

Information about your commercial card statement

Payment methods

For individual payment customers:

- **Direct Debited:** Directly debited from your designated bank account with HSBC (US dollar (USD) current, savings or CombiNations savings account for USD card account) on the payment due date. To enrol, call our Credit Cards Customer Service Hotline on (852) 2748 4343 or visit a nearby branch to fill in a form.
- **Automated Teller Machine (ATM)\*:** 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)\*:** Make a cash/cheque payment through a CDM/CQM at selected branches of HSBC. 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.
- **Payment by Phone Service (PPS)\*:** Transfer funds from any designated bank account any time, anywhere using a tone-dial phone. Just make your payment at **least one working day** before the payment due date. For details, call the PPS enquiry hotline on 900 00 222 329. The merchant code of our Card is "18".
- **By mail:** Send a cheque together with the payment stub to our Card Centre, PO Box No. 73730, Kowloon Central Post Office, Kowloon, Hong Kong **at least three working days before the payment due date**. 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 Debited:** Directly debited from your designated company bank account with HSBC (USD current, savings or CombiNations savings account for USD card account) on the payment due date. To enrol, call our Credit Cards Customer Service Hotline on (852) 2748 4343 or visit a nearby branch to fill in a form.
- **By mail:** Send a cheque together with the payment stub to our Card Centre, PO Box No. 73730, Kowloon Central Post Office, Kowloon, Hong Kong **at least three working days before the payment due date**. 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.

\* Not applicable to Macau cardholders.

Minimum payment due

'Total minimum payment due' is the full amount of the statement balance. You must pay the 'current due' on or before the payment due date and the 'overdue/overlimit due' immediately if applicable.

Fees and charges

- **Finance charge:** 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 be applied to the daily outstanding balance from the last statement date, including all new transactions but excluding cash advances entered into since the last statement date, retrospective from the transaction date of these transactions, until the statement balance is paid in full. Please refer to the Bank's *An easy guide to commercial tariffs* available at any of our branches in Hong Kong for the applicable annualised percentage rate.
- **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.

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

If you are holding a Hong Kong dollar (HKD) commercial card, all card transactions effected in currencies other than HKD will be debited to the card account after conversion into HKD 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. Same practice applies on transactions effected in currencies other than US dollars on a USD commercial card.

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.

Enquiries

For enquiries, please direct to:

Credit Cards Customer Service Hotline: (852) 2748 4343

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.

商業卡結單資料備要

付款方式

個別付賬客戶：

- **直接付款指示：**於付款到期日從您指定的滙豐戶口自動扣除款額(美元卡需於美元往來、儲蓄或「外幣通」儲蓄戶口扣除)。請致電信用卡客戶服務熱線(852) 2748 4343或到任何一間分行辦理有關手續。
- **自動櫃員機\*：**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\*：**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。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。
- **繳費靈\*：**於付款到期日前一個工作天以上，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「繳費靈」查詢熱線900 00 222 328。本行信用卡的商戶號碼為「18」。
- **郵寄：**於付款到期日前三個工作天，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。

統一付賬客戶：

- **直接付款指示：**於付款到期日從您指定的滙豐公司戶口自動扣除款額(美元卡需於美元往來、儲蓄或「外幣通」儲蓄戶口扣除)。請致電信用卡客戶服務熱線(852) 2748 4343或到任何一間分行辦理有關手續。
- **郵寄：**於付款到期日前三個工作天，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。

\* 不適用於澳門持卡人。

最低付款額

「最低付款總額」為結單結欠的全部款項。您須於付款到期日前繳付「目前應付款額」及立即繳付「過期款項/超額款項」(如適用)。

利息與收費

- **財務費用：**如您未能於付款到期日或之前支付結單結欠的全數款項，本行會由上一個月結單起按每日結欠額計息，所有在上一期結單日期後記誌的新簽賬項(現金貸款除外)，將根據交易日期按日計息，直至所有欠款清繳為止。有關利息計算詳情，請向本港任何滙豐分行索取「工商金融服務收費簡介」以作參考。
- **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扣取此等單次費用。
- **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)。

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。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

如您持有港元商業卡，所有並非以港元計算的商業卡款額，均會參考 Visa 或萬事達於折算當日釐訂的匯率，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。如您持有美元商業卡，所有美元以外的商業卡交易將用同樣方法以美元計算。

卡遺失/被竊

如果您的卡遺失/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：

信用卡客戶服務熱線：(852) 2748 4343

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。如對帳目有任何查詢，請於結單日期起計60日內提出。

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 \_\_\_\_\_ 貴行的紀錄更改如下：

Card account number

卡戶口號碼

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

Company name 公司名稱

(for office address only 只適用於辦公地址)

Room / Flat 室

Floor 層

Block 座

Name of building / estate

大廈 / 屋苑名稱

No. and name of Street/Road

街道號數及名稱

District 區域

Hong Kong 香港 / Kowloon 九龍 / New Territories 新界

Postal Code 郵政編號

(for overseas address only 只供海外地址使用)

Country 國家

Telephone number 電話號碼：

Residence 住宅

Office 辦事處

Mobile phone/pager 手提電話 / 傳呼機

Email 電郵

Signature (please use signature filed with the Bank)：

簽署 (請用留存本行紀錄的簽署式樣)：