



### **Credit Card Application Declaration and Consent**

I authorize The Hongkong and Shanghai Banking Corporation Limited (HSBC), any member of the HSBC Group and HSBC's authorized agents to obtain, disclose or verify the information provided in this application form or in any documents I submit for as long as it is connected with this application, my HSBC Credit Card, the use or transactions involving my HSBC Credit Card, with any person/s or entity that HSBC may deem necessary including but not limited to (i) any and all credit information service providers such as the Credit Card Association of the Philippines and the Credit Information Corporation, (ii) HSBC's partner merchants and service providers handling the redemption process of HSBC's Credit Card Acquisition Promo.

I agree to hold the Bank and the persons from or to whom the Bank shall obtain, disclose or verify the information contained herein free and harmless of its previous classification as confidential under related contracts, and regardless of the effect to this credit card application.

I understand that HSBC reserves the right to withhold any information about the non-approval of my application.

I have received and read a copy of the [HSBC Credit Card Terms and Conditions with the table of fees and charges](#). I understand that I/ may request for the HSBC Credit Card Terms and Conditions anytime and that a copy thereof will be sent to me together with my credit card if my application is approved. By signing this application, or by calling to request for card activation, or by signing or using my HSBC Credit Card, I signify my agreement to be bound by the same, as may be amended from time to time.

I likewise agree to be bound by the ongoing HSBC Credit Card Acquisition Promo at the time of my application.

I understand that I have to keep my credit card information confidential to avoid being a victim of fraud. I should not share my/our OTP, CVV, and card expiry date with any one, especially with callers pretending to be from the bank. I will keep track of my transactions, enable notifications, and report to the bank immediately anything that is unusual. I have read and understood further security reminders which may be accessed at [www.hsbc.com.ph](http://www.hsbc.com.ph) under Security Centre.

For individuals exempt from income tax only:

In relation to provisions of the National Internal Revenue Code, I am exempt from income tax, and as such I am not required to file an Individual Income Tax Return (ITR). I attest to the truth of this statement in relation to my credit card application and for whatever legal purpose it may serve. I undertake to immediately inform HSBC and submit the ITR annually in the event that I have income earned from sources within the Philippines. My failure to do so will be considered a breach of the terms and conditions of my credit card with HSBC.

E-Statements:

I hereby agree that by default, an electronic copy of my Statement of Account (SOA) will be sent through the email address indicated in this form. I acknowledge that if I prefer to receive my SOA in printed (paper) form, I may instruct HSBC of the same via HSBC's Online Banking or by calling HSBC's Hotline