Account Balance 11		11,795.60	

Card number	Employee Name	Credit Limit(PHP)	Balance(PHP)
4365000000000001	Employee 1	537,600.00	0.00
4365000000000002	Employee 2	215,000.00	0.00
4365000000000003	Employee 3	322,600.00	0.00
4365000000000004	Employee 4	850,000.00	0.00

PLEASE DETACH AND RETURN THIS LOWER PORTION TOGETHER WITH YOUR PAYMENT



Account Number 99943650008888888
Corporate Name ABC Company, Inc.

Total Payment Due PHP 11,795.60
Minimum Payment Due PHP 589.78
Payment Due Date 4 AUG 2011

Amount Paid (PHP)	Amount in words
Check No.	Bank Name
Check Date	Branch Name

1. Statement Period

- Period from the start date up to the cut-off date of your corporate account's current statement

2. Credit Limit

- Aggregate credit limit assigned to your corporate card account

3. Total Payment Due

- The total amount due on this statement's Payment Due Date

4. Minimum Payment Due

- Minimum amount that needs to be paid on or before Payment Due Date to avoid late charges. This is computed as 5% of your Total Payment Due or Php500 whichever is higher

5. Payment Due Date

- Pertains to when the Minimum Payment Due or the Total Payment Due should be made for the Statement period. To keep your account current, kindly ensure that your payment is received by HSBC on or before this date. For payments using local checks, please pay (3) banking days before the Payment Due Date. For payments using regional checks, please pay eight (8) banking days before the Payment Due Date

6. Post Date

- The date on which the transaction was posted on your corporate card account

7. Transaction Date

- The date of transaction, that is, the date on which the purchase, cash advance, or payment was made

8. Transaction Details

- Provides descriptions of the transactions made during the statement period

9. Amount

- Shows the transaction amount from each purchase, cash advance, payment or other credit transactions. All foreign currency transactions will automatically be converted to Philippine Peso

10. Transaction Summary

- Summarizes your account activity for this statement period. It shows purchases and payments made on your corporate account during the statement period. Credit limits assigned and outstanding balance per employee will be reflected under this section

11. Total Account Balance

- The total outstanding balance of employees' transactions as of the statement period