

HSBC CREDIT CARDS FAQs

Section 1: Application

Q: What HSBC Credit Cards may I apply for?

A: You may apply for an HSBC Gold Visa Cash Back, HSBC Platinum Visa or HSBC Red MasterCard credit card. If you are an HSBC Advance or Premier bank depositor, you may apply for an HSBC Advance Visa or HSBC Premier Mastercard credit card. To find the right HSBC credit card the suits your needs, click here: <http://www.hsbc.com.ph/1/2/personal/credit/compare>.

Q: How do I apply for an HSBC Credit Card?

A: You may apply for an HSBC Credit Card online at <http://www.hsbc.com.ph/1/2/personal/credit/compare> or at an HSBC branch near you.

Q: What documentation do I need to provide when applying for an HSBC Credit Card?

A: You will need to have an annual income of at least Php200K, Other Bank Credit Card/s (Credit Card should be at least 12 months and you should be the primary cardholder) and provide a copy of the following:

1. Proof of Identity with Complete name (at least one of the following)
 - Passport, Driver's License, SSS/TIN ID plus NBI Clearance or Voter's ID
Note: Proof of Identity should be valid (not expired), photo-bearing and contain date of birth.
2. Proof of Residence (Note: Must be under the name of the applicant)
 - Valid ID containing the address of the applicant
 - Utility bills (electricity, landline phone, mobile phone or cable TV issued within the last 3 months and must match the permanent and primary address)

Q: How long will it take to process an HSBC Credit Card application?

A: Around 5-10 business days upon submission of a completed application forms and all required documents.

Q: How do I activate my HSBC Credit Card?

A: You may activate your HSBC Credit Card by calling the hotline at (02) 85-800 or +63 (2) 976-800 (when overseas)

Q: What fees and charges are linked to having an HSBC Credit Card?

A: For a complete list of all the fees and charges, you may refer here: <http://www.hsbc.com.ph/1/2/personal/credit/compare>

Q: How many supplementary cards may I have for my HSBC Credit Card?

A: You may have up to four (4) supplementary cards.

Q: How do I apply for a supplementary card?

A: You may apply via this link: <http://www.hsbc.com.ph/1/2/personal/credit/supplementary>

Section2: Product Information

Q: Do I earn Bonus Points when I use my HSBC Credit Card?

A: Yes, with the HSBC Credit Card Rewards Programme, your HSBC Red Mastercard, Platinum Visa or Premier Mastercard earns 1 bonus point for every Php20 spend on your HSBC credit card. With your HSBC Advance Visa, you can earn 1 bonus point for every Php15 spend. You have an opportunity to earn more bonus points with HSBC Credit Card Rewards Programme's accelerated rewards feature. The more you use your HSBC credit card, the more bonus points you'll earn. Accumulate your bonus points and redeem items and special treats from HSBC's Rewards Catalogue.

Q: Can you tell me more about HSBC Credit Card Rewards Programme's accelerated rewards feature?

A: With HSBC Credit Card Rewards Programme's accelerated rewards, your HSBC Red Mastercard, Platinum Visa, Advance Visa or Premier Mastercard earns additional bonus points when you use your HSBC credit card.

You may refer to the Accelerated Rewards webpage for more details:

<http://www.hsbc.com.ph/1/2/personal/credit/accelerate-your-rewards>

No minimum spend is required to earn accelerated bonus points. A maximum, accumulated monthly spend of Php40,000 for HSBC Red Mastercard and Advance Visa; and Php60,000 for HSBC Platinum Visa and Premier Mastercard, across the pre-defined merchant categories, shall earn accelerated points. Amounts in excess of the specified maximum monthly spend shall earn the regular bonus points following the standard bonus point earn rate of 1 Bonus Point for every Php15 (for HSBC Advance Visa only) or Php20 spend (for HSBC Red Mastercard, Platinum Visa or Premier Mastercard).

Q: How long are my Rewards points valid for?

A: For HSBC Classic Visa/MasterCard, rewards points are valid for up to two (2) years, at the end of the relevant month, from cardholder's account open date. For HSBC Red Mastercard, HSBC Gold Mastercard, HSBC Advance Visa, HSBC Platinum Visa and HSBC Premier MasterCard, Rewards points are valid for up to three (3) years, at the end of the relevant month, from Cardholder's Account Open Date.

For instance, if you are an HSBC Red Mastercard cardholder and your account open date is on January 2017, all the Rewards points that you earned from January to December 2017 will be valid until December 2020 (three years).

Q: What can I redeem using my Rewards points?

A: The HSBC Rewards Catalogue features a wide array of items ranging from everyday basics, dining delights, shopping perks to travel privileges.

You may refer to this link for more details: <http://www.hsbc.com.ph/1/2/personal/credit/rewards-catalogue>

Q: How do I redeem my Rewards points?

A: Redemption of Rewards may only be made by the cardholder via the HSBC website by logging on to www.hsbc.com.ph (<http://www.hsbc.com.ph>) and submitting a duly-filled out Online Redemption Form.

Q: What is HSBC's home&Away Privilege Program?

A: With your Philippine-issued HSBC credit card, you can enjoy HSBC's home&Away Privilege program which offers an array of discounts and privileges from over 27,000 outlets in more than 160 countries and territories worldwide.

You may refer to this link for a complete list and details of the offers:

http://www.homeandaway.hsbc.com/1/2/hna2/local/ph?WT.mc_id=ASPHA_2009PH_002

Q: Please talk about HSBC's Rebates Plus Rewards at Caltex.

A: Rebates Plus Rewards feature allows you to earn rebates and rewards when you use your HSBC credit card for your purchases at Caltex. Get a 3% rebate on your credit card when you fuel up at participating Caltex stations nationwide*. At the same time, your fuel spend earns you Bonus Points**, which you can use to redeem Rewards items or miles.

* Rebate is given to Caltex purchases of up to a maximum of Php20,000 per calendar month.

** For HSBC Gold Visa Cash Back customers, you can earn cash back instead of bonus points for fuel transactions.

Q: What is HSBC's Card Balance Transfer Plan?

A: Under HSBC's Card Balance Transfer Plan, you may transfer your outstanding credit card balances with other banks to your HSBC credit card and pay it off on equal monthly instalment at preferential rates. You may check your eligibility to avail of HSBC's Card Balance Transfer by calling 85-800.

Q: What is HSBC's Cash Installment Plan?

A: With HSBC's Cash Installment Plan, you can get cash from your HSBC credit card and pay it off on installment at low monthly interest rates. You may check your eligibility to avail of HSBC's Card Balance Transfer by calling 85-800.

Q. What about HSBC's Card Installment Plan?

A: You may enjoy 0% interest on equal installment up to 36 months at participating merchants nationwide. HSBC's partner stores determine which items may be purchased on installment and the tenors to be offered. Certain stores may offer shorter installment tenors. Please ask the merchant your options before making an installment purchase.

For more details, visit: <http://www.hsbc.com.ph/1/2/personal/credit/installment>

Q: What is HSBC's Card Balance Conversion Plan?

A: HSBC's Card Balance Conversion Plan allows you to convert your HSBC card purchases into affordable monthly installments at low interest rates. You may check your eligibility to avail of HSBC's Card Balance Conversion Plan by calling 85-800.

Q: What is HSBC Auto Charge?

A: HSBC Auto Charge is a facility that automatically charges bills to your HSBC Credit Card so that you won't have to go through tedious processes to pay your bills. You will never forget to pay for your bills and you can pay for multiple bills in just one step, with only one due date to remember.

For more details, may visit <http://www.hsbc.com.ph/1/2/personal/credit/autocharge>

Q: How do I enroll for Auto Charge?

A: You may enroll for Auto Charge by performing the following steps:

1. Choose the utility bill/s you'd like to enroll from our list of accredited utility companies. (For a list of the accredited companies, please refer to this link:
<http://www.hsbc.com.ph/1/2/personal/credit/autocharge>)
2. Call Customer Services at (02) 85-800 to enroll OR fill out HSBC's AutoCharge Form and send via email to hsbc@hsbc.com.ph
3. Wait for a text message confirmation that your enrollment has been approved.

Note: Please continue to settle your bill/s through other means until you have confirmation that your enrollment has been approved.

Section 3: Servicing Information

Q: How may I make payments on my credit card account?

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

1. Payment through HSBC and HSBC Savings Bank
2. Payment via automated channels, such as Bancnet and Megalink member banks
3. Over-the-counter at SM Department Stores, SM Hypermarkets and Supermarkets, and BDO.

For more details, you may visit the Payment Centers page:

<http://www.hsbc.com.ph/1/2/personal/credit/paymentcenters>

Q: How is the Minimum Amount Due on my HSBC Credit Card computed?

A: The Minimum Amount Due computation is listed in the Table of Fees and Charges found here:

<http://www.hsbc.com.ph/1/2/personal/credit/compare>

Q: How do I register for eStatement?

A: You may register for eStatement online through this page:

<https://www.hsbc.com.ph/1/2/personal/ways-to-bank/paperless>

Q: How do I register for Internet Banking?

A: To register for Online Banking, you will need your credit card number and your Cash Advance PIN. You can then register online by following the procedures found at this page: www.hsbc.com.ph/onlinebanking-registration (<http://www.hsbc.com.ph/onlinebanking-registration>).

If you do not have or do not recall your PIN, you may seek assistance from our Customer Services by calling (02)85-800 from Metro Manila or +63(2)976-8000 from elsewhere.

Q: What do I do if I have lost my HSBC Credit Card?

A: In order to prevent fraud or misuse of your credit card, call the hotline at (02) 85-800 or +63 (2) 976-8000 (when overseas) to report your lost or stolen credit card. Your liability for all purchases and/or cash advances made through the use of the lost or stolen card shall cease upon HSBC's receipt of your verbal notification.

Q: What should I do if I suspect there has been fraudulent activity on my Credit Card?

A: You may call the hotline at (02) 85-800 or +63 (2) 976-8000 (when overseas) immediately to report suspected fraudulent activity on your credit card.

Here are simple tips to secure your credit card:

- Immediately sign at the back of your credit card upon receipt.
- Do not freely divulge your credit card details such as card number, expiry date, or Card Verification Value (CVV) to any person or means without verifying the legitimacy of the person or manner.
- Keep your credit card in a secure place.
- Secure your card while shopping.
- Memorize your PIN for ATM Cash Advance Transactions. Don't use PIN combinations that could easily be guessed, such as your birthday.

Click here <http://www.hsbc.com.ph/1/2/personal/credit/creditawareness> to know more about securing your credit card.

Q: What are HSBC's secure online payment services?

A: HSBC's Verified by Visa and MasterCard SecureCode are the secure online payment services that provide extra security for online transactions when using HSBC Credit Cards. Some online merchants will require this extra verification before clients can make any transactions.

Q: What are the features of Secure Pay?

A: Password protection ensures that the client is the only one registered to use the credit card online. While a Personal Message which will secure the password can also be created for even greater protection.

Q: What are the benefits of using HSBC's secure online payment services?

A: HSBC's Verified by Visa and MasterCard SecureCode provide extra security for online transactions.

Q: What is the CVV number?

A: The Card Verification Value (CVV) number is the 3-digit number next to the signature panel at the back of your card. The CVV is a security measure usually requested by merchants when completing a purchase to ensure that you the card in your possession.

Q: How do I register either my HSBC's Visa or MasterCard® for HSBC's secure online payment services?

A: You may register for Secure Pay by following these steps:

- Step 1 - Register your HSBC credit card by creating a password and a personal message via HSBC online banking. Once logged on, click Services then select either Verified by Visa or MasterCard® SecureCode™ and follow the instructions to enroll in HSBC Secure Pay.
- Step 2 - After the registration, you may start shopping online using your HSBC credit card.
- Step 3 - Remember to verify that the authentication screen is genuine by checking that the personal message is the one you created at the time of registration.
- Step 4 - Enter your password to authenticate the transaction and complete your online purchase.

For more details, you may visit <https://www.hsbc.com.ph/1/2/personal/credit/securepay>

Q: Will I automatically receive a new HSBC Credit Card if my existing Credit Card is about to expire?

A: Yes, a renewal card will be sent to your recorded billing address one month prior to the expiry of your existing HSBC Credit Card. To ensure the time delivery of your credit card, please ensure that your billing address is updated in HSBC's systems.

Q: How may I have my credit line increased or decreased?

A: You may request for an increase or decrease of your credit line by calling the hotline at (02) 85-800. This is subject to credit approval.

Q: Can I use my HSBC Credit Card overseas?

A: Yes, your HSBC Credit Card may be used overseas. If you are traveling abroad, please call 85-800 at least 5 days prior to your departure date and check that your contact details are updated to ensure that you can continue using your credit card abroad, effortlessly.

Please refer to our tables of fees and charges for overseas spending related charges found here: <http://www.hsbc.com.ph/1/2/personal/credit/compare>

Q: Will I be charged anything extra if I use my credit card overseas?

A: A service fee amounting to 2.50% of the converted sum plus reimbursement of the assessment fee charged by Visa/MasterCard to HSBC equivalent to 1% of the converted sum, will be charged for overseas transactions.

Q: Can I use my HSBC Credit Card at an ATM to withdraw cash?

A: Yes, you may perform Cash Advance transactions at any of the following ATM centers: BancNet, ExpressNet, Megalink, Plus or Cirrus. This will require a PIN (Personal Identification Number). If you cannot recall your Cash Advance PIN, please contact us at (02) 85-800 to request for a reprint.

Every cash advance transaction is subject to a service fee of 3% of the withdrawn amount or Php500, whichever is higher. In addition to the cash advance service fee, your cash advance transactions shall also incur finance charges at the prevailing monthly interest rate applied to the cash advance amount from transaction date until the amount is fully paid.

To read more about Cash Advance, click <http://www.hsbc.com.ph/1/2/personal/credit/cashadvance>.

Q: How can I close my HSBC Credit Card account?

A: You may call the hotline at (02) 85-800 to request for the closure of your credit card. All outstanding balances, including any existing installment transactions or unbilled transactions, need to be fully paid prior to the closure of your credit card.

Section 4: Other Information

Q: What does Effective Interest Rate (EIR) mean?

A: EIR is the rate that exactly discounts estimated future cash flows through the life of the loan to the net amount of loan proceeds. It is the relevant true cost of the loan comparable to the concept of simple annual rate.

Q: How are finance charges calculated?

A: Finance charges are applied if the cardholder opts to pay the Minimum Amount Due or any amount less than the Total Due or makes a cash advance transaction. The finance charge uses the average daily balance method upon the cardholder's opening credit card balance and all new credit card transactions including any applicable fixed monthly installment amount within the statement period. This average daily balance is accrued from the transaction date until the end of the current statement period.

For inquiries or complaints, please call HSBC's Customer Services at +63(2) 85-800 from Metro Manila, +1-800-1-888-8555 PLDT domestic toll-free, +63(2) 976-8000 from overseas, (country code) + 800-100-85-800 international toll-free for selected countries, or send an email to hsbc@hsbc.com.ph. If you want to find out more about HSBC's customer feedback procedures, please visit hsbc.com.ph/feedback. The Hongkong and Shanghai Banking Corporation Limited is an entity regulated by the Bangko Sentral ng Pilipinas (Bangko Sentral). You may also contact the Bangko Sentral Financial Consumer Protection Department at (02) 708-7087 or consumeraffairs@bsp.gov.ph.

Note: Do not provide your account or credit card numbers or disclose any other confidential information or banking instructions through email.

HSBC has an Employee Handbook, which mandates all its officers and employees to treat clients with a high degree of professionalism, efficiency, accuracy, care, and courtesy. Officers and employees are enjoined to always be conscious of promoting HSBC's good image and protecting its reputation whether they are within or outside Bank premises.