

HSBC Savings Bank Home Loan Frequently Asked Questions



HSBC

Savings Bank

| Opening up a world of opportunity

1. About the Product

1.1 What HSBC Mortgage is right for you?

	Home Mortgage Loan (HML)	Home Equity Loan (HEQ)
Purpose	Buy, re-finance or renovate the house you'll live in	Borrow money to spend on something other than buying the house you'll live in
What can you do with your loan?	<ul style="list-style-type: none"> ◆ Buy a residential property for you or your family to live in ◆ Transfer your residential mortgage from another bank to HSBC with no additional cash disbursed to you ◆ Build or renovate your home property ◆ Reimbursement for a property you recently purchased 	<ul style="list-style-type: none"> ◆ Multi-purpose loan ◆ Transfer your residential mortgage from another bank to HSBC, but with additional cash disbursed to you ◆ Buy, build or renovate another home (excluding the property used as security for the loan)
How much can you borrow?*	Minimum: PHP6,000,000 Maximum - PHP50,000,000	Minimum: Top-up Loans - PHP700,000 New Loans - PHP6,000,000 Maximum: Self-employed – PHP30,000,000 Employed – PHP50,000,000
How long can you take to pay back your loan?*	1 year - 20 years**	1 year - 10 years**
What is the maximum loan to value ratio?*	80%	60%

* Subject to approval. We'll explain this below.

** Or to a maximum of the last day you are Age 65, whichever is earlier.

1.2 How do we decide how much you can borrow?

When we decide how much you can borrow from us, we consider:

- ◆ The loan amount you apply for;
- ◆ The value of the property securing the mortgage (also known as LTV which is explained below); and
- ◆ Our ability to pay the loan.

We'll loan you the lowest amount based on these criteria.

You may also visit our website: www.hsbc.com.ph to access our Home Loan Calculator.

1.3 What is Loan-to-Value ratio?

Loan-to-value ratio (LTV) is one of the factors that sets the maximum amount you can borrow based on the value of your property. It's usually between 60-80% of the value of the property securing the loan. The value of your property is based on the lower of the appraised value or selling price.

The LTV may vary based on the loan type, purpose and currency.

We may change the maximum LTV that we can give you.

1.4 What terms do you need to know?

Loan Tenor

Is how long you have to pay back the loan. You'll pay the loan on a monthly basis. We call these instalments your monthly amortizations.

Repricing Period

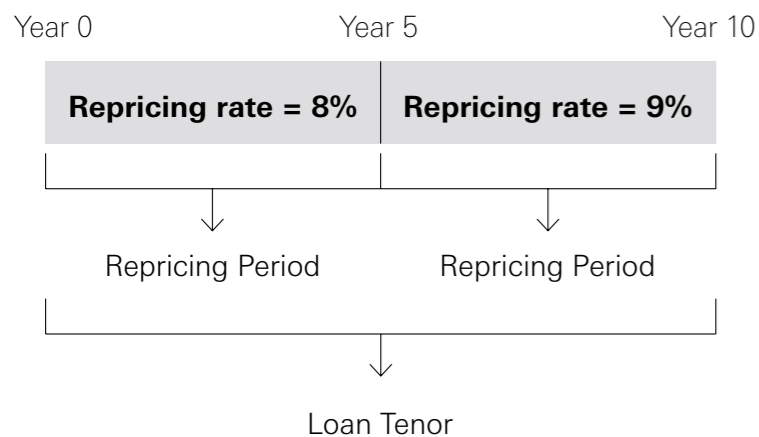
Is the time period that your interest is fixed. The rate of interest in each repricing period may change. You can have the following repricing periods when your loan is first disbursed:

- ♦ 1 year;
- ♦ 2 year;
- ♦ 3 year; or
- ♦ 5 year.

Each of these Repricing Periods have a different rate of interest. After the first repricing period, you can choose between 1 year or 5 year for the next repricing period.

Repricing rate (or Roll-over rate)

Is the interest rate we'll apply after each repricing period. We'll tell you the repricing rate and new repricing period by email or SMS. We'll do this before the next repricing period starts. If you want to know more, you can book an appointment with your Home Loan Specialist here: www.hsbc.com.ph



Carlo has a 10 year loan with a repricing period of 5 years. For the first 5 years, the repricing rate is 8%. From year 6, Carlo's interest rate changed to the repricing rate at the time, being 9%.

1.5 How much interest will you be charged?

We only charge interest on the outstanding amount of the loan, and the interest rate stays the same during your chosen repricing period. However, interest rates may change between repricing periods.

We'll charge you interest on the basis of the actual number of calendar days in a year and the actual number of days from the date of drawdown.

*For construction loans, we'll apply a different interest rate for each tranche. After that, we'll apply the prevailing rate at the time of scheduled loan repricing to all outstanding loans.

The more repayments you make, less money goes to paying interest. This is because as you pay off your loan, your principal gets smaller and so less interest is charged on the principal. The monthly repayments you make is called your loan amortization, which comprises the repayment of interest and principal.

1.6. What is the difference between Add-on Rate and Effective Interest Rate (EIR)?

The Add-on interest rate is a quick method of computing the total interest you'll pay on the loan. The Effective Interest Rate sets out the estimated future cash flows through the life of the loan to the net amount of the loan proceeds.

We've explained each in more detail below.

The **Effective Interest Rate** is the rate of interest to calculate monthly repayments on an amortized loan. Without doing the calculations, here's an example that shows the important information:

Katrina borrows PHP120,000 for 6 months. The effective interest rate is 18%, computed under a straight-line scheme. Amortization means that at the end of the loan, Katrina will have paid back PHP126,378.15:

- ♦ The PHP120,000 loan
- ♦ PHP6,378.15 in interest

This is spread across 6 equal monthly repayments of PHP21,063.03 (126,378.15 / 6).

Here's a look at how much Katrina pays on the loan and how much she pays in interest each month:

Month	Beginning Balance	Interest Repayment	Principal Repayment	Loan Amortization	Ending Balance
1	PHP120,000	PHP1,800	PHP19,263	PHP21,063	PHP100,737
2	PHP100,737	PHP1,511	PHP19,552	PHP21,063	PHP81,185
3	PHP81,185	PHP1,218	PHP19,845	PHP21,063	PHP61,340
4	PHP61,340	PHP920	PHP20,143	PHP21,063	PHP41,197
5	PHP41,197	PHP618	PHP20,445	PHP21,063	PHP20,752
6	PHP20,752	PHP311	PHP20,752	PHP21,063	-

Each payment reduces the loan balance. As the loan balance gets smaller, so does the interest payment.

Add-on interest rate tells you the total interest you pay on your loan when you:

- ♦ add the Add-on Rate to the principal loan amount; and
- ♦ divide it by the number of repayments, it gives you the amortization amount.

For Katrina, the add-on interest rate is 10.63%. The PHP6,378.15 interest payment equals an annual interest rate of 10.63% (10.63% X 0.5 years X 120,000).

1.7 What are the features and benefits of a HSBC Mortgage?

Our mortgages are designed to be flexible to cater to your needs.

(a) Flexible Repayment Schemes

For your monthly amortization, you can choose our:

- ♦ **Straight-Line Scheme** which allows you to forecast your amortization cost along with your other expenses easily. Your monthly amortization is fixed and allows you to plan and manage your monthly cash flows.
- ♦ **Reducing Balance Scheme** where you can get more savings on your interest payments over the life of the loan since the principal portion of the loan is paid-off faster. Your monthly amortization varies and is based on the number of calendar days of the month.

We'll compute interest based on the outstanding balance of the loan at the beginning of an interest period. You'll be provided with a disclosure statement and amortization schedule by loan drawdown.

(b) Flexible Interest-rate fixing options for new loans and repricing/roll-over.

We offer the following repricing periods when your loan is first disbursed:

- ♦ 1 year;
- ♦ 2 years;
- ♦ 3 years;
- ♦ 5 years.

After the first repricing period, you can choose between 1 year or 5 year for the net repricing period.

A shorter repricing period offers a lower interest rate. This rate will be subject to change at the end of the period. A longer repricing period has a higher interest rate, but secures your amortization payments longer as the interest repricing review is longer as well. For any new repricing period, the rate may go up or down, depending on the current market conditions at the time of repricing.

2. About You

2.1 Can you apply for a loan?

To apply for a loan, you must:

- ♦ Be at least 21 years old;
- ♦ Be able to pay off the mortgage by the time you turn age 65; and
- ♦ Earn a gross income of at least PHP300,000 per month.

You may add a Co-borrower or Guarantor on your application. Your Co-Borrower or Guarantor must follow the same credit and regulatory rules as you. We'll allow up to 3 Co-Borrowers (including you) if they're related to you either:

- ♦ By blood (parents, siblings, children); or
- ♦ By marriage (spouse, parents-in-law, siblings-in-law, children-in-law).

2.2 What loan is best for you?

It depends on your needs. If you need to purchase a new property, or construct your dream house on your pre-purchased lot, you may need a Home Mortgage Loan. If you need funds to put up a business, renovate a home you don't live in, or for any need which you may have, you may need our Home Equity Loan.

2.3 What other factors do you have to consider?

A mortgage will influence your finances for years. It's important to know the risks of a mortgage.

Please consider:

- ♦ Your current financial situation;
- ♦ Your future financial situation;
- ♦ Interest rates;
- ♦ Possible appreciation or depreciation of your home;
- ♦ Stability of your income;
- ♦ Potential for higher mortgage payments;
- ♦ Other major financial commitments in your life; and
- ♦ Other extra costs of owning a home.

2.4 What if you are an OFW currently living overseas?

You may apply for a mortgage subject to our credit policies.

Please visit our website at:

www.hsbc.com.ph to send us a message.

A Home Loan Specialist will contact you to help you with your application.

3. About the Property

3.1 What types of property will be accepted as security?

We accept the following property types:

- ♦ House and lot covered by a Transfer Certificate of Title (TCT);
- ♦ Condominium unit covered by a Condominium Certificate of Title (CCT);
- ♦ Townhouse covered by either a TCT or CCT; and
- ♦ Accredited pre-sell residential properties of accredited developers.

For pre-sell units, we can only accept these from our accredited developers and projects.

All of this is subject to our policies on acceptable collaterals.

3.2 Does HSBC offer overseas mortgages?

No.

We only offer mortgages for properties located within select areas in the Philippines.

4. About the Fees and Amortization Payments

4.1 What are the applicable fees?

We'll charge the following fees:

- ♦ Late Payment Penalty:
We'll charge 20% per annum, computed from the day after each installment due date. We'll do this until you've fully paid. We'll charge this amount against all overdue amounts (principal and interest) for every installment period or portion that remains overdue.
- ♦ Documentary Stamp Taxes: PHP1.50 for every PHP200 or a portion of the loan proceeds.
- ♦ Other mortgage related fees and charges.

We'll also charge you for all expenses referred to in the Mortgage, and all reasonable costs and expenses incurred by us in connection with the loan and Mortgage including:

- ♦ Application processing fee;
- ♦ Registration fee;
- ♦ Documentary Stamps;
- ♦ Third party appraisal service fee;
- ♦ Notarial fee;
- ♦ Expenses for appointing debt collection agent if you default in payment (but not for expenses when we endorse an account to a debt collection agency); and
- ♦ Other expenses for preserving or enforcing our rights are payable by you on demand.

These fees and charges will be:

- ♦ Included in the Disclosure Statement to be issued before loan drawdown.
- ♦ Subject to change with prior notice.

If a legal claim is made on the overdue loan, or the same is delivered to any Attorney-at-law for collection, then you'll pay us the actual amount of attorney's fees, expenses of collection and costs of suit.

4.2 How much is your monthly amortization?

You may check with your Home Loan Specialist for your indicative monthly amortization.

We also have a Home Loan Calculator on our website: www.hsbc.com.ph

We'll give you an amortization schedule before and after drawdown.

4.3 How can you make payments on your HSBC Mortgage?

You can pay your mortgage by Auto Debit Arrangement (ADA). This set-up will be arranged once your loan application is approved and account opening requirements have been completed.

4.4 Are there other charges/ fees which I need to pay?

If you want to:

- ♦ Prepay;
- ♦ Terminate early;
- ♦ Restructure the loan term; or
- ♦ Change the interest rate fixing date or repricing period outside the scheduled repricing date, you must pay the corresponding service fees and Break Funding Cost.

We're not trying to profit from your prepayment. We only want to recover reasonable estimates of our loss. This is usually our cost of reinvesting your money at a lower return. We call this the Break Funding Cost.

4.5 How is this Break Funding Cost computed?

If you repay your loan early, interest rates may have dropped. We'll recover the amount of interest that we would have made.

Miguel gets a PHP1M loan on 04 January 2016. It has a one year fixed rate option at 4.05%. On 04 April 2016, he prepays PHP300,00 of his loan. There's only 9 months left on the loan. We would apply the 9-month market rate at the time, which is 4.00%.

The break funding cost is calculated by multiplying:
 Amount Prepaid (PHP300,000) X Difference in Interest (0.05%) X Remaining Days (275) / 365 = PHP113.01

If you have a loan for longer than 5 years, you may repay it before 5 years. But, you must pay an **Additional Break Funding Cost**.

We calculate this by using the deficiency gross receipts tax rate (4%), which is the Gross Receipts Tax (GRT) imposed on interest on pre-terminated loans as prescribed under Section 121 of the National Internal Revenue Code of 1997, as amended:

4% X total loan interest charged from loan start to the time you terminate.

This deficiency represents the difference between the 1% GRT initially paid by us based on the original maturity date of the loan of more than five (5) years (under Sec. 121 of the Philippines Tax Code), and the resulting higher GRT of 5% due to the shortened and actual consummated loan tenor which is five (5) years or less as a result of loan pre-termination by you. This deficiency GRT is applicable whenever a loan is pre-terminated whether on repricing date or non-repricing date within five (5) years from loan drawdown.

5. About the Application Process, Documents, Other Requirements, and Terms & Conditions

5.1. How do you apply?

You may visit www.hsbc.com.ph/mortgages to find out more about our mortgages and how to apply. If you are an existing HSBC customer, you may contact your Branch of Account or Relationship Manager to apply.

5.2. What are the requirements to complete the HSBC Mortgage application?

You must complete and give us:

(a) Home Loan Application form

(b) Basic Requirements

- ♦ One valid photo-bearing Government Issued Identification Card
- ♦ One document allowed for notarization purposes such as:
 - ♦ Tax Identification Number (TIN) or foreign equivalent;
 - ♦ Community Tax Certificate (CTCs); or
 - ♦ Passport;
- ♦ Marriage Certificate if you're married.

(c) Income Documents

If you're EMPLOYED, you'll need to provide one of the following:

- ♦ Your latest Income Tax Return (ITR). If you are employed in the Philippines, this is your BIR Form 2316. If you are employed overseas,

the Income Tax Return from your overseas employer as well as a Sworn Statement;

- ♦ Your pay slips for the last 3 months; or
- ♦ Your Employment Contract or Certificate of Employment, with details on salary, position and length of service.

If you're SELF-EMPLOYED or a SHAREHOLDER, you'll need to give us the latest of all the following:

- ♦ 2 years' Audited Financial Statements (AFS).
- ♦ 2 years' Income Tax Return (ITR) (BIR Form 1701).
- ♦ SEC/DTI Registration or Business Permit.
- ♦ Articles of Incorporation, if part owner.

If you're a SELF-EMPLOYED PROFESSIONAL, you'll need to give us your last 3 years' Income Tax Return (BIR Form 1701).

(d) Security Related Documents

- ♦ TCT (Transfer Certificate of Title), if the property is a house and lot; or
- ♦ CCT (Condominium Certificate of Title), if the property is a condominium.

Once your loan is approved, you must also provide the following before the loan can be disbursed:

(e) Insurance-Related Documents

- ♦ Payment protection:
 - ♦ Mortgage Redemption Insurance (MRI) secured through HSBC Insurance Brokers Philippines Inc.; or
 - ♦ Life insurance policy equivalent to the outstanding loan issued by our accredited insurance providers and endorsed in favor of us.
- ♦ Property protection:
 - ♦ For house and lot: Fire insurance policy for the value of the property endorsed in favor of us.
 - ♦ Please note: Depending on the terms and conditions agreed with your fire insurance provider, note that the insurance provider may not cover any damages if the property is unoccupied.
 - ♦ For condominium unit: Copy of Master Fire Insurance (MFI) of the condominium building. If the developer is not one of our accredited developers, the MFI must be:
 - ♦ endorsed in favor of us; and
 - ♦ for the value of the unit.

You'll give us proof of updated premium payments for endorsed life and/or fire insurance policies every year while the loan is outstanding. We can also help in facilitating an insurance policy for your mortgage with us where your premium payments can either be

paid in full every year or in installments for 3 months at 0% interest.

5.3 What additional documents do you need to apply for a Construction Loan?

In addition to the documents above, you will also need to give us:

- ♦ Building Plan; and
- ♦ Bill of Materials.

We will give you the loan in tranches in line with construction progress:

For Construction only (lot is pre-owned):

Tranche Releases	Required completion percentage	Tranche amount
1st tranche	0%	¼ of the total loan amount
2nd tranche	30%	¼ of the total loan amount
3rd tranche	60%	¼ of the total loan amount
4th tranche (Final)	90%	¼ of the total loan amount

For Construction only (lot is pre-owned):

Tranche Releases	Required completion percentage	LTV (loan to value ratio)	
		With construction documents prior approval	With Letter of Undertaking to construct within 12 months
1st tranche	0%	Approved LTV or 70%, whichever is lower, applied to the value of the land*	Approved LTV or 60%, whichever is lower, applied to the value of the land*
2nd tranche	30%	1/3 of the remaining loan amount after first tranche**	1/3 of the remaining loan amount after first tranche (once construction documents are in place)**
3rd tranche	60%	1/3 of the remaining loan amount after first tranche	1/3 of the remaining loan amount after first tranche (once construction documents are in place)**
4th tranche (Final)	90%	1/3 of the remaining loan amount after first tranche	1/3 of the remaining loan amount after first tranche (once construction documents are in place)**

*Lower of Appraised value of the land vs. Selling price of the land
 ** (Total Amount – 1st tranche) / 3

All tranche releases shall be verified and validated by our accredited property appraisers. You'll pay the cost of doing this provided the Construction shall not exceed 12 months whichever is shorter. The tranche releases will follow the final maturity date, instalment date and interest repricing period of the initial drawdown.

5.4 What documents do you need for a loan to buy a built property?

In addition to the documents in section 5.2 above, you must give us:

- ♦ A copy of your Property Title (Transfer Certificate of Title/ Condominium Certificate of Title). The original Title will be endorsed to us;
- ♦ Appraisal Report (from Accredited Appraiser). We will facilitate the property appraisal. You must pay the cost of the appraisal;
- ♦ Real Estate Tax Receipt for Land and Improvements;
- ♦ Latest Tax Clearances for Land and Improvements; and
- ♦ Latest Tax Declaration.

5.5 What documents do you need for a loan to buy a pre-selling condominium?

In addition to the documents in section 5.2 above, you must give us:

- ♦ Your Contract to Buy and Sell, or any valid alternative; and
- ♦ Your Statement of Account from the developer.

5.6 Can you apply for an HSBC Mortgage to buy a vacant lot?

Unfortunately, we do not allow loans for the purpose of buying vacant lots at the moment.

5.7 How can you move your existing home loan with another bank to HSBC?

We can give you a Refinancing Loan where we'll pay off your loan balance with the other bank. Please advise your Home Loan Specialist upon application if your loan purpose is to refinance your current mortgage.

You must give us:

- ♦ The Home Loan Statement of Account (SOA); or
- ♦ Other proof of payment history with your other bank.

5.8 Who can you speak with for assistance with your application form?

You may ask for help from one of our Home Loan Specialists.

5.9 What happens after you have submitted your HSBC Mortgage application?

An Account Officer will review your submitted documents. We may ask you for some extra requirements.

5.10 How long will it take to process your HSBC Mortgage application?

The time depends on the loan you apply for. Please contact your Home Loan Specialist for more information.

5.11 How can you check on the status of your application after you have submitted it to us?

You can check your application status by calling your Home Loan Specialist.

5.12 What are the other requirements?

(a) You'll execute a Promissory Note with Real Estate Mortgage in our favor over the property which will secure all moneys owed by you to us. The Loan is secured by the Mortgage on your Property. If you default in repayment, we can take possession of and sell your Property to pay all amounts owing to us in connection with the Loan or the Mortgage.

(b) You must have the required insurance described in 5.2(e) above.

(c) Set-off right – we have the right, without prior notice, to transfer any money standing to the credit of any account(s) that you maintain with us to satisfy any amount owing to us in connection with the mortgage.

(d) Annual submission of documents – in compliance with Bangko Sentral ng Pilipinas (BSP) regulations, the Bank requires clients with existing Mortgage to submit, as applicable every year, their Income Tax Return (ITR) and their Real Estate Tax Receipts (RETR) or Tax Declaration of the property securing the home loan.

(e) Updating of Customer Information – please provide updated contact and other personal information as and when applicable.

5.13 What is an Insurance-on-Instalment (IOI)?

Insurance-on-Instalment allows you to pay insurance premiums at absolutely no interest.

You pay IOI for 3 months, and the payments will be added to your monthly mortgage payments every year upon renewal. You must apply to our Insurance Brokerage Team and give personal information as part of the evaluation process. You may have to undergo a medical check. We may need an appraisal of the property which you must pay for.

5.14 Can you still use IOI if you have provided your own insurance policy?

If your insurance policy expires, you have the option to take out new insurance coverage through our Insurance Brokerage Team. You may pay the corresponding premium due via IOI. Please advise your Relationship Manager or Personal Banking Officer prior to expiry of your existing policy if you would like to switch to this option.

5.15 What if your own insurance policy expires and you are unable to submit updated/renewed documents?

We have option to secure a new insurance policy in your behalf. If this happens, the premium due may be enrolled under IOI.

5.16 Do you need to re-enroll for the succeeding years if you are currently enrolled in IOI?

Once you are enrolled, we'll proceed to renew the insurance every year via IOI. You must ensure that your Home Loan ADA account is sufficiently funded to cover the loan amortization and the IOI amount due.

6. The Risks

A mortgage is a major financial commitment. It will influence your finances for the next several years. It's important to know the risks associated with a mortgage.

6.1 What happens if you miss your payments?

We'll charge a penalty for all amounts not paid on or before the due date. The penalty rate is in the Promissory Note and/or Disclosure Statement. This may impact your credit rating.

6.2 What happens if you totally default on your mortgage?

If you default on your mortgage:

- ♦ You'll be charged the penalty;
- ♦ We may take your property and sell it;
- ♦ You may lose money from us selling your property;
- ♦ It will have a negative impact on your credit rating which may make it more difficult for you to acquire any credit in the future; and
- ♦ You'll lose the money you invested in your home if it's foreclosed.

6.3 Is there a risk on foreign currency denominated loans?*

Yes. Due to movements in currency exchange rates, the outstanding amount of your mortgage may be higher in the future. You can discuss this further with your Home Loan Specialist.

*This is applicable to clients with existing foreign currency denominated loans

6.4 What is Negative Equity and what are its risks?

We may only lend up to a certain percentage of the value of your property or Loan-to-Value Ratio (LTV). The difference between the amount you owe and the value of your property is also called your "Equity".

LTV limits ensure the mortgage is covered if there's any fluctuation in property-value up to foreclosure-sale.

LTV is important if you decide to sell or re-finance your property. Even though your loan balance decreases every month, property values may suddenly change. This can result in your property having a lower value than expected. Market prices can be affected by things such as economics, environment, location as well as demand and supply. If depreciation occurs, a high LTV may lead to "Negative Equity". This means the value of your property is less than the amount of your mortgage. If you need to sell your property, you may need to find more money to pay-off and release the mortgage. A Re-mortgage may not be possible as the depreciated value of your property no longer provides any room for a top-up loan without exceeding LTV limits.

6.5 What is the Risk if you have no insurance coverage?

Mortgage Redemption Insurance (MRI) or a Life insurance assignment is intended to pay-off the loan (up to the extent of the insurance coverage) in the event of death of the borrower or co-borrower. If you don't have coverage, whether due to waiver or non-renewal, the surviving borrower must continue to amortize the loan. If you're unable to pay the Loan, we may have to foreclose it.

Fire Insurance should pay-off the loan (up to the extent of the insurance coverage) in case of property-damage due to fire (or other eligible reasons stated in the policy). If you don't have fire insurance coverage, you must continue to pay the loan. You must do this even if the property is not usable or destroyed. This includes if it's a family home.

7. After-Sales Servicing

7.1 Our team can help you with your questions:

You want to:	Please contact		
	Branch of account	Home Loan Specialist	Customer Service Hotline
Access your mortgage statements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Change your personal details	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Change your auto-pay account	<input checked="" type="checkbox"/> (PHP500 fee)		
Amend the repayment amount	<input checked="" type="checkbox"/> *fee		
Amend the repayment frequency	<input checked="" type="checkbox"/> *fee		
Amend the tenure of payment	<input checked="" type="checkbox"/> *fee		
Settle the loan	<input checked="" type="checkbox"/> *fee		<input checked="" type="checkbox"/>

*A fee may apply to this service

Please contact your:

- ♦ Home Loan Specialist.
- ♦ Customer Service hotline at (02) 8858-0000 for details.
- ♦ Branch of account can be found on our website.

7.2 Can you change the repayment date on your HSBC Mortgage?

Yes, if you pass a credit evaluation, submit any missing or out of date documents to us, and we approve you. You may have to pay fees and submit additional documentation for our review.

Important note:

We may change the above terms, conditions and features at any time. We will let you know when we do this.

Issued by HSBC Savings Bank (Philippines) Inc.

To contact HSBC for inquiries or complaints, call (02) 8858-0800 or (02) 7976-8080 from Metro Manila, 1-800-1-888-4722 PLDT domestic toll-free, +(International Access Code)-800-100-85-808 international toll-free for selected countries/regions, email hsbc@hsbc.com.ph, or visit hsbc.com.ph/feedback. HSBC Savings Bank (Philippines) Inc. is an entity regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral). You may get in touch with the Bangko Sentral Consumer Protection and Market Conduct Office through their Email: consumeraffairs@bsp.gov.ph; Webchat: <http://www.bsp.gov.ph>; Facebook: <https://www.facebook.com/BangkoSentralngPilipinas> or SMS: 021582277 (for Globe subscribers only).
