

8 tips about your new Credit Card!

1. Annual fees will be charged upon your receipt of the card and at the anniversary date of your card thereafter.
2. For your convenience, you may choose to settle your credit card account via one of these channels: **Transfer funds, Auto debit, Cash payment, Cash deposit at multifunctional ATMs.**
3. There are fees and charges associated with the use of your credit card, the details of which are attached in your user guide. These fees and charges may be changed from time to time without prior notice.
4. Statement Date is the date your monthly statement is generated, usually 15 days after this will be your Payment Due Date. Please make sure you settle your credit card account (or the agreed minimum payment amount) by the Payment Due Date to avoid charges.
5. Minimum payment is the agreed minimum amount you are required to pay each month. If this amount is not paid by the payment due date, your credit history will be affected not only in HSBC's records but also in other credit institutions' through the credit bureau.
6. You can apply for Supplementary cards for your loved ones. The credit limit will be shared between Primary and Supplementary cards. All the transactions made by the primary, as well as supplementary cardholders, will appear on the statement sent to the primary cardholder only.
7. For secured credit card, funds held as security will not be used for monthly payment. Therefore, please settle your monthly credit card account (or the agreed minimum payment) via our suggested payment channels.
8. The more you use your credit card, the more reward points you will get. Simply log on www.hsbc.com.vn to redeem cashback, annual fee, miles, vouchers & gifts.