

Important information about your HSBC Credit Card

When to pay

Payments should be made on or before 12 noon of the Payment Due Date indicated on your bill. If the Payment Due Date falls on a holiday, please pay on the banking day prior to your Payment Due Date. Payments made in LBC and SM Payment Centers should be made on or before 12 noon one (1) banking day before your Payment Due Date. For payments using regional checks, please pay eight (8) banking days before your Payment Due Date.

Your credit limit will be replenished only after payments have been posted to your credit card. For check payments, credit limit will only be replenished after the funds have been cleared.

Your Payment Due Date is 21 to 25 days after your cut-off date. Please don't hesitate to contact us at (02) 85-800 if you still have not received your statement of account a week before your usual Payment Due Date.

All checks should be made payable to *HSBC Credit Card*. Please write your name, credit card number and telephone number at the back of the check.

Where to pay

You may pay for your HSBC Credit Card bill through any of the following payment centers:

1. Payment through HSBC and HSBC Savings Bank:

- Easy Pay Machines
- For depositors: ATMs, Personal Internet Banking, Personal Telephone Banking, and Automatic Debit Arrangement (ADA)

2. Payment via automated channels:

For depositors of BancNet and MegaLink member banks:

- BancNet – ATMs, BancNet Online, BancNet mobile banking service
- MegaLink – ATMs, PhoneLink, mobile banking

For depositors of the following banks ¹:

- Unionbank – ATMs, internet banking
- BDO (Banco de Oro) – ATMs, internet banking, phone banking, mobile banking
- Security Bank – ATMs, internet banking, phone banking, mobile banking
- BPI and BPI Family Savings Bank – ATMs, internet banking, phone banking, mobile

banking

3. Over-the-counter payments:

- SM Department Store, SM Hypermarket, and selected SM Supermarket branches
- LBC Express
- BDO (Banco de Oro)
- Allied Bank

¹ *Subject to enrollment at your branch of account. Any change in your HSBC credit card number will require new enrollment at your branch of account.*

Annual and Mileage Program Fees

Card Type	Annual Membership Fee		Annual Mileage Program Fee ¹
	Primary	Supplementary	
RED MasterCard	P1,200	P600	P500 ²
HSBC MasterCard / Visa Classic	P1,200	P600	P500 ²
HSBC MasterCard / Visa Gold	P2,500	P1,250	P500 ²
HSBC Premier MasterCard	Waived	Waived	P500 ²
Mabuhay Miles Visa Classic	P1,200	P600	P500
Mabuhay Miles Visa Gold	P3,000	P1,500	Waived
Mabuhay Miles Visa Platinum	P5,000	P2,500	Waived

¹ For Primary cards only

² Subject to enrollment in Mileage Rewards Program

Finance Charge Computation

If you pay the Closing Balance/Total Amount Due in full on or before Payment Due Date and have no cash advance transactions, no finance charge shall be imposed. However, if you pay any amount less than the Closing Balance/Total Amount Due or make a cash advance transaction, you will be considered a borrower. In such cases, finance charge at the prevailing interest rate indicated hereunder is applied using the average daily balance method on your Opening Balance/Previous Balance and all new transactions posted (including any fixed monthly installment amount/s) within the statement period computed from the transaction dates of the transactions until the end of the current statement period. Monthly finance charge on cash advance transactions are computed from transaction date until the amount is fully paid.

Card	Interest Rate per Month*	Interest Rate Per Annum*
Red MasterCard	3.50%	42%
Mabuhay Miles Visa Classic	3.50%	42%
HSBC MasterCard / Visa Classic	3.50%	42%
HSBC MasterCard / Visa Gold	3.50%	42%
Mabuhay Miles Visa Gold	2.75%	33%
Mabuhay Miles Visa Platinum	2.75%	33%
Premier MasterCard	2.75%	33%

*Rates are subject to change.

Installment Amount Due

If you have installment transactions (including balance transfer transactions), your monthly installment amount shall be posted as a regular transaction and shall form part of the total outstanding balance due (Closing Balance/Total Amount Due) on each statement of account. If you revolve any portion of your total outstanding balance due on any given month, your monthly installment amount shall be included in the computation of finance charges for that month.

Cash Advance

Your cash advance limit is set as a portion of your regular credit limit and may be changed from time to time without prior notice. The cash advance limit is replenished on your next cut-off date only after payment has been posted or funds have been cleared (for check payments). Cash advances transactions may be made through any ExpressNet ATM, MegaLink ATM and ATMs with the Plus or Cirrus logo and will require a PIN (Personal Identification Number). If you have forgotten your PIN, please contact us at (02) 85-800 for a reprint.

Every cash advance transaction made on the card is subject to a service fee of 3% of the withdrawn amount or P500 whichever is higher, or such other amount as may be set by HSBC from time to time. In addition to the cash advance service fee, your cash advance transactions shall also incur finance charges at the prevailing monthly interest rate indicated above

Late Charge

A Late Charge of 7.5% of the Minimum Amount Due or P600, whichever is higher, will be charged on your next billing statement for failure to pay at least the Minimum Amount Due on or before Payment Due Date.

Returned Check Fee

A fee of P1,000 will be charged for check payments which were returned due to reasons such as but not limited to insufficient funds, unsecured deposit, stop payment order or closed account.

Cost of collection and/or attorney's fees

If HSBC needs to refer your case to a collection agency or to an attorney-at-law, you are liable to pay the cost of collection and/or attorney's fee, which is 25% based on the outstanding obligation, and the expenses of litigation and judicial cost as applicable.

Overlimit Fees

An Overlimit Fee of P500 will be charged to your credit card account if your Closing Balance/Total Amount Due exceeds your approved credit limit on your cut-off date.

Sales Slip Retrieval Fee

A fee of P275 will be charged for each sales slip retrieved upon your request, for whatever reason.

Supplementary Cards

The Primary cardholder shall be liable for all purchases and cash advances made, including all interest and charges incurred through the use of his/her Supplementary card/s. Primary and Supplementary cardholders share the same credit limit.

Foreign currency transactions

All charges, advances or amounts in currencies other than Philippine pesos shall be automatically converted at the time of posting to the billing currency (Philippine pesos) at VISA/MasterCard's foreign exchange selling rate, and shall be charged additional fees equivalent to the following: reimbursement cost for the assessment fee charged by VISA/MasterCard to HSBC equivalent to 1% of the converted sum and HSBC's service fee equivalent to 1.75% of the converted sum. HSBC only accepts payment in Philippine pesos.

Card Replacement

HSBC may replace your HSBC credit card from time to time.

Bonus Points

All transactions (excluding cash advance, charges and fees) made on your personal HSBC credit card will earn Bonus Points as follows:

Card Type	Earning of Bonus Points
RED MasterCard HSBC MasterCard / Visa Classic HSBC MasterCard / Visa Gold	1 Bonus Point for every P10 spent
HSBC Premier MasterCard credit card	1 Bonus Point for every P5 spent
Mabuhay Miles Visa Classic / Gold	1 Bonus Point for every P45 spent
Mabuhay Miles Visa Platinum	1 Bonus Point for every P35 spent

Bonus Points generated by card spending of Supplementary Cardholders shall automatically accrue to the Primary Cardholder's account. Only those Cardholders whose card accounts are valid (i.e. card must not be delinquent, suspended, or cancelled) and in good standing will be eligible to use their Bonus Points. Such use of Bonus Points is subject to specific terms and conditions for each type of card.

Supplementary Cardholders cannot redeem Bonus Points for Rewards Items or convert to air miles unless authorized by the Primary Cardholder.

For HSBC Visa/MasterCard Classic and Gold Card Cardholders, RED MasterCard cardholders and Mabuhay Miles Visa Classic and Gold Cardholders, Bonus Points are valid up to two (2) years from the time they are earned and posted and shall in most cases expire on the Cut-Off date of the month shown as the expiry month on such Card. For HSBC Mabuhay Miles Visa Platinum and HSBC Premier credit cardholders, Bonus Points earned will be valid up to three (3) years from the time they are earned and posted and shall in most cases expire on the Cut-Off date of the month shown as the expiry month on such Card. A reminder notice on the expiry on your Bonus Points shall be posted on your billing statement at least one (1) month before the date of expiry.

Queries About Your Bill

If you need further assistance regarding an error or clarification about your bill, please do not hesitate to send your inquiries or requests together with a copy of your valid ID, through our Customer Service Faxline (02) 755-5050 within thirty (30) days of the statement date. If you are enrolled in our Personal Internet Banking service, you may also send us a message through online@hsbc by visiting our website at www.hsbc.com.ph. The statement will be considered accurate if no advice is received by HSBC within this period.

You may request for a reprint* of your statement through our automated phone banking facility. Simply dial (02) 85-800 or (02) 976-8000, and press 1-4-2, then input your credit card number & telephone PIN**. HSBC phone banking gives you the option to request for delivery of the statement by mail or via fax.

* Only statements for the past 6 months are available.

** Not applicable to e-Credit Card Statement subscribers.

Lost or Stolen Cards

To protect yourself from fraudulent or unauthorized use of your credit card, immediately report your lost/stolen credit card by contacting us at (02) 85-800 or 1-800-1-888-8555 (for PLDT users) if you are outside Metro Manila but within the Philippines. Your liability for all purchases and/or cash advance made through the use of you lost or stolen card will cease upon your verbal notification to HSBC.

Card Replacement Fee

A fee of P400 shall be charged for each replacement of lost, stolen or damaged card.
e-Credit Card Statements

You can download and access your credit card statements through our Internet banking service. Visit www.hsbc.com.ph to enroll. Please note that you will need your Cash Advance PIN to register for this service. For your added protection, a Security Device which you will need to access your accounts will be sent to you upon registration.

Valid as of June 2009.