

Information about your business card statement

Payment methods

For individual payment customers:

- **Direct Debit¹:** Direct debited from your designated bank account with HSBC (Renminbi (RMB) savings or current account for RMB Business Card Account and Hong Kong Dollar (HKD) savings or current account for Business Card, Platinum Business Card, Platinum Business MasterCard or World Business Card on the payment due date. To enrol, call our Customer Service Hotline on (852) 2748 8288 or visit a nearby branch to fill in a form.
- **Automated Teller Machine (ATM)^{2,3}:** Transfer funds from your account with HSBC or deposit cash/cheque to settle your card account at any HSBC's ATM in Hong Kong.
- **Cash Deposit Machine (CDM)/Cheque Deposit Machine (CQM)^{2,3}:** Make a cash payment through a CDM or deposit cheques via CQM at selected branches of HSBC.
- **Payment by Phone Service (PPS)^{2,3}:** Transfer funds from any designated bank account anytime, anywhere using a tone-dial phone. For details, call the PPS pre-recorded hotline on 900 00 222 329. The merchant code of our Card is '18'.
- **HSBC Internet Banking^{2,3}:** Transfer funds from your personal account with HSBC to settle your card account through the internet. Visit www.hsbc.com.hk to register.
- **Business Internet Banning^{2,3}:** Transfer funds from your business account with HSBC to settle your card account through the Business Internet Banking Service. Visit www.commercial.hsbc.com.hk/1/2/commercial/home to register.
- **Phonebanking^{2,3}:** Transfer funds from your account with HSBC to settle your card account through our Customer Service Hotline on (852) 2748 8288 (Press 6-2).
- **Cheque Payment by mail^{2,4}:** Send a cheque together with the payment stub to our Card Centre, PO Box No. 73730, Kowloon Central Post Office, Kowloon, Hong Kong. Cheques should be crossed and made payable to 'The Hongkong and Shanghai Banking Corporation Limited' or 'HSBC'. Please write your card account number on the back of the cheque. Do not send cash or post-dated cheque.

For central payment customers:

- **Direct Debit¹:** Direct debited from your designated company bank account with HSBC (Renminbi (RMB) savings or current account for RMB Business Card account, and Hong Kong Dollar (HKD) savings or current account for Business Card, Platinum Business Card, Platinum Business MasterCard or World Business Card on the payment due date. To enrol, call our Customer Service Hotline on (852) 2748 8288 or visit a nearby branch to fill in a form.
- **Cheque Payment by mail^{2,4}:** Send a cheque together with the payment stub to our Card Centre, PO Box No. 73730, Kowloon Central Post Office, Kowloon, Hong Kong. Cheques should be crossed and made payable to 'The Hongkong and Shanghai Banking Corporation Limited' or 'HSBC'. Please write your 10-digit company account number and company name on the back of the cheque. Do not send cash or post-dated cheque.

Remarks: 1. Direct debit will be processed on the due date. 2. Not applicable to RMB Business Card, HKD cheques must be cleared in your HKD account and cannot be directly deposited into your RMB savings / RMB Business Card account. 3. Please make your payment at least one working day ahead of the due date. For cash/ cheque deposit to settle payments at HSBC's ATM, please make your payment at least two working days ahead of the due date. 4. Cheque should be mailed at least three working days before the payment due date.

Minimum payment due

You must pay at least the minimum payment due on or before the payment due date(s) as shown on the statement. The minimum payment due is currently 1% of the statement balance (excluding any overdue amount) or credit limit whichever is lower (subject to a minimum of HK \$50/RMB50 for RMB Business Card) plus the overdue, overlimit due, all bank charges and fees (including card annual fees) whichever is higher.

Fee and charges

- **Finance charge:** If the Cardholder or the Company fails to pay the Bank the whole of the Statement Balance by the Payment Due Date, a finance charge will be applied (a) to the unpaid Statement Balance from the Statement Date immediately preceding the said Payment Due Date until payment in full and (b) to the amount of each new transaction being posted since the Statement Date immediately preceding the said Payment Due Date, from the transaction date until payment in full. The finance charge will accrue daily and be calculated at the interest rate per month as specified in the Bank's "Commercial Tariffs" for the time being in force.
- **Late charge:** If the minimum payment due is not received by the bank on or before the payment due date, a late charge (subject to a minimum and a maximum amount) will be levied on your card account.
- **Overlimit handling fee:** If the statement balance exceeds the credit limit for the time being assigned to the card account, an overlimit handling fee will be debited to the card account on the statement date.
- **Cash advance fee:** Cash advances will be subject to a handling charge depending on the channel via which the advance is made, (where a minimum charge applies) plus a cash advance fee. All charges are flat and shall be debited to the card account as at the date of the advance.
- **Returned cheque/rejected direct debit:** A handling fee will be debited to the card account for each returned cheque or rejected direct debit if drawn on a bank other than HSBC.

The annualised percentage rate (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 on cash advance is inclusive of handling fee and cash advance fee.

There are some other fees and charges, such as annual fee, card replacement fee, statement duplication fee, etc., which may apply. For details, please refer to the Bank's *An easy guide to commercial tariffs* available at our branches in Hong Kong.

Transaction made outside Hong Kong

All card transactions effected in currencies other than Hong Kong dollars will be debited to the card account after conversion into Hong Kong dollars at a rate of exchange determined by reference to the exchange rate adopted by Visa / MasterCard on the date of conversion, plus an additional percentage levied by the Bank and any transaction fee(s) charged by Visa / MasterCard to the Bank, if applicable, which fees may be shared with the Bank.

Lost card reporting

If your card is lost or stolen, please report immediately by calling our 24-hour lost card hotline on (852) 2748 8288 or inform the nearest branch of HSBC.

Enquires

For enquiries, please direct to:

Customer Service Hotline: (852) 2748 8288

Fax: (852) 2725 7280

Address: Customer Service Section, Card Centre, 8/F, Tower 2 & 3, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong. (Please quote your card account number on all correspondence)

Please retain this statement for your reference. For your protection, please check your statement against copies of your sales slips, and refer any queries on billings within 60 days of the statement date.

If you wish to change the contact information or over-the-limit-facility arrangement, please complete the form below and return to us.

Change of correspondence address/telephone number 更改通訊地址/電話號碼

With effect from _____ please change my records as follows :
請由 _____起將本人在貴行的記錄更改如下 :

New correspondence address (in block letters) 新通訊地址 (請以英文正楷填寫)

Postal code 郵政編號 :

(for overseas address only 只供海外地址使用)

Over-the-Limit Facility 超出信用限額信貸安排

I would like to opt-out of the over-the-limit facility for my business card account as specified above.本人欲為以上的信用卡戶口拒絕接受超出信用限額信貸安排。

*Once your request of opt-out of the over-the-limit facility for your business card account has taken effect, any card transaction which results in the current balance exceeding your available credit limit of your business card account will not be effected. Yet the Bank may still post certain types of transactions to your business card account which may result in over-the-limit transactions. In these circumstances, the Bank will impose an overlimit handling fee to the relevant business card account. Please visit our website for details about the concerned business card transaction types or you may refer to the confirmation letter which will be sent to you after your request has been processed. If you do not opt-out of the over-the-limit facility for your business card account, an overlimit handling fee per billing cycle as disclosed in the Key Facts Statement will be imposed when the current balance exceeds the credit limit for the time being assigned to your business card account. 當您拒絕接受信用卡戶口超出信用限額的信貸安排一經生效，如任何信用卡交易會導致該信用卡戶口結欠超出可用信用限額，則該信用卡交易將不會獲批核。惟本行仍會記若干信用卡交易，因而導致您的信用卡戶口出現超出信用限額的情況。而本行會就此向該信用卡戶口收取超出信用額手續費。請瀏覽滙豐網站或參閱指示經處理後的確認信以了解有關信用卡交易詳情。若您接受信用卡戶口超出信用限額的信貸安排，而您目前的信用卡戶口結欠超出當時獲授予的信用限額，本行則會按信用卡資料概要徵收超出信用限額手續費。

Signature (please use signature filed with the Bank) :

簽署 (請用留存本行紀錄的簽署式樣) :

公司卡結單資料備要

付款方式

個別付賬客戶

- **直接付款指示¹:** 於付款到期日從您指定的滙豐戶口自動扣除款額 (人民幣公司卡需於人民幣儲蓄或往來戶口扣除，公司卡，白金公司卡，萬事達白金公司卡或環球公司卡則需於港元儲蓄或往來戶口扣除)。請致電客戶服務熱線 (852) 2748 8288或到任何一間分行辦理有關手續。
- **自動櫃員機^{2,3}:** 透過滙豐設於香港的任何一部自動櫃員機從您在滙豐開設的戶口轉賬、或存入現金/支票付款。
- **存錢妥/入票易^{2,3}:** 透過設於指定滙豐分行內的「存錢妥」以現金或「入票易」以存入支票付款。
- **總費靈^{2,3}:** 隨時利用音頻電話從您指定的銀行戶口轉賬付款。詳情請致電「總費靈」查詢熱線 900 00 222 328。本行信用卡的商戶號碼為「18」。
- **滙豐網上理財^{2,3}:** 透過互聯網從您滙豐的個人戶口轉賬付款。請登入 www.hsbc.com.hk 登記有關服務。
- **商務「網上理財」服務^{2,3}:** 透過商務「網上理財」服務從您滙豐的商業戶口轉賬付款。請登入 www.commercial.hsbc.com.hk/1/2/commercial/home 登記有關服務。
- **電話理財^{2,3}:** 透過客戶服務熱線 (852) 2748 8288 (按6-2)，從您的滙豐戶口轉賬付款。
- **郵寄支票付款^{2,4}:** 將劃線支票及付款存根寄回九龍中央郵政局郵箱73730號信用卡中心收。支票抬頭請註明「香港上海滙豐銀行有限公司」或「滙豐」，並請於支票背面寫上您的卡戶口號碼。請勿郵寄現金或期票。

綜合付款客戶:

- **直接付款指示¹:** 於付款到期日從您指定的滙豐公司戶口自動扣除款額 (人民幣公司卡需於人民幣儲蓄或往來戶口扣除，公司卡，白金公司卡，萬事達白金公司卡或環球公司卡則需於港元儲蓄或往來戶口扣除)。請致電客戶服務熱線 (852) 2748 8288或到任何一間分行辦理有關手續。
- **郵寄支票付款^{2,4}:** 將劃線支票及付款存根寄回九龍中央郵政局郵箱73730號信用卡中心收。支票抬頭請註明「香港上海滙豐銀行有限公司」或「滙豐」，並請於支票背面寫上您的公司名稱及10位數字公司賬戶號碼。請勿郵寄現金或期票。

備註：1.有關之款項將於付款到期日扣除。2.不適用於人民幣公司卡，港元支票必須以您的港元戶口清算，而不得直接存入您的人民幣儲蓄或往來人民幣公司卡戶口。3.請最少於付款到期日前一個工作天透過此渠道辦理還款。如透過滙豐自動櫃員機存入現金／支票付款，請最少於付款到期日前兩個工作天辦理還款。4.請最少於付款到期日前三個工作天寄出支票。

最低付款額

您項依照月結單所示，於付款到期日前繳付不少於最低付款額的款項。此最低付款額相當於結單結欠(減逾期款項)或信用額兩者中之較低額的 1 % (最少為港幣50元/人民幣公司卡為人民幣50元)，再加上逾期款項、超額款項及所有本行收費(包括卡年費)以較高者為準。

利息與收費

- **財務費用:** 如持卡人或公司在到期日仍未向本行清付結單結欠的全部款項，則(a)所有未清付的結單結欠須從到期日前一個結單日起計息直至所有款項清繳為止，以及(b)所有在到期日前一個結單日後記賬的新交易款項須根據交易日期起計息，直至所有款項清繳為止。有關財務費用將根據本行現行的「工商金融服務收費簡介」中所列每月利率按日計算。
- **逾期費用:** 如您未能於付款到期日或之前支付月結單所示的最低付款額，本行會收取逾期費用 (此費用設最低及最高收費)。
- **超出信用限額手續費:** 如您的結單結欠超出您當時獲授予的信用限額，本行會徵收超出信用限額手續費。此收費將於月結日誌入您的卡戶口。
- **現金貸款費:** 每項現金貸款交易，本行會按您提取現金貸款的渠道收取不同的手續費 (此費用設最低收費)，與及現金貸款費。本行會於交易當日從有關卡戶口內收取此等單次費用。
- **退票/自動轉賬退回收費:** 凡退票或自動轉賬遭退回，本行會從有關的卡戶口內收取退票/自動轉賬退回手續費(從滙豐戶口發出的支票或自動轉賬則除外)。

實際年利率乃根據銀行營運守則提到的有關指引所訂一套準則計算，適用於個別卡戶口的實際年利率或有差異。現金貸款的實際年利率已包括現金貸款費及手續費在內。

信用卡服務尚有其他收費，如年費、補發信用卡收費、結單副本收費等。查詢詳情，請參閱可於本港各滙豐分行索取的「工商金融服務收費簡介」。

外幣交易

所有並非以港元計算的信用卡款額，均會參考Visa或萬事達於折算當日釐訂的滙率，加上本行徵收的百分率，連同Visa或萬事達向本行收取的交易費用 (如適用者，該等交易費用可能與本行攤分) 計算，折算為港元後，從此卡戶口中扣取。

卡遺失/被竊

如您的卡遺失/被竊，請即致電本行24小時報失熱線 (852) 2748 8288 或到就近滙豐分行報失。

查詢

您可透過以下途徑查詢：

客戶服務熱線：(852) 2748 8288

傳真：(852) 2725 7280

地址：香港九龍深旺道1號滙豐中心第 2 及 3 座 8 樓信用卡中心客戶服務部收 (請於信件上寫上您的卡號碼)

請保留此月結單方便日後查核。為保障您的利益，請核對此結單及您的簽賬單。如對賬目有任何查詢，請於結單日期起計 60 日內提出。

如您想更改通訊資料，請填妥以下表格並交回本行。

Credit card number :

信用卡戶口號碼：

Telephone number 電話號碼：

Residence 住宅

Office 辦事處

Mobile phone 手提電話

E-mail 電郵：