

Key things you should know

- HSBC Advance Platinum Credit Cards have been designed to complement your lifestyle. Our products extend a host of offers ranging from travel privileges to dining, shopping and more
- This card is meant for usage in India only, unless you have specifically requested for international usage at the time of application of your credit card. To know more about the validity of your card or for details on international usage, please refer to the Frequently Asked Questions (FAQs) or call HSBC PhoneBanking
- Please visit the credit cards section on our website www.hsbc.co.in for more details on:
 - Free credit upto 52 days on purchases under the applicable terms and conditions
 - Rewards programme on your HSBC Credit Card
 - Lost card liability and how to reduce the chances of your credit card being subject to misuse
 - Transaction fee and applicable interest for cash advances against your credit card, finance charge (interest), in case the credit card outstanding is not repaid in full by the due date
- You need to pay the minimum payment due (you may choose to pay a higher amount) by the payment due date specified on your monthly card statement to avoid transactions getting declined and levy of late payment fee
- Making only the minimum payment every month would result in the repayment stretching till the entire outstanding is settled. For example, if payment due is ₹5,000 and you do not make any new transactions on your credit card, minimum repayment could stretch upto 9 years based on the current tariff structure on your card
- You need to pay at least your minimum due amount by the due date. Non-payment would impact:
 - Your credit rating (reporting to Credit Bureau - CIBIL)
 - Other credit facilities availed of from HSBCIn addition to the above, the Bank can cancel the credit limit and may initiate recovery proceedings to recover the dues.
- Please visit 'HSBC Advance – Products Suite' section on our website www.hsbc.co.in for detailed terms and conditions applicable on your credit card
- HSBC will notify you of any changes in the terms and conditions of this product with prior notice of one month

