

MR BRIJESH KANNAUJIYA

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XXXXXXXXXXXX

M 1505043705_0423

State: 09 - UTTAR PRADESH

Credit limit (₹)

50,000.00

Cash limit (₹)*

10,000.00

*Cash limit availability is subject to the availability of the total credit limit.

Please examine your statement immediately. All contents of the statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within the said prescribed period. For details please refer important notes overleaf.

PAYMENT SUMMARY

Payment due date

03 MAY 2023

Minimal payment due (₹)

100.00

Statement period

16 MAR 2023 To 15 APR 2023

Total payment due (₹)

327.00

HSBC PLATINUM

Please make all cheques/demand drafts duly crossed, payable to "HSBC A/c - your 16 digit credit card number" and write your NAME and CONTACT TELEPHONE NUMBER on the reverse of the instrument.

Primary card number

48xx xxxx xxxx 1660

Account number

48xx xxxx xxxx 1660

Contact details update: Tel No.

0

(STD Code)

email:

(PAYMENT SLIP to be detached and returned with cash payment)

DATE	TRANSACTION DETAILS	AMOUNTS (₹)
	Available Credit Limit	49,673.00
17MAR	OPENING BALANCE	530.64
	IAP CRED Visa Direct	530.64 CR
	PURCHASES & INSTALLMENTS	
	Interest Rate applicable : 3.49% p.m. (41.88% p.a.)	
	48xx xxxx xxxx 1660 BRIJESH	
20MAR	DREAMPLUG TECHNOLOGI BANGALORE IN	99.00
23MAR	DREAMPLUG TECHNOLOGI BANGALORE IN	209.00
29MAR	IAP DREAMPLUG TECHNOLOGI BANGALORE	19.00
	TOTAL PURCHASE OUTSTANDING	327.00
	TOTAL CASH OUTSTANDING	0.00
	TOTAL BALANCE TRANSFER OUTSTANDING	0.00
	TOTAL LOAN OUTSTANDING	0.00
15APR	NET OUTSTANDING BALANCE	327.00
	Your nominated Bank account will be debited for INR 100.00 towards repayment of your credit card dues on the payment due date.	
	"We request you make timely payment of the amount due on the Card/Loan account. The payment details including the default in payment gets reported to the Credit Information Bureau (India) Limited (CIBIL)."	



ESCAPE

TO A WONDERLAND TOGETHER

1 movie ticket free out of 2 movie tickets booked on the bookmyshow mobile app for movie shows on Saturdays using your HSBC Credit Card. Visit www.hsbc.co.in/bogo

TAKE OFF

TO NEW DESTINATIONS

Cashback up to ₹10,000 on International flights booked every Sunday on [make my trip](http://make.mytrip) with your HSBC Credit Card. Visit www.hsbc.co.in/mmt

ACCOUNT SUMMARY

Opening balance (₹)	Purchase & other charges (₹)	Payment & other credits (₹)	Net Outstanding balance (₹)
530.64	327.00	530.64	327.00

REWARD POINT SUMMARY

Opening balance	Earned	Redeemed	Closing balance
645	4	0	649



Message

TARIFF SHEET	
Standard Joining fees	NIL
Annual fees	
Star Bazaar	₹100
Westside Classic	₹700
Westside Gold	₹2,000
Spencer Classic	₹250
Spencer Gold	₹700
Spencer Platinum	₹1,500
Add on card fees	
Star Bazaar	NIL
Westside Classic	₹350
Westside Gold	₹1,000
Spencer Classic	₹100
Spencer Gold	₹350
Spencer Platinum	₹750
Finance Charges on extended credit and cash advances	
Star Bazaar, Westside Classic, Spencer Classic	3.5%# per month (42%# per annum) computed from the date of transaction
Westside Gold, Spencer Gold	33%# per month 39.6%* (per annum) computed from the date of transaction
Spencer Platinum	3.1%# per month 37.7%* (per annum) computed from the date of transaction
Free credit period	Up to 48 days (w.e.f. 1 July 2021). Please note that the free credit period is not valid if any balance of the previous month's bill is outstanding
Minimum Payment Due (MPD) on credit usage	100% of all Interest, Fees & Taxes + 1% of Principal Retail Balance + Greater of (Past due; Overlimit due if any) + Equated Monthly Instalment* (EMI) amounts due (if any), subject to a minimum of ₹100. Interest will be charged on the extended credit as per T&C
Charge in case of cheque bounce, standing instruction dishonoured or unsuccessful payment through NACH	₹350
Cash advance limit* (against credit card account)	As communicated to you in your monthly card statement
Transaction fee for cash advance	2.5% of transaction amount (subject to a minimum of ₹300)
Transaction fee for cash withdrawal against your bank account	₹100
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	NIL
Overlimit fee	₹500 per month
Late payment fee (Charged if the minimum amount is not credited in the card within 3 days of Payment Due Date)	100% of the Minimum Payment Due (MPD) subject to minimum fees of ₹250 and maximum fees of ₹950 per month
Foreign currency transactions	3.5% of transaction value
Balance Enquiry on the credit card at other Bank ATMs	NIL
Cash Payment Charge (HSBC Credit Cards bill payments made in cash at HSBC ranches & Drop Boxes)	₹100 (w.e.f. 15 September 2009)

Effective 5 August 2013, there is a change in the 'Payment Hierarchy' - Payment made to Cardholder's account will first be settled in the order of Minimum Payment Due, first by the following 'plans' i.e. EMI, Cash advances. Purchase outstanding and Balance Transfer in descending order of interest rates, and within a given 'plan', the payment will be allocated in a predefined order of: 1. Service charges', 2. Interest/finance charges, 3. Late payment fee, 4. Annual fee, 5. Overlimit fee, 6. Instalment handling fee, 7. Instalment processing fee, 8. Return cheque charges, 9. Insurance premium, 10. Principal**.

The excess payment (if any) over and above Minimum Payment Due will be allocated in same hierarchy as defined above. In addition, the allocation of payment will be such that the transaction/fees billed after your last statement but not yet paid, will get paid off before any charges/fees incurred after your last statement date and are yet to be reflected on your statement.

*Service Charges include the following: Cash Advance Fee, GST, Card Replacement Fee, Statement Reprint Fee, Balance Transfer Processing Fee and Standing Instruction (SI) Failed Fee.

**Principal - Includes Purchase amount, Balance Transfer principal amount and Cash withdrawn on the credit card.

#Or at such modified rates as decided by the Bank from time to time.

*Finance charge per month at the prevailing rate will also be applicable.

Note: The Bank shall provide a prior notice of one month in case of any changes to the above credit card tariff. **Tariff structure subject to change from time to time at the sole discretion of HSBC**

Please be advised that applicable Indirect Taxes including Goods and Services Tax (GST) would be recovered on all our fees and charges and any other amount liable to tax under prevailing Indirect Tax Laws. The credit limit and cash withdrawal limit (40% of credit limit or as decided by the Bank from time to time) are communicated to you in your monthly card statement.

Fuel Surcharge Waiver: Eligible surcharge value on Fuel transaction will be refunded in the subsequent month. For transactions eligible for Fuel Surcharge Waiver, reward points will not be awarded. GST levied on fuel transactions is beyond HSBC's jurisdiction and cannot be reversed by HSBC. Other terms and conditions related to Fuel Surcharge Waiver eligibility remains unchanged. To know more details please visit www.hsbc.co.in

GST: Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges with effect from 1 July 2017.

HSBC Maharashtra GST No. is 27AAACT2786P3ZL. Address: 9th Floor, NESCO IT Park - Building 3, NESCO Complex, Off Western Express Highway, Goregaon (East), Mumbai, Mumbai Suburban, Maharashtra - 400 063. HSN (Harmonized System Nomenclature) Code: 997113 - Credit Card services.

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For any further details, please visit www.hsbc.co.in or call us at:

HSBC PhoneBanking Numbers in India: 1800 267 3456 or 1800 121 2208.

For calls to India from overseas: 91-40-61268002/91-80-71898002.

LOSS/THEFT/MISUSE OF THE CARD

- If the credit card is lost/stolen, the Cardholder should report it to HSBC immediately in writing or by calling PhoneBanking officers. The Bank, is merely acting as a facilitator in taking up the dispute through MasterCard/VISA to the concerning merchant. The Bank is thus not liable for the outcome of the investigation.
- The Cardholder will not be held liable for any transaction made on the credit card after reporting the loss/theft/misuse to HSBC.
- Although loss or theft may be reported as mentioned in (a) above, the Cardholder must confirm to HSBC in writing. A copy of the acknowledged FIR must accompany the written confirmation.
- Should the Cardholder subsequently recover the card, the recovered credit card must not be used. Please destroy the card by cutting it into several pieces through the magnetic stripe.

If a 100% interest refund EMI plan is communicated by the merchant, the interest component pertaining to the EMI will be charged by HSBC as applicable. However, the interest will be refunded as an upfront discount/cashback by the merchant to the card/wallet as communicated at the time of the purchase.

Applicable taxes on interest charged by HSBC will be borne by the cardholder.

HOW TO MAKE YOUR PAYMENT

PAYMENT BY CHEQUE/DRAFT

Make a cheque/draft payable to 'HSBC A/c (Mention your 16-digit credit card no.)'. To ensure quick and error free credit to your account, please mention your name and contact details on the reverse of the cheque for payments. Kindly do not use post-dated cheques for payments. To facilitate timely credit of funds in your card account deposit your cheque at least 3 working days in advance and in case of outstation cheque at least 7 working days in advance of the payment due date. HSBC reserves the right to levy late payment fee.

PAYMENT BY CASH

Pay by cash, quoting your 16-digit credit card number, at any HSBC branch in India.

VISA BILL DESK

Pay HSBC Bank Credit Card bills online from any bank account through Bill Payment Service. Transfer money from your bank account to your HSBC Credit Card online using the BillDesk facility, a third party website with URL <http://billdesk.com/hsbccard/>. Visit www.hsbc.co.in for the terms and conditions of the payment service through BillDesk. This facility is for HSBC VISA Credit Cardholders only.

NATIONAL AUTOMATED CLEARING HOUSE

Available to customers in Mumbai and New Delhi.

NATIONAL ELECTRONIC FUNDS TRANSFER

Make a payment towards your account via National Electronic Funds Transfer (NEFT), mentioning the complete 16-digit credit card number. The IFSC code for HSBC is HSBC-0400002.

PayU

Pay HSBC Bank Credit Card bills online from any bank account through PayU Payment Service. Transfer money from your bank account to your HSBC Credit Card online using the PayU facility, a third party website with the URL <https://securepayments.payu.in/hsbc-credit-card-payment>. Visit www.hsbc.co.in for the terms and conditions of the payment service through PayU.

FOR HSBC ACCOUNTHOLDERS ONLY

Issue standing instructions to debit your savings/current account. PhoneBanking. Internet Banking. Pay online by logging onto HSBC Personal Internet Banking. Visit www.hsbc.co.in to refer the demo on how to register for Internet Banking

OTHER TERMS AND CONDITIONS

TRANSACTION DETAILS ON YOUR CREDIT CARD

The Cardholder is deemed to have received each statement of account for the preceding month, either on actual receipt of the statement of account or 10 days after the dispatch of the statement of account by the Bank, whichever is earlier (prescribed period). Upon receipt of each statement of account and in any event no more than 30 (thirty) days from the period mentioned above, the cardholder agrees to immediately notify the Bank in writing of any errors, omissions, irregularities, including any fraudulent or unauthorised transactions or any other objections the Cardholder has to that statement of account. If the Cardholder fails to notify the Bank within 30 (thirty) days, the statement of account and all entries therein, will be conclusive evidence of the correctness of the contents and binding upon the Cardholder and/or any person claiming under or through such Cardholder without the requirement for any further proof and the Bank will be released from all liability for any transaction (including all charges, damages and losses of any kind whatsoever, taxes, levies, fines, fees or penalties suffered and/or incurred) occurring up to the date of the most recent statement of account except for transactions the Cardholder gave notice of in accordance with this section.

FINANCE CHARGES

If Cardholders avail of the extended credit facility by paying an amount less than the statement closing balance, the entire outstanding amount will attract a financial charge from the respective date of transaction at the prevailing rate. Even where the minimum amount indicated to keep the card valid has been paid, the interest will be charged on the amount remaining unpaid after the due date of payment.

All new transactions will also attract a finance charge from the respective date of transaction.

Let's say you purchase a watch for ₹1,200 on 01 March and a necklace for ₹800 on 10 March. The following interest will be charged on your purchases:

	StarIndia Bazaar Westside & Spencer Classic Credit Card	Westside & Spencer Gold Credit Card	Spencer Platinum Credit Card
Outstanding due in the 20 March statement	₹2,000.00	₹2,000.00	₹2,000.00
Payment made on the due date of 07 April	₹100.00	₹100.00	₹100.00
Balance carried forward (revolved)	₹1,900.00	₹1,900.00	₹1,900.00
Interest calculations @ 3.1 % p.m for signature, 3.3 p.m. for Platinum			
a) Interest on ₹1,200 for 38 days (from 01 March to 07 April)	₹52.32	₹52.38	₹50.14
b) Interest on ₹800 for 29 days (from 10 March to 07 April)	₹26.62	₹27.77	₹26.09
c) Interest on ₹1,900 for 13 days (from 08 April to 20 April)	₹28.34	₹20.61	₹19.37
Total Interest charged in the 20 April statement	₹107.28	₹101.77	₹95.60
GST @ 18.00% on Interest	₹19.31	₹18.32	₹17.21
Outstanding due in the 20 April statement	₹2,027.00	₹2,020.09	₹2,012.81

Making only the minimum payment every month would result in the repayment stretching till the entire outstanding is settled and with consequent interest payment on your outstanding balance during this extended period: Eg.: If payment due is ₹5,000 and you do not make any new transactions on your credit card, the repayment will stretch up to 8.75 years (105 months) at the current tariff structure.

BILLING DISPUTES RESOLUTION

For reporting billing discrepancies, Cardholders can either call PhoneBanking or write to HSBC Credit Card Division, Dispute Desk, PO Box 5080, Chennai - 600 028.

All grievances escalations should be marked to The Chief Nodal Officer, The Hongkong and Shanghai Banking Corporation Limited, Rajalakshmi, No. 5&7, Cathedral Road, Chennai - 600 086, India. E-mail: nodalofficerinm@hsbc.co.in

You may also contact the Nodal Officer Team on +91 44-3911 1217 between 09:30 AM and 06:00 PM, Monday to Friday.

The Reserve Bank of India has appointed an Ombudsman who can be approached for redressing customer grievances if they have not already been redressed by HSBC.

The customer can approach the Ombudsman if he does not receive a response within 60 days or if he is not satisfied with the response.

REWARDS REDEMPTION

If you have registered for secured Internet Banking, you can redeem your Reward points online at www.hsbc.co.in. Alternatively call PhoneBanking numbers mentioned in this statement, select the desired Language option. Dial Credit Card No. # -PIN or if you don't have a T-PIN speak to our Service Advisors by dialing #2-4-0 after selecting your preferred language. Your redemption request will be accepted after you have successful verified yourself on the call by answering a few Security Questions.

Grievance Redressal Officer Handling Credit Card Complaints

Mr Prithwish Ray

The Hongkong and Shanghai Banking Corporation Limited

NESCO - IT Park Bldg. 3, 9th Floor, Nesco Complex, Western Express Highway, Goregaon (E), Mumbai - 63

Contact number: 040-61268015/080-71898015 (Monday to Friday between 9:30 a.m. and 6:00 p.m.)

E-mail ID: complaints.india@hsbc.co.in

No Cenvat credit should be taken if the taxable charges are refunded/reserved by the Bank for any reason.

Please visit www.hsbc.co.in for detailed terms and conditions related to your HSBC Credit Card.