



HSBC GOLD VISA

The Hongkong and Shanghai Banking Corporation Limited
Card Products Centre, PO BOX 1096 Makati Central Post Office, 1250 Makati City, Metro Manila, Philippines

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ROGMER BULACLAC

Statement From 07 SEP 2020 to 06 OCT 2020

Please examine your statement immediately upon receipt.
If no error is reported within 30 days, the account will be considered correct.

POST DATE	TRAN DATE	DESCRIPTION	AMOUNT(PHP)
Rogmer Bulaclac 4028-XXXX-XXXX-6735			
		Previous Statement Balance	223.67
11 Sep	07 Sep	SM SUPERMARKET SHAW MANDALUYONG PH	1,175.95
18 Sep	16 Sep	SM SUPERMARKET SHAW MANDALUYONG PH	877.25
28 Sep	25 Sep	HSBC Visa Cashback Philippines PH	10.45CR
29 Sep	28 Sep	PAID THRU BANCO DE ORO	224.00CR
30 Sep	28 Sep	SM SUPERMARKET SHAW MANDALUYONG PH	674.84
Total Due			2,717.26

CONTACT US

Customer Service (02) 8858 0000
From Overseas 63 2 7976 8000

ACCOUNT SUMMARY	PHP
Previous Statement Balance	223.67
Payments & Credits	234.45CR
Purchases & Debits	2,728.04
Total Account Balance	2,717.26

PAYMENT SUMMARY	PHP
Payment Due Date	27 Oct 2020
Minimum Payment	500.00

CREDIT LIMIT AND INTEREST RATES

Credit Limit (PHP)	60,000.00
Cash Limit (PHP)	12,000.00
Available Credit (PHP)	57,282.74
Monthly Interest Rate	
Purchase	3.50%
Cash Advance	3.50%

We're encouraging you to pay more than the minimum payment due to lessen your outstanding balance faster. You'll be able to save money from interest and charges by paying more than the minimum amount each month. Your credit card gives you financial flexibility and how you choose to repay your balance will affect your financial well-being. Payment of utility bills has been made easier and hassle-free just for you. Enroll your Globe/Sun Cellular/Sky Cable/PLDT bills to HSBC's AutoCharge Facility to automatically charge these to your HSBC credit card. Enroll now. Visit www.hsbc.com.ph/autocharge for more details.

PLEASE DETACH AND RETURN THIS LOWER PORTION TOGETHER WITH YOUR PAYMENT.



The Hongkong and Shanghai Banking Corporation Limited
Card Products Centre, PO BOX 1096 Makati Central Post Office
1250 Makati City, Metro Manila, Philippines

MR ROGMER BULACLAC
SBT PHILIPPINES
22 FLOOR SUMMIT 1
SHAW BLVD
MANDALUYONG CITY 1552

Changes in your personal information? Call us or visit us at www.hsbc.com.ph

HSBC GOLD VISA 4028-9391-1344-6735			
Total Due	Minimum Payment	Payment Due Date	Amount Paid
2,717.26	500.00	27 Oct 2020	P <input type="text"/>

For your convenience, please make your payment via internet banking or other channels on the following page.

Amount in words			
Cheque No. /		Bank Name /	
Cheque Date		Branch Name	



IMPORTANT INFORMATION ABOUT YOUR HSBC CREDIT CARD

Finance Charge

If you pay any amount less than the Closing balance/Total Amount Due or make a cash advance transaction, finance charge at prevailing interest rates, will be computed

on the Average Daily Balance of your account (including any fixed monthly installment amount/s) from the transaction dates until the end of the current statement period.

Cash Advance

Cash advance transactions may be made through any BancNet ATM, ExpressNet ATM and ATMs with the PLUS or Cirrus logo and will require a PIN (Personal Identification Number). If you have forgotten your PIN, please contact us for a reprint. Every cash advance transaction is charged to a service fee of 3% of the withdrawn amount or P500, whichever is higher, or such other amount as may be set by HSBC from time to time. Finance charge will be applied to the cash advance amount from transaction date until the amount is fully paid.

Where to pay

You may pay your credit card bill through any of the following:

1. Payment through HSBC and HSBC Savings Bank: Easy Pay Machines

For depositors: ATMs, Personal Internet Banking, Personal Telephone Banking, and Automatic Debit Arrangement (ADA)

2. Payment via automated channels:

For depositors of BancNet member banks:

BancNet – ATMs, BancNet Online, BancNet mobile banking service

For depositors of the following banks*:

Unionbank – ATMs, internet banking

BDO (Banco de Oro) – BDO Online Banking, Mobile Banking App, Phone Banking, ATMs

Security Bank – ATMs, internet banking, phone banking, mobile banking

BPI and BPI Family Savings Bank – ATMs, internet banking, phone banking, mobile banking

Metrobank – Metrobankdirect, Metrophone Banking, Metrobank Mobile Banking and ATM

3. Over-the-counter payments:

SM Department Store, SM Hypermarket, and selected SM Supermarket branches

BDO (Banco de Oro)

** Subject to enrollment at your branch of account. Any change in your HSBC credit card number will require new enrollment at your branch of account.*

*** For check payments, please make check payable to HSBC Credit Card and write your 16-digit credit card number at the back of the cheque.*

Fees

The fees, such as Annual and Mileage Fees, Card Replacement Fee, Returned Check Fee, Sales Slip Fee, Card Replacement Fee, and Cost of collection and/or attorney's Fee may be charged to your account when applicable. Visit www.hsbc.com.ph for actual fees and charges.

Fees and Charges are subject to change without prior notice

Installment Amount Due

If you have installment transactions (including balance transfer transactions), your monthly installment amount plus the add-on interest/handling fee shall be posted as a regular transaction and shall form part of the total outstanding balance due (Closing Balance/Total Due) on each statement of account. If you revolve any portion of your total outstanding balance due on any given month, your monthly installment amount and add-on interest/handling fee shall be included in the computation of finance charges for that month.

Foreign currency transactions

All charges, advances or amounts in currencies other than Philippine pesos shall be automatically converted at the time of posting to the billing currency (Philippine pesos) at VISA/MasterCard's foreign exchange selling rate, and shall be charged additional fees equivalent to the following: reimbursement cost for the assessment fee charged by VISA/MasterCard to HSBC equivalent to 1% of the converted sum and HSBC's service fee equivalent to 2.5% of the converted sum. HSBC only accepts payment in Philippine pesos.

Late Charge

A Late Charge of Php700 or unpaid Minimum Amount Due, whichever is lower, will be charged on your next billing statement for failure to pay at least the Minimum Amount Due on or before Payment Due Date (Effective November 1, 2017).

Overlimit Fee

An Overlimit Fee of P500 will be charged to your credit card account if your Closing Balance/Total Due exceeds your approved credit limit on your cut-off date.

Lost or Stolen Cards

Immediately report your lost/stolen card through (02) 8858-0000, (02) 7976-8000 or 1-800-1-888-8555 (for PLDT users) if you are outside Metro Manila but within the Philippines. Otherwise, you will be held liable for all transactions prior to the report of loss.

When to pay

Payments should be made on or before 12 noon of the Payment Due Date indicated on your bill. If the Payment Due Date falls on a holiday, please pay on the banking day prior to your Payment Due Date. Payments made in SM Payment Centers should be made on or before 12 noon one (1) banking day before your Payment Due Date. For payments using local checks or those coursed through other banks, please pay three (3) banking days before your Payment Due Date. For payments using regional checks, please pay eight (8) banking days before your Payment Due Date.