

Enjoy savings with low fund transfer of

5.88% p.a.*

with S\$50 fee (EIR: 6.47%)[#]

Enjoy great savings with 5.88% p.a.* for 12 months with S\$50 upfront processing fee on your HSBC credit card when you apply for a fund transfer. The Effective Interest Rate (EIR) is 6.47%[#].

For more information, please call us on **6499 4800**.

* Fund transfer terms and conditions apply. An upfront processing fee of S\$50 applies. Please note that upon approval of your fund transfer, payments made to your HSBC credit card account are applied in the following order of priority, namely, interest charges, late charges, annual card membership fees, fund transfer amount (if there are multiple fund transfers, payment will be made to the one with the lowest interest rate first), cash advances and any other outstanding balances on your card.

[#] EIR is calculated based on an approved funds transfer of S\$10,000 with 3% monthly minimum payment and full payment of the funds transfer amount outstanding at the end of the promotional period. EIR is subject to compounding if the monthly finance charges are not paid in full.

Fund transfer enrolment form

Yes! I would like to take up the HSBC credit card fund transfer facility and enjoy 5.88% p.a.* for 12 months with S\$50 upfront processing fee (EIR: 6.47%)[#].

To enrol, please complete this form and fax to us at **6424 4891**. Please allow 5-7 working days for processing.

Personal details

Name (as in NRIC/Passport) _____

HSBC credit card number

_____|_____|_____|_____| - ____|____|____|____| - ____|____|____|____| - ____|____|____|____|

NRIC/Passport number _____

Date of birth (dd/mm/yyyy) ____/____/____

Contact number _____(H) _____(Hp)

E-mail _____

Account to transfer funds to

Account name _____

Account number _____

Name of Bank/Issuer _____

Amount to be transferred (minimum S\$1,000)

S\$_____.00

Amend existing Interbank GIRO instruction

Please complete if you have a standing GIRO instruction to pay your HSBC credit card outstanding monthly.

I authorise HSBC to amend my existing Interbank GIRO instruction from _____ % to _____ % (minimum 3%) in payment of my monthly credit card outstanding upon approval of my fund transfer request.

Declaration

* Fund transfer terms and conditions

1. The promotional sign-up period is from now to 31 January 2012.
2. All US dollar cards, corporate cards and co-brand/affinity cards are not eligible for this promotion.
3. Only primary credit cardholders are eligible to enrol in the fund transfer programme.
4. The preferential interest rate of 5.88% per annum for 12 months is only applicable to the fund transfer amount and the processing fee charged (if any). The preferential interest rate does not apply to existing outstanding balances or amounts subsequently incurred on your HSBC credit card.
5. The preferential interest rate of 5.88% per annum for 12 months will expire 12 months from the fund transfer date as determined by HSBC. Thereafter, HSBC's prevailing interest rate will apply.
6. The upfront processing fee of S\$50 (or such other processing fee which may be imposed by HSBC from time to time at its sole discretion) applies and will be charged to your credit card once the fund transfer is approved.
7. The preferential interest rate of 5.88% per annum for 12 months shall at any time revert to HSBC's prevailing interest rate if your account is overdue.
8. The minimum fund transfer amount is S\$1,000 and is limited up to a maximum of 95% of: the amount determined by (a) the cardholder's approved credit limit minus (b) any outstanding balance at the point of processing of your application.
9. HSBC will not approve the fund transfer if your account is not maintained in good standing or not conducted in a proper or satisfactory manner as determined by HSBC at its sole discretion and/or the card account stated in the enrolment form is already enrolled in any other interest rate promotion.
10. HSBC will not accept a fund transfer to another HSBC credit card or HSBC's personal line of credit account. The fund transfer must be made to an account held in the name of the primary credit cardholder and the selected credit card or bank account from other credit card issuers or banks in Singapore must be denominated and transacted in Singapore dollars.
11. The approved amount to be transferred and/or the applicable processing fee will be determined by HSBC at its sole discretion from time to time and HSBC reserves the right to decline any fund transfer application without assigning any reason. HSBC will not be liable for any charges, overdue payments or interest charges incurred due to the rejection of or delay in processing the application.
12. No cancellation or change of transfer amount will be allowed after submission of application.
13. You must continue to pay your other credit card issuers or banks for your outstanding balances with them until you receive a statement from them confirming that your account with them has been credited with funds remitted by HSBC. HSBC will not be liable for any charges, overdue payments or interest charges incurred due to non-payment by you.
14. HSBC's decision in all matters relating to the fund transfer shall be at our absolute discretion and shall be final and binding on you.
15. HSBC reserves the right to amend the terms and conditions, and to suspend or terminate the promotion without prior notice at any time.
16. HSBC Rewards points will not be awarded for the approved fund transfer amount and any finance charges incurred.
17. Payments made to your HSBC credit card account are applied in the following order of priority, namely, interest charges, late charges, annual card membership fees, fund transfer amount (if there are multiple fund transfers, payment will be made to the one with the lowest interest rate first), cash advances and any other outstanding balances on your card.
18. The terms and conditions contained herein are in addition to the HSBC Cardholder Agreement, which shall continue to apply.

I hereby declare that all information given above is correct and complete and I further declare that I am not an undischarged bankrupt. I authorise The Hongkong and Shanghai Banking Corporation Limited ("the Bank") to verify all information from whatever sources the Bank may choose. I have read and agree to abide by HSBC's terms and conditions for fund transfer.

Primary credit cardholder's signature _____

Date _____

(As shown in our records)

For bank use only

30047

HSBC 
The world's local bank