

Frequently Asked Questions about HSBC Instant Approval (Effective 10 September 2023)

1. Who are eligible for instant approval?

- Singaporeans/Permanent Residents residing in Singapore
- Use MyInfo to apply
- Salaried individuals
- New to HSBC

However, final approval will be assessed on a case-by-case basis by HSBC Singapore even though you fit the above criteria.

2. I fit the above criteria but why did I not get instant approval?

The final approval is assessed by HSBC on a case-by-case basis even though you fit the above criteria.

3. How long do I need to wait if I don't get instant approval?

Please allow us more time to process your application. We will take up to 5 working days to review your application and we will reach out to you for further details if required.

4. I have exited the application journey before completing the application. What should I do?

You will receive a unique link via SMS and email (provided in the application form) to resume and submit your application.

5. Is there any time I should avoid in submitting the application online?

There is a daily system maintenance scheduled between 12am to 8am for Credit Bureau Singapore's system, during which you may apply however you will not be able to receive instant approval.

6. How do I use my card for purchases upon approval?

Upon approval, you may download the HSBC Singapore app, register for mobile banking using Myinfo and you will be able to view your online banking profile and use your credit card credentials (including credit card number, expiry date and CVV) for online purchases immediately. Learn more about registering for mobile banking [here](#).

In addition, you can also add your credit card to Apple Pay or Google Pay for immediate usage. Learn more about mobile wallet [here](#).

7. I would like to apply for a supplementary card, how should I do it?

Option 1: Apply online

Step 1: Complete the supplementary credit card application form (PDF) [supplementary credit card application form \(PDF\)](#).

Step 2: Go to the [document upload page](#) and follow steps below to upload your supplementary credit card application form:

- 1) Input
 - your NRIC number, if you're a Singapore citizen or Permanent Resident, your passport number, if you're a foreigner, or your Malaysian MyKad number, if you're a Malaysian citizen and
 - your full name, as shown on your identity document and;
 - your preferred contact number, which can be either a mobile or home phone number
- 2) From the 'Select your product' drop-down menu, select 'Credit card'.
- 3) Upload a completed copy of the supplementary credit card application form in the Signed letter of instruction section
- 4) Upload your supplementary applicants' identification document (Front and back of NRIC/ Passport copy/MyKad)
- 5) Once you've filled in your details and uploaded the documents, select 'Submit'.

Option 2: Apply via SMS

We'll be in touch within 3 working days to help with your application.

For HSBC Visa Infinite, Advance, Revolution, Visa Platinum and TravelOne credit cards:
SMS SUPP<space>Name to 74722

For HSBC Premier Mastercard Credit Card:
SMS PMCSUPP<space>Name to 74722

Alternatively, you can speak to your Relationship Manager directly.

8. What is MyInfo and can I edit pre-filled fields by MyInfo?

MyInfo is a service that allows SingPass users to manage their personal data and to pre-fill online forms. You may review and confirm accuracy of your information before submitting the application. To update information in non-editable fields, you may do so by accessing MyInfo Portal or approaching relevant Government agencies.