


Important Notes

This document contains the details on the following:

- Important messages for your information
- PhoneBanking numbers for Domestic and Non-Resident customers
- **Branch Addresses**
- Details of Banking Ombudsman
- **Registration slip to update contact numbers and e-mail address**



1. Your composite statement is a summary of your HSBC portfolio along with details of transactions on the products held, in one single statement sent on a periodic basis to you. We will send a detailed summary of your Demat account and credit cards separately. The composite statement includes accounts/products that are in the same customer name/combination of joint names.
2. In your Portfolio at a Glance, 'Total deposits and investments' is the sum of your deposits, such as savings, current and fixed deposits, as well as your Demat accounts. 'Total borrowings' includes all your credit facilities, except for overdrafts on your current and savings accounts and mortgages, which are reflected in 'Total deposits and investments' and 'Mortgages' respectively. 'Net position' is the aggregate balance of your total deposits and investments less your borrowings.
3. Investments are subject to market risk. Please read the offer document carefully before investing.
(Points 1 to 3 are applicable to customers receiving composite statements only)
4. LCY (local currency) equivalent is an indicative value applicable to amounts denominated in foreign currencies.
5. The accountholder is deemed to have received each statement of account ('statement') for the preceding month, either on actual receipt, or 10 days from the date of the statement sent by the Bank (prescribed period). On receipt of each statement and not more than 30 (thirty) days from the prescribed period mentioned above, the accountholder agrees to notify the Bank immediately (in writing) of any errors, omissions, irregularities, including any fraudulent or unauthorised transactions or any other objections that the accountholder may have on the statement. If the accountholder fails to notify the Bank within 30 (thirty) days of the prescribed period, the statement and all the entries therein, will become conclusive evidence of the correctness of the contents. They will be binding on the accountholder and/or any person on behalf of the accountholder, without the requirement for any further proof. The Bank will be released from all its liabilities for any transaction including all charges, damages and losses of any kind whatsoever, taxes, levies, fines, fees or penalties suffered and/or incurred by the accountholder or any person on behalf of him, until the last statement date, except for transactions that the accountholder had given notice for, in accordance with this section. 
6. For local cheque deposits, the funds credited to the account are available after they are cleared from the payee bank.
7. Free passbook facility is available from 1 August 2007. You can request for it at the nearest branch and it can be updated for the last 3 months by approaching any branch in person. Records of transactions after 3 months are updated in the passbook on request and charges are applicable as per the existing tariff structure.
8. Information on 1) The Code of Banks' Commitment to Customers (BCSBI Code); 2) Banking Ombudsman Scheme; 3) Account Rules; 4) Service Charges and 5) Latest Interest Rates can be obtained from the website (www.hsbc.co.in) or by visiting the nearest branch.
9. If you do not receive any response within one month of your first representation to the Bank, or if you are dissatisfied with the response given by the Bank, you may write to the Banking Ombudsman, a statutory body appointed by the Reserve Bank of India to look into the provision of satisfactory service by banks. Before making a complaint to the Banking Ombudsman -
 - the complainant must have made a written representation to the Bank
 - the complaint must have been made within a year of the response received from the Bank, or within one year and one month of the date of representation to the Bank, if the response was not received
 - the complaint must not have been settled by the Banking Ombudsman in any previous proceeding
 - the complaint must not have been the subject matter of proceedings before any court, tribunal, arbitrator or any other forum
10. Please visit your branch for information on the nomination facility (for individual and sole proprietorship accounts and lockers).
11. Information included is for reference only. Transactions performed or instructions received on or around the statement date may not reflect in this statement, but should reflect in the next one.
12. Please nominate a savings/current account for deduction of TDS (if any) towards interest payment on your existing or new term deposits.
13. If you are unhappy with our services, you can record your grievances by following the grievance redressal matrix available on our website. You can write to, in the beginning, to complaints.india@hsbc.co.in or visit our nearest branch/call on our PhoneBanking numbers provided.
14. 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. HSN (Harmonized System Nomenclature) Code: 9971.

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 more information, please contact us at*:

HSBC Premier PhoneBanking numbers (Resident accounts)

Within India 1800 266 3456 or 1800 103 4722; From Overseas 040 - 67173406/080 - 49089636

All Toll Free numbers are chargeable from cell phone. Our PhoneBanking officers are available for enquiries 24X7.

HSBC Advance PhoneBanking numbers (Resident accounts)

Within India 1800 267 3456 or 1800 102 2208; From Overseas 040 - 67173404/080 - 49089634

Our PhoneBanking officers are available for enquiries 24X7.

HSBC PhoneBanking numbers (Resident accounts)

Within India 1860 266 2667 or 1860 500 2255; From Overseas 040 - 67173401/080 - 49089631

Our PhoneBanking officers are available for enquiries from 6:30 hrs. to 20:30 hrs. Emergency services are available 24X7 to report loss or misuse on Card or account, stop cheque etc.

HSBC PhoneBanking numbers (Credit Cards)

Within India 1860 108 7788 or 1860 500 2277; From Overseas 040 - 67173402/080 - 49089632

Our PhoneBanking officers are available for enquiries from 6:30 hrs. to 20:30 hrs. Emergency services are available 24X7 to report loss or misuse on Card or account, stop cheque etc.

HSBC Premier NRI PhoneBanking numbers (Non-Resident accounts)

Bahrain	8000 4619*	Kuwait	965 22230782**	Saudi Arabia	8008 140089*	United Arab Emirates	8000 177023*
Canada	011 800 177 36666*	Malaysia	00 800 177 36666*	Singapore	001 800 177 36666*		
Hong Kong	001 800 177 36666*	New Zealand	00 800 177 36666*	Thailand	001 800 177 36666*	United States of America	1 800 952 7145*
Indonesia	001 8030176404*	Oman	968 24762789**	UK	00 800 177 36666*		
India	1800 103 4722* 1800 266 3456*	Qatar	974 4366852**				
Calls to India from overseas: 040 - 67173406/080 – 49089636							
*Toll Free / **Local Rates							

HSBC NRI PhoneBanking numbers (Non-Resident accounts)

Australia	1300 787 414**	India	1800 102 2208*/ 1800 267 3456*	Saudi Arabia	9661 276 4163** (Riyadh, Alkhobar, Dammam and Jeddah)	United Kingdom	080 03285902** 080 00851264** 080 03893587**
Bahrain	973 1756 9645**	Kuwait	965 2223 0727**				
Canada	1 877 NRI HSBC, (1 877 674 4722)*	Oman	968 2476 2727**	Singapore	65 6533 5462**	United States of America	1 877 NRI HSBC, (1 877 674 4722)*
Hong Kong	852 2822 3986 (Free from landline), 852 2822 2767 (Free from landline)	Qatar	974 4328325**	United Arab Emirates	800 4393* (Dubai, Sharjah, Ajman, Fujairah, Al Ain, Ras Al Khaimah, Umm Al Quwain)		
*Toll Free / **Local Rates							

All Toll Free numbers are chargeable from cell phone.

Our PhoneBanking officers are available for enquiries 24X7.

- To avail our PhoneBanking service, use your Account Number/PhoneBanking Number (PBN)/Credit Card Number and Personal Identification Number (PIN). For further details on our enhanced Automated PhoneBanking system, kindly visit www.hsbc.co.in

Branch Addresses*:

Ahmedabad	Ahmedabad Branch: Mardia Plaza, C. G. Road, Ahmedabad - 380 006.
Bengaluru	Bengaluru Branch: 7 M. G. Road, Bengaluru - 560 001 Jayanagar Branch: No. 84, Gandhi Bazar Main Road, Basavanagudi, Bengaluru - 560 004.
Chandigarh	Chandigarh Branch: SCO 1, Sector 9-D, Chandigarh - 160 017.
Chennai	Rajalakshmi, No. 5 and 7, Cathedral Road, Chennai - 600 086 Chennai Main Branch: 96, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004.
Coimbatore	Coimbatore Branch: Srivari Gokul Towers, 108, Race Course Road, Coimbatore - 641 018.
Gurgaon	Gurgaon Branch: JMD Regent Square, DLF Phase II, Gurgaon-Mehrauli Road, Gurgaon – 122 002.
Hyderabad	Hyderabad Branch: 6-3-1107 and 1108, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082.

Jaipur	Jaipur Branch: 61 Vasanti, Sardar Patel Marg, C Scheme, Jaipur - 302 001.
Kochi	Kochi Branch: Pulikkal Estate, M. G. Road, Pallimukku, Kochi - 682 016.
Kolkata	Dalhousie Square Branch: 31 BBD Bagh, Dalhousie Square, Kolkata - 700 001 Gariahat Road Branch: Fort Terrazo, No. 5, Ramani Chatterjee Road, Kolkata - 700 029.
Mumbai	Andheri Branch: Plot No. 139-140 B, Western Express Highway, Sahar Road Junction, Vile Parle (E), Mumbai - 400 057 Bandra Branch: HSBC Centre, Dr. Ambedkar Road, Bandra (W), Mumbai - 400 050 Mumbai Main Branch: 52/60, M. G. Road, Fort, Mumbai - 400 001 Borivali Branch: Siddharth Arcade, LT Factory Lane Junction, Borivali (W), Mumbai - 400 092 Chembur Branch: Mercantile Apartments, Dr. Choitram Gidwani Road, Opp. Basant Theatre, Chembur (E), Mumbai - 400 074 Juhu Vile Parle Branch: Eden Square, Plot No. 3/1, N.S. Road No. 10, JVPD Scheme, Juhu Vile Parle (W), Mumbai - 400 049 Lokhandwala Branch: E-2-3-4 Manish Garden, J. P. Road, Andheri (W), Mumbai - 400 053 Peddar Road Branch: Asha Mahal, 46-B, Dr G Deshmukh Road, Peddar Road, Mumbai - 400 026 Powai Branch: G-4, Prudential House, Hiranandani Business Park, Powai, Mumbai - 400 076.
New Delhi	New Delhi Off Branch: R-47 Greater Kailash I, New Delhi - 110 048 New Delhi Main Branch: 25, Birla Towers, Barakhamba Road, New Delhi - 110 011 South Extension Branch: F-43, South Extension Part 1, New Delhi - 110 049.
Noida	Noida Branch: K 14-18, Sector 18, Gautam Budh Nagar, Noida - 201 301.
Pune	Pune Main Branch: Amar Avinash Corporate City, Sector No.11, Bund Garden Road, Pune - 411 001.

*You can also visit the HSBC website www.hsbc.co.in for the updated PhoneBanking numbers and branch addresses.

HSBC State List and GSTN Details:

Maharashtra: 27AAACT2786P1ZN **West Bengal:** 19AAACT2786P1ZK **Tamil Nadu:** 33AAACT2786P1ZU **Delhi:** 07AAACT2786P1ZP
Haryana: 06AAACT2786P1ZR **Chandigarh:** 04AAACT2786P1ZV **Rajasthan:** 08AAACT2786P1ZN **Telangana:** 36AAACT2786P1ZO
Karnataka: 29AAACT2786P1ZJ **Kerala:** 32AAACT2786P1ZW **Gujarat:** 24AAACT2786P1ZT **Uttar Pradesh:** 09AAACT2786P1ZL

Grievance Redressal Ocer Handling Debit Card Complaints:

Note

Grievance Redressal Officer Handling Debit Card Complaints

Mr Ahmer Ali

The Hongkong and Shanghai Banking Corporation Limited

NESCO - IT Park Bldg 3, 9th Flr, Nesco Complex, Western Express Highway, Goregaon (East), Mumbai – 400063

Contact number: [tel:040-65118015][tel:022-71728015] (Monday to Friday between 9:30 a.m. to 6:00 p.m.)

Email Id : complaints.india@hsbc.co.in

Loss/Theft/Misuse of the card

- If the Debit Card is lost/stolen, the cardholder should report it to HSBC immediately in writing or by calling Phone Banking Numbers. The Bank, is merely acting as a facilitator in taking up the dispute through 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 Debit Card after reporting the loss/theft/misuse to HSBC. c) 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 Debit Card must not be used. Please destroy the card by cutting it into several pieces through the magnetic strip

Banking Ombudsman Details

You can visit link <https://www.rbi.org.in/commonman/English/Scripts/AgainstBankABO.aspx> for Banking Ombudsman details.

Change of Telephone number and E-mail ID***

Please change my telephone number and/or e-mail ID on the Bank records as follows:

Telephone number: Office: _____ Residence: _____

Mobile: _____ E-mail address: _____

Above details are applicable for: (please tick whichever is applicable)

☐ Credit Card Account ☐ Bank Account ☐ Retail Demat Account ☐ Loan Account

Signature: _____ Customer Number: _____ Date: _____

Please detach this portion and return it to the closest HSBC branch.

***For a change of address in your accounts with the Bank, please approach the nearest branch with the address proof document in original.