

# Bill Payment Registration Form

Auto Debit (For existing customers only)

## Personal Details

Full Name																								
	FIRST NAME								MIDDLE NAME								LAST NAME							
Credit Card No.																	Expiry date							
Primary Bank Account No.																								
Mobile No.*																								
E-mail ID*																								

\*Please note that the above-mentioned details are mandatory and should be as per bank records. In case you choose to provide a different mobile no. or E-mail ID, then kindly fill up the tear away form at the end of this form. Your contact details on the Bank records shall be updated based on the mobile no. or E-mail ID provided by you in the tear away form.

I hereby authorise the Bank to debit the above-mentioned  Bank account  Credit card with the amount outstanding on the bills pertaining to the billers registered by me in the form below (Please refer to the terms and conditions attached below before signing up for this feature.)

Signature 1	Name	Signature 2	Name	Signature 3	Name
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To register multiple billers for a single category please use separate forms. Before registering a biller please check if the biller is on the list provided by the Bank. You can only register a biller with whom the Bank already has a tie-up. To find out the list of registered billers you can call-up the contact centre, check-up the list of billers on [www.hsbc.co.in](http://www.hsbc.co.in) or contact your nearest HSBC branch.

## Phone

### Telephone Companies

Name of the Co.																	City								
Consumer/Account No.																									
(as provided by the Telephone Co.)																									<input type="checkbox"/> Bill copy attached
Telephone No.																									
Exchange Code																									
Name in which telephone is registered																									

### Mobile Companies

Name of the Co.																	City								
Consumer/Account No.																									
(as provided by the Mobile Companies)																									<input type="checkbox"/> Bill copy attached
Mobile Phone No.																									
Name in which mobile no. is registered																									

## Life Insurance Cos.

Name of Co.																	City								
Policy No.																									
(As provided by Insurance Co.)																									<input type="checkbox"/> Copy of premium payment receipt attached
Client ID																									
Premium Amount Payable													P	P											
Name of Policy Holder																									



# Terms and Conditions

## Bill Payment Service for Offline Registration - Auto Debit

This offer is brought to you by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) and any participation in the offer is voluntary. This offer is applicable to all HSBC India Credit Cardholders and all HSBC India Accountholders having savings and/or current accounts with HSBC India (hereinafter referred to as the 'Customer').

### Definitions

'HSBC India' means The Hongkong and Shanghai Banking Corporation Limited, India, a company incorporated under the Companies Ordinance of the Hong Kong Special Administrative Region (HKSAR), having its Registered Office at 1 Queens Road Central, Hong Kong and its India corporate office at 52/60 Mahatma Gandhi Road, Fort, Mumbai 400 001 (hereinafter referred to as 'HSBC India').

'Account' means a savings/current account/credit card with HSBC India.

'Auto bill pay facility' means the Standing Instruction (SI) set up by the customer authorising HSBC India to debit his account for payment towards all bills registered for this service.

'Business day' means any day, except Sunday or public holiday on which HSBC India is open for normal banking business during normal banking hours in India.

'Biller' means service provider for payment whose bills the customer has registered with HSBC India.

'Customer' means an individual having a banking or credit card relationship with HSBC India.

'Utility bills' are bills pertaining to services such as mobile phones, electricity, telephone, insurance premium, etc.

- Under this offer, the Customer will be able to pay various utility bills by issuing SI to HSBC India to debit their credit card/savings/current account for payment of the utility bills.
- To avail this service, the Customer shall inform HSBC India, the biller details either by filling up the registration form and handing over the same to a bank's official or by calling the HSBC PhoneBanking or by sending a secured message through Personal Internet Banking.
- When the Customer registers a biller on auto bill pay, the Customer authorises HSBC India to debit the Customers' account/credit card registered for bill pay for payment of the specified amount on the due date. Registration for the service is not immediate and the time taken for registration varies from biller to biller. By registering the biller(s) details under the Bill Payment Service via SI, the Customer agrees that HSBC India is authorised to accept the Customer's instructions to make payment from the Customer's accounts/credit card linked to the Customer's Personal Banking Number (PBN)/Customer ID, only upto a total of ₹ 250,000 per day (from 00:01 hours to 24:00 hours Indian Standard Time).  
If the Customer makes any other payment to pre-designated payees during the day from his bank account (from 00:01 hours to 24:00 hours Indian Standard Time) through HSBC PhoneBanking, then the overall limit of ₹ 250,000 will be reduced to that extent. In case of credit cards, this would be upto the available credit limit or ₹ 250,000 whichever is lower.
- For any registration received between 1st and 21st of every month, the Service Start Date (SSD) would be the 1st of the next month. However, for registrations received after the 21st of the month (upto last date of the month), the SSD would be the 1st of the month following the next month. All SIs would be instructed to be debited from the Customer's authorised account/credit card, at least 6 working days prior to actual bill due date. (Please continue paying your bills as usual, until you get intimation from HSBC India via e-mail, SMS confirming your registration).
- The Customer understands that HSBC India engages third party agent(s)/service providers to provide this service. HSBC India may provide details of the Customer's accounts and biller related information, on a confidential basis to the said billers or third party agents and the Customer in order to avail the service shall consent to such disclosure.
- The Customer will have to provide the savings or current account number/credit card number and the expiry date of the credit card to enable HSBC India to carry out the SI. The credit card number and the expiry date will be shared with the third party payment gateway service provider who will seek authorisation on the credit card prior to processing the SI transaction.
- In case of New To Bank (NTB) accounts, the Customer authorises HSBC India to debit the account/credit card as and when the account number/credit card number is generated after completion of the necessary account opening formalities.
- If a particular biller is registered for SI, then the Customer will not be able to register the same biller for the online bill payment facility provided by HSBC India and vice versa. The existing view and pay facility will be deleted and the Customer will then get migrated to the auto bill pay facility.
- In case of an existing registered auto bill pay facility with HSBC India, HSBC India shall not be responsible to initiate any refunds on account of any duplicate payments made by the Customer via other alternate channels.
- In the event of change in the credit card number on account of card renewal/lost card replacements, the Customer shall inform HSBC India about the same and HSBC India would thereafter upload the new number for the auto bill payment.
- In case the payment on the Customer's auto bill payment fails on account of insufficient balance/limit on credit card, then the Customer will have to make separate arrangements to pay the bill, as the auto bill payment instruction will not get processed again.
- In case of any change in the Customer's mobile number and/or e-mail address, the Customer shall inform HSBC India about the same and HSBC India will thereafter update the new number/e-mail address on its records. HSBC India shall not be responsible for any delay in payment notification on account of incorrect or change in mobile number or e-mail IDs.
- HSBC India shall not be responsible for any delay made by the billers (Utility companies) on account of any errors/omissions on the part of billers in validation or crediting the Customer's bill amount to the Customer's account. The Customer shall have to raise any disputes in this regard with the concerned biller.
- HSBC India or its agents shall not be liable, if they are unable to effect any instructions to pay (Payment instruction) on the date of account being debited (Payment date) and/or the due date mentioned on the bill (Due date) due to any one or more of the following circumstances:
  - If the Customer's bank account does not contain sufficient funds to cover the payment of the respective bill or the bill amount exceeds the overdraft limit, if any, granted to the Customer.
  - If the Customer makes a bill payment through his credit card and the attempt to debit the Customer's credit card results in an authorisation failure due to various reasons including but not limited to, sufficient limit not available, credit card in delinquent status, credit card in closed status, etc.
  - If the funds available in the payment account/credit card are under any attachment, lien or charge.
  - The name of biller and/or details required by the biller for effecting the payment are not correctly provided by the Customer.
  - Due to refusal of the biller to receive the payment for any reason whatsoever.
  - For any causes due to force majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of HSBC India or its agents.

15. HSBC India shall not be responsible, if the payment instructions are not effected for reasons not directly attributable to HSBC India or its agents nor for any claim for consequential or punitive damages or for loss of profit. Refunds for rejected payments processed by HSBC India will be credited to the Customer's bank account/credit card within 5 working days from the date of debit.
16. HSBC India or its agents shall have the right to suspend the operations of the bill payment service or alter the terms and conditions of the bill payment service at any time by providing adequate notice to the Customer.
17. The Customer can delete any biller on an auto bill pay instruction or deregister to the service by providing the necessary instruction on HSBC India's PhoneBanking service or by visiting a nearest branch of HSBC India. The instruction would be effected within 2 working days of receipt of the instruction.
18. The Customer can cancel the Customer's existing auto bill pay instruction of any particular bill by providing atleast 1 working day's prior notice. Payments scheduled within 1 working days would be acted upon as per the original instruction. The Customer can also convert from auto bill pay to any other bill payment facility like online bill pay. The Customer will need to first deregister the biller from the auto pay service and then give a new request for online bill pay registration through Personal Internet Banking. This will be treated as a new registration and the biller registration TAT will be applicable.
19. On deletion of any biller, the status of the registration will change to 'To be deleted'. There would be a look up period of 7 days\*\* where the Customer would be given an option to 'activate' this once again. At the end of the 7th Day, the registration would be 'Deleted'.
20. **Charges/Fees:** HSBC India reserves the right to charge and recover from you, fees for availing the bill payment service. Such fees shall be as stated in the tariff sheet on HSBC India's website. The charges shall be debited to the Customer's savings/current account/credit card with HSBC India. HSBC India reserves the right to amend the applicable tariff from time to time by providing one month's notice in advance. The change of tariff will also be updated on HSBC India's website [www.hsbc.co.in](http://www.hsbc.co.in)
21. **Alterations and Amendments:** HSBC India has the right to amend or supplement any of these terms with prior intimation to you. The modified terms and conditions will be displayed on HSBC India's website. By using the bill payment service, you will be deemed to have accepted the applicable terms and conditions as modified from time to time.
22. **Disclosure of Account Information to Third Parties:** The Customer authorises HSBC India to share the Customer's personal and bill payment related information with its agents, billers and/or financial institutions acting as payment gateways/service providers. The Customer accepts and acknowledges that HSBC India shall be entitled to assign any activities to any third party agency at its sole discretion.
23. Any dispute arising out of or in connection with the bill payment service shall be subject to the exclusive jurisdiction of the courts in Mumbai only.

I/We hereby confirm that I/we have read and understood the aforesaid terms and conditions pertaining to the bill payment service, mentioned in this document and agree to abide by the same.

\*\*Days can be modified by HSBC India from time to time.

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Signature  
(First/Sole Holder)

\_\_\_\_\_  
Signature  
(Second Holder)

\_\_\_\_\_  
Signature  
(Third Holder)