

A. FAQ - GENERAL

Can I use my HSBC credit card as soon as I receive it in the post?

Yes. Please sign on the signature panel at the back of your card with a ball point pen before using your card.

Will I be issued with a PIN number?

You will automatically be issued with a six digits PIN number for use with your new HSBC credit card. For security purposes, this will be sent to you separately.

How can I keep my PIN number safe?

Your PIN is your personal security system. You should follow these simple rules to keep it safe:

- Memorise your PIN when you receive it and destroy your PIN notification immediately
- Do not record your PIN on your card, on any article kept near or with your card, or with your card number
- Do not tell anyone your PIN, other than an additional cardholder
- Avoid allowing anyone to watch you entering your PIN
- If you suspect someone knows your PIN, request a new one immediately.

When will I get my first statement?

Your first statement will be sent within four weeks of the first transaction on the account (this can include annual fees), regardless of whether or not you have used the card. The statement will clearly show the minimum repayment amount (if applicable) and the due date for payment.

How often do I have to make a repayment?

You must make a repayment (if applicable) at least once every month by the due date. This date is clearly marked on your monthly statement. You can make as many payments as often as you like, provided the minimum monthly repayment is made by the due date. If the repayment due date is not a business day, your repayment is due on the next business day.

Refer to the payment slip on your Credit Card statement and ensure you allow suitable time for your payment to be processed.

What is the minimum monthly repayment I will have to make?

You must repay a minimum amount every month by the due date shown on your statement. You do not have to make a repayment if your balance is zero or your account is in credit. You may pay all of or more than the outstanding balance if you wish. The minimum monthly repayment as noted on your statement may not pay off your total outstanding balance. Our current minimum monthly repayment figures are MUR 100 or 5% of outstanding balance (whichever is higher).

How is interest calculated on my credit card account outstanding balance?

Finance charge is calculated from transaction date on a daily basis.

For cash transaction, finance charge will be calculated from date of cash advance till the date the payment is received in full.

For purchase transaction, interest is accrued and carried forward on all new purchases from the date of the transaction. All accrued interest that is calculated in the current cycle is waived in the next billing if the beginning balance is paid in full before or on the payment due date.

Even if the beginning balance is paid (in full) after the payment due date, finance charge will be billed on the following statement.

How can I make repayments?

There are a number of ways you can make your credit card repayments:

- by cheque or cash at any branch counter
- by inter account transfer on HSBC ATM or Internet Banking(if you have an HSBC deposit account)
- by direct debit from your designated HSBC account
- by sending a cheque by post

Can I use internet banking to manage my HSBC credit card account?

HSBC offers internet banking services to our customers for the purpose of managing their credit card account.

Internet Banking allows you to check your balances and available credit, view monthly repayment details and transaction history, as well as allowing you to pay bills and view your personal details.

You can register for [Internet Banking on our website](#) or by calling [HSBC Contact Centre](#)

Can I use my HSBC credit card at an ATM to withdraw cash?

Yes, you can use your card at any ATM worldwide that carries the 'Visa' or 'PLUS' or 'MasterCard' logos, simply by keying in your issued PIN. Withdrawals from ATMs are treated as Cash Advances, with interest charged from the date of withdrawal. [Fees and charges](#) may apply.

How much cash can I withdraw?

The amount of cash you may obtain from your card account is subject to your authorised credit limit as well as the daily cash withdrawal limit set by banks for their respective ATMs.

For local HSBC ATMs, if you have sufficient credit limit available you may withdraw up to a maximum MUR 30,000 per card.

For more info call [HSBC Contact Centre](#)

Can I use my HSBC credit card overseas?

You can use your HSBC credit card at over 24 million merchants worldwide using either your signature or PIN. [Fees and charges](#) may apply.

Please note, some overseas countries have recently moved to 'Chip and PIN' cards. This is a new technology whereby each credit card is embedded with a microchip and merchants will require a PIN, rather than a signature to complete a purchase. **Overseas merchants are still required to accept properly presented magnetic stripe HSBC credit cards with signature.**

What do I do if I wish to dispute a transaction on my credit card account?

If you wish to dispute an item appearing on your credit card statement, please [contact HSBC](#), no later than 30 days after the date of the statement. Please refer to our [terms and conditions](#) for more details on your rights and responsibilities with regard to disputed transactions. [Fees and charges](#) may apply.

What do I do if my card has been lost or stolen?

Inform [HSBC Contact Centre](#) immediately.

You can report that your credit card has been lost or stolen 24 hours a day, 7 days a week. Please allow 10 working days for your replacement card to be issued and mailed to you.

If you need an urgent or overseas card replacement, please advise HSBC. Please note a charge may apply for this service.

Be sure to notify HSBC as soon as possible or you may be liable for unauthorised use (see our [terms and conditions](#)).

What do I do if my card has become damaged?

Inform HSBC and we will arrange for a replacement card to be sent to you. Charges may apply.

What do I do if my HSBC credit card is about to expire?

You will automatically receive a new card during the month of expiry. If you haven't received your new card by the end of the month, please call us.

What do I need to do when my credit card details have changed?

Please be aware that you may need to fill in forms and provide documents (if necessary). Kindly call HSBC Contact Centre for more details.

B. FAQ SUPPLEMENTARY CARD

How many supplementary cards can I apply?

There is no limit to the number of supplementary cards you can apply and they are not charged any annual fee.

Can I separate my limit and have separate billing for my supplementary cardholder?

The limit will be shared between the primary and supplementary cardholder(s). However, the statement will list down the individual card expenditure.

How can I cancel an additional card?

The primary cardholder will be requested to fill in a form in any of our branches or must notify HSBC in writing of your intention to cancel the additional card. Note that the additional card should be returned to us (cut in half for your protection). If you have any questions on this process, please call [HSBC Contact Centre](#).

How will I know when my account has been closed?

You must pay off your outstanding balance first. Once your account has been closed, you will receive a final statement showing a zero balance on the account. You must remember to cancel any direct debits or other standing instructions on the account. If there is a positive balance in your account, you can request this amount to be paid out by cheque or bank transfer to a nominated account.

C. FAQ - Rewards

How long do my Rewards Points last before they expire?

Rewards Points on HSBC Rewards Programs expire 2 months after the end of the programme. For the current programme ending on 31 December 2011, the points will expire on 28 February 2012.

Is there a limit on the number of Rewards Points I can earn each year?

No.

How can I check my Rewards Points balance?

You can check your Rewards Points balance on your credit card statement (current as at the statement date), using HSBC Internet Banking (if you have opted for e-statement only) or by calling [HSBC Contact Centre](#).

How do I redeem a Reward?

Redeeming your Rewards Points is easy. Fill in the redemption form and send to us. [Click here](#)

How long will it take to get my redeemed Reward?

Most rewards vouchers are normally delivered by registered post within 20 working days.

Do I get any other benefits with my credit card with HSBC?

Yes, depending on which credit card with HSBC you hold, you can access additional benefits.

Credit Card	Benefit	For more information, click
All HSBC Credit Cards	Offers locally and worldwide	www.hsbc.co.mu/cardoffers www.homeandaway.hsbc.com
All HSBC Gold Credit Card	Travel accident cover	Click here
MasterCard Gold Credit Card	Access to MasterCard Moments	www.mastercardmoments.com
Visa Gold Card	More Visa offers worldwide	www.visacemea.com/wv/gold/privileges.jsp