



Terms and conditions of Credit Limit Review

1. Credit Limit Review is subject to approval.
2. The Credit Limit Review Form is applicable for the application of permanent credit limit increase and valid when received by HSBC with the required income documents.
3. Please allow at least 3 working days to process completed credit limit review forms and documents.
4. Request for credit limit increase is only available to main cardholders who provide complete income documents indicating an increase in monthly income and who have not had any credit limit revisions in the past 6 months. Supplementary cardholders (if any) are also required to provide consent for the credit limit increases on his/her credit card.
5. Please note that should the income documents reflect a lower earned income than what was previously declared, HSBC has the right to adjust the current credit limit to reflect the latest earned income. The maximum aggregate credit limit with HSBC in respect of unsecured credit facilities granted to a Singapore Citizen /Permanent Resident is based on the following:
 - a. Annual income of S\$120,000 and above is up to six times the individual's monthly income.
 - b. Annual income of more than S\$30,000 and less than S\$120,000 is up to four times the individual's monthly income or
 - c. an amount which HSBC may in its discretion determine.
6. A notification will be sent to inform the main cardholder on his/her application status.
7. HSBC's decision in all matters relating to the credit limit review shall be at HSBC's discretion and shall be final and binding on the cardholder.
8. The terms and conditions contained herein are in addition to the HSBC Credit Card Terms, which shall continue to apply.
9. All information is correct at time of posting.
10. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.