Important Notes and Declarations for Credit Card Applicants

Important Notes

1. All primary card applicants must be aged 18 or above.

2. (Not applicable to applicants of HSBC Visa Gold Card for Students) To be eligible for the credit card, primary card applicant's annual income must meet the following requirements:

   (i) HSBC Visa Signature Card / HSBC EveryMile Credit Card – HK$240,000 or above;
   (ii) HSBC Visa Platinum Card / HSBC Pulse UnionPay Dual Currency Diamond Card / HSBC Red Credit Card – HK$120,000 or above;
   (iii) HSBC Visa Gold Card / HSBC UnionPay Dual Currency Card – HK$60,000 or above.

3. HSBC Premier customers applying for HSBC Premier MasterCard® Credit Card must have at least HK$100,000 Total Relationship Balance excluding lending (subject to the Bank's discretion) within two months of application submission for the application to be processed with the details provided on this form. If you are unable to meet the requirement within two months, your application will be withdrawn. For any queries, please call our HSBC Premier Hotline on (852) 2233 3322.

4. HSBC Premier customers will enjoy a perpetual annual fee waiver on the HSBC Premier MasterCard primary card and all additional credit cards by providing the Integrated Account number (HSBC Premier). For any queries, please call our HSBC Premier Hotline on (852) 2233 3322.

5. The Bank reserves the right to terminate the credit card annual fee waiver without prior notice to the credit cardholder(s).

6. If you wish to enjoy the Hong Kong Jockey Club Cash Voucher Purchase Facility, please contact any branch for arrangement.

7. Your new card provides free use of the ATM / EPS facility. You can set up your ATM PIN after card activation via (852) 3163 0688. If you do not wish to have this service, please call HSBC Customer Service Hotline on (852) 2233 3000# for arrangement. Please note that without an ATM PIN, you will not be able to access the ATM / EPS facility (including the credit card cash advance function through ATM) or register the phone banking service through ATM / HSBC Customer Service Hotline with the card.

8. Phone banking service can be registered via our HSBC Customer Service Hotline (852) 2233 3000# or at any HSBC ATM in Hong Kong using your ATM PIN as first time authentication.

9. Your new card provides free use of contactless payment function. You may use your card for contactless payment transactions, subject to transaction limits (including limit on each purchase and other limits) set by the Bank, Visa, MasterCard Worldwide or UnionPay or the merchant from time to time. For payment over the pre-defined transaction limit or if contactless payment is unavailable, you will still need to sign on the credit card sales slip in order to complete the transaction.

10. If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge will accrue daily at 2.65% per month (equivalent to an Annualized Percentage Rate (APR) of up to **35.42%** on purchase and **35.94%** on cash advance, inclusive of the handling and cash advance fees for all listed card types)* , and will be applied to (a) the unpaid statement balance, from the statement date immediately preceding the said payment due date until payment in full; and (b) the amount of each new transaction posted to your card account since that statement date, from the transaction date until payment in full.
*The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR may also be different for cards not offered in this application form. Please call HSBC Customer Service Hotline on (852) 2233 3000# for enquiries.

11. The Bank may, at its sole discretion, decide whether to approve your application, and whether to issue a HSBC Visa Platinum or HSBC Gold Card, and whether to issue a HSBC Pulse UnionPay Dual Currency Diamond Card or a HSBC UnionPay Dual Currency Card. If your application is not approved, the Bank may issue to you a HSBC Visa Gold Card (for HSBC Visa Platinum Card applicants) or HSBC UnionPay Dual Currency Card (for HSBC Pulse UnionPay Dual Currency Diamond Card applicants). If you wish to cancel your card, please call our HSBC Customer Service Hotline on (852) 2233 3000#.

12. Applications from the Bank's staff will be subject to HSBC's staff policy.

13. The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-

lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.

14. HSBC Visa Gold Card for Students is only applicable to full-time students of designated institutions. Please refer to HSBC HK website > 'Borrowing' > 'Visa Gold Card for Students' for details.

15. No over-the-limit facility for HSBC Visa Gold Card for Students. No additional card(s) are available for HSBC EveryMile Credit Card and HSBC Visa Gold Card for Students.

16. Student applicant who applies for HSBC credit card other than HSBC Visa Gold Card for Student may be granted a credit card with credit limit over HKD10,000 if such applicant has successfully **submitted application** and **provided to the Bank's satisfaction financial information** indicating that such applicant has an independent ability to repay the proposed extension of credit in connection with the account.

17. Instant RewardCash redemption at merchants is not applicable to HSBC Red Credit Card, HSBC EveryMile Credit Card, HSBC Pulse UnionPay Dual Currency Diamond Card and HSBC UnionPay Dual Currency Card.

18. Effective from 2023, receiving paper statement is subject to an annual paper statement fee. Please refer Bank tariff for details.

Declarations

My/Our information

1. I/We confirm that the information given in this application form is correct and complete. I/We authorise The Hongkong and Shanghai Banking Corporation Limited (the "**Bank**") to obtain and verify information relating to me/us from or with any other person or source at any time and from time to time as the Bank may decide. In particular, for considering possible increase, decrease or modification of credit limits of my/our credit card(s) or other credit facilities provided to me/us by the Bank, I/we agree that the Bank is entitled to:

   (i) conduct checks with any credit reference agency at any time; and
   (ii) perform routine credit reviews and make at least monthly access to data from the credit reference agency.

   Note: The Bank may engage TransUnion as the credit reference agency and other available credit reference agencies including but not limited to PingAn

OneConnect Credit Reference Services Agency (HK) Limited for the provision of consumer credit reference service to assess the credit facility application and make credit. For any enquiry about the credit reference agencies that may be engaged in your credit facility application, please contact our customer service hotline. You are entitled to request for a credit report from each credit reference agency without charge in any 12-month period.

2. By signing this application form, I/we agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently holds for the purposes as set out in:

    (i) Data Privacy Notice; and
    (ii) the terms and conditions of the agreement governing the provision and use of each type of credit card.

Annual fee

3. I/We accept that the annual fee of each credit card to be charged by the Bank is as follow: (i) HSBC Premier MasterCard primary card – Waived; (ii) HSBC Red Credit Card primary card – Waived; (iii) HSBC Visa Signature Card primary card – HK$2,000; (iv) HSBC EveryMile Credit Card – HK$2,000; (v) HSBC Visa Platinum Card primary card/ HSBC Pulse UnionPay Dual Currency Diamond Card primary card – HK$1,800; (vi) HSBC Visa Gold Card primary card – HK$600; (vii) HSBC UnionPay Dual Currency Card primary card – HK$300; (viii) HSBC Premier MasterCard additional card – Waived; (ix) HSBC Red Credit Card additional card – Waived; (x) HSBC Visa Signature Card additional card – HK$1,000; (xi) HSBC Visa Platinum Card additional card/ HSBC Pulse UnionPay Dual Currency Diamond Card additional card – HK$900; (xii) HSBC Visa Gold additional card (separate billing) – HK$600; (xiii) HSBC Visa Gold additional card (combined billing) – HK$300; (xiv) HSBC UnionPay Dual Currency Card additional card – HK$150.

My/Our employment and financial status

4. I/We declare that:

    (i) I am/we are currently employed as indicated on this application form (if applicable);
    (ii) I am/we are not delinquent in repaying any credit facilities from any financial institution or lender;
    (iii) I am/we are not a bankrupt or discharged bankrupt;
    (iv) I/we have no intention to declare bankruptcy; and
    (v) I am/we are not aware of any bankruptcy proceedings made against me/us.

My/Our linked account for ATM or EPS facilities

5. I/We confirm that:

   (i) my/our signature(s) provided on this application form is/are the same as on each of my/our savings or current accounts for which ATM or EPS facilities are requested;
   (ii) each such savings or current account is a single name account in the name of the respective cardholder, or is operated by the respective cardholder singly if it is a joint or multiple names account; and
   (iii) I/we will use the ATM and EPS facilities subject to the ATM Card Terms and Conditions. I/We understand that the ATM Card Terms and Conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.

6. A PIN mailer for ATM cash advance and my/our banking account access (if applicable) will be sent to me/us after successful card activation. If I/we do not wish to use the ATM and EPS facilities, I/we should call HSBC Customer Service Hotline on (852) 2233 3000# for arrangement. I/We understand that without an ATM PIN, I/we will not be able to:

   (i) use the ATM and EPS facilities (including the credit card cash advance function through ATM); or
   (ii) register for the phone banking service through ATM or HSBC Customer Service Hotline with the credit card.

Additional card(s)

7. I/We understand that if an additional card is applied for in this application form:

   (i) the primary cardholder will be liable for the use of both the primary card and the additional card while the additional cardholder will only be liable for the use of his/her additional card;
   (ii) an additional card may be terminated by either the primary or additional cardholder by giving the Bank written notice and returning the additional card to the Bank;
   (iii) use of an additional card may be suspended by the Bank upon the report of loss, theft, disclosure or unauthorised use of the primary card, the additional card or any related personal identification number; and
   (iv) until the additional card is returned to the Bank or the Bank is able to implement the necessary procedures following a report in (iii) above, the primary cardholder may be liable for any transactions and payments arising from the use of the additional card.

(v) primary cardholder should note that an additional cardholder may use or enjoy certain services and benefits relating to the additional card even if the primary cardholder does not use or enjoy such services and benefits relating to the primary card. Primary cardholder is responsible for the additional cardholder's use of these services or benefits and compliance with the Credit Card Terms and other terms and conditions relating to the use of the services or benefits.

Terms and conditions governing credit card(s); Welcome Pack

8. I/We acknowledge that the provision and use of the credit card(s)/mobile credit card(s) are subject to the terms and conditions of the Bank's Credit Card Terms/HSBC Mobile Credit Card Addendum to Credit Card Terms, as applicable. I/We understand that such terms and conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.

9. By signing this application form, I/we confirm that I/we have read, reviewed and understood the Important Notes and Declarations set out in this application form and the following terms and conditions and documents related to this application and agree to be bound by them if I/we activate the credit card(s)/mobile credit card(s):

   (i) Key Facts Statement;
   (ii) Major Terms and Conditions of Credit Card Terms;
   (iii) Data Privacy Notice;
   (iv) promotional offer terms and conditions (if applicable); and
   (v) eStatement and eAdvice service terms and conditions (if applicable).

10. (a) I/We understand that:

   (i) a welcome email will be sent to me/us within 3 working days once this application has been approved;
   (ii) a Welcome Pack, will be sent to me/us via email or by post where the email delivery fails;
   (iii) the Welcome Pack includes important information regarding the credit card(s), the contents of which will also be available on the Bank's website.

   (b) I/We agree that:

(i) before I/we activate the credit card(s) I/we applied for, I/we will read the contents of the Welcome Pack and in particular, the following terms and conditions, if applicable:

- Credit Card Terms
- ATM Card Terms and Conditions
- RewardCash Programme Terms and Conditions
- HSBC Mobile Credit Card Addendum to Credit Card Terms,
- Terms and Conditions for the Credit Card Cash Instalment Plan
- Terms and Conditions for Spending Instalment Plan
- Terms and Conditions for Cash Credit Plan
- Terms and Conditions for the Credit Card Interest-free Merchant Instalment Plan
- Terms and Conditions for "All-You-Can-Split" Programme

and I/we agree to be bound by them if I/we activate the credit card(s)/mobile credit card(s);

(ii) even if I/we do not obtain or read the terms and conditions, I/we will still be fully bound by them upon activating the card(s); and

(iii) I/we will contact the Bank promptly to obtain the hard copies of the contents of the Welcome Pack if I/we do not receive them by the time I/we receive the card(s).

Bank not liable for goods and services offered by merchants

11. I/We understand that the Bank is not a supplier of any of the goods and services offered by the merchants. I/We agree that the Bank is not in any way liable for any of the goods and services offered by any merchants.

Miscellaneous

12. I/We understand that the Bank may, at its discretion, allow me/us to authorise a person in writing to collect my/our credit card(s) on my/our behalf. I/We agree that:

(i) each person collecting my/our card(s) has authority to sign acknowledgement of receipt of the card(s) on my/our behalf; and

(ii) I/we will be responsible for any misuse of the card(s) or other consequences arising from this arrangement.

13. I/We understand that the Bank does not appoint any third parties to refer credit card applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement.

14. I/We agree that the Bank has the right to accept or reject this application without giving reasons.

#For HSBC Premier customer, please call HSBC Premier Hotline (852) 2233 3322.

To borrow or not to borrow? Borrow only if you can repay!