



Keep life simple

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HSBC's Card Balance Transfer can help you simplify things in your life and save at the same time.

Consolidate all your non-HSBC Credit Card balances and transfer to your HSBC Credit Card to save on finance charges.

Don't delay. Call our HSBC's Card Balance Transfer hotline at **(02) 85-800, (02) 464-3800, or (02) 976-2600** to apply now.

HSBC Credit Card.
The One Card for Home and Away.

HSBC's Card Balance Transfer Terms and Conditions

1. HSBC's Card Balance Transfer is limited to select HSBC credit cardholders ("Cardholder") of good credit standing. HSBC's Card Balance Transfer allows a Cardholder to transfer his/her outstanding card balances with other banks or credit card companies to his/her HSBC credit card. The approved HSBC Card Balance Transfer Amount will be subject to the prevailing monthly interest rate, depending on the chosen repayment period.
2. 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.
3. The HSBC Card Balance Transfer amount must result to a monthly installment amount of at least PHP500.00.
4. 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 HSBC Card Balance Transfer. In the case of installment transactions, only the monthly installment amount posted to the card at the time of application may be covered by the HSBC Card Balance Transfer transaction.
5. HSBC shall have the absolute and exclusive right to approve or decline all HSBC Card Balance Transfer applications. HSBC shall approve only up to the HSBC Card Balance Transfer Amount applied for and may, at its sole discretion, approve only a portion thereof without need to inform the Cardholder beforehand. The Cardholder shall be responsible for following up with HSBC on the status of his/her HSBC Card Balance Transfer application. In case of a declined HSBC Card Balance Transfer application, HSBC is not required to notify the Cardholder of such declined application and the reason thereof. For this purpose, the Cardholder may call (02) 85-800 or 1-800-1-888-8555 (domestic toll-free for calls outside of Metro Manila through PLDT landlines). HSBC shall not be liable for overdue charges of the Cardholder's non-HSBC card or the card account being overdue, or any interest or penalty charges imposed upon the Cardholder as a result of the declined HSBC Card Balance Transfer application.



6. The approved HSBC Card Balance Transfer Amount plus the total amount of interest for the chosen repayment period shall be deducted from the available credit limit of the HSBC credit card at the time of approval, but shall be posted at Statement billing / cut-off date in fixed equal monthly installment amounts on each statement of account.
7. The entire monthly HSBC Card Balance Transfer Installment Amount shall form part of the Minimum Amount Due on each statement of account. Cardholders shall have the option to pay the Minimum Amount Due, every month, but if the Cardholder revolves any portion of the Total Due in any given month, the account will be subject to the computation of the Finance Charge and Late Payment Charge (if applicable) for that month.
8. In case any portion of the HSBC Card Balance Transfer Amount remains unpaid after the chosen repayment period, the remaining unpaid HSBC Card Balance Transfer amount shall be charged the prevailing, standard monthly finance charge of the HSBC credit card.
9. Once an HSBC Card Balance Transfer application is approved, HSBC in behalf of the cardholder, shall credit or pay, the non-HSBC credit card the amount of the approved HSBC Card Balance Transfer Amount. The issuing bank may charge a fee that will be debited from the approved HSBC Card Balance Transfer amount. The said charges shall be for the account of the Cardholder. HSBC shall not be liable for interest, or any over-payment 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.
10. Once approved, the HSBC Card Balance Transfer transaction can no longer be reversed. In case of pre-termination or cancellation of the approved HSBC Card 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 HSBC Card 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 HSBC Card Balance Transfer transaction.
11. The Terms & Conditions governing the issuance and use of the HSBC Credit Card and the HSBC's Card Installment Plan are incorporated herein by reference and made an integral part thereof.

Updated as of April 2017