

**With our GIRO Payment Scheme, settling your credit card bills couldn't be simpler.**

This convenient direct debit service allows you to pay your monthly HSBC credit card bills on time, wherever in the world you may be. And because all bills are paid automatically, you'll have fewer dates to remember, fewer cheques to write and no queues to join.

**Must I pay the entire bill every month?**

The GIRO arrangement is flexible. You can tell us in advance how much of your monthly bills you wish to settle – whether it's the full amount, a fixed percentage or, where applicable, the minimum amount so you do not incur any late charges. If you would like to increase your payments, simply write a cheque or send us a new form.

**Do I need to open a new bank account?**

No. However if you have a current or savings account with us, checking your payment will be faster and easier. It's like having a complete banking service under one roof. On the other hand, you may choose to make payment through another bank in Singapore.

**How do I keep track of all my bills and payments?**

You will continue to receive your monthly credit card statements which will show all the payments you have made through GIRO. Your monthly bank statement, whichever bank it may be, will also reflect GIRO transactions.

**Will GIRO cost me anything?**

This service is free. With all these advantages, there's no reason why you have to endure any hassle in paying your HSBC credit card bills.

SGH CSC 113/7 Effective April 2011

**The Hongkong and Shanghai Banking Corporation Limited**  
Service Delivery – Payments & Clearing Services (Autopay)  
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# Interbank GIRO Payment

**HSBC**   
The world's local bank

