



## Using Your HSBC Credit Cards



# Using Your HSBC Credit Cards

## 1. Purchasing Goods And Services

Your Credit Card is currently accepted at merchants worldwide wherever a VISA logo is displayed.

- You will be required to sign a sales slip which contains details of your Credit Card and the purchase amount. Please check all the information and amount before you sign.
- After you sign the sales slip, you will receive a copy of the slip along with your card. Please ensure the Card returned to you is yours and not a card belonging to another person.
- You should keep the sales slip copy to check with your Credit Card statement to make sure the purchase amount has been correctly recorded.





## 2. Online

HSBC Credit Cards can be used for online purchases at merchants which accept Visa Credit Cards. To minimize the risk of your Card information getting misused during the online purchase process, we recommend you to use Verified by Visa Service through HSBC Internet Banking. For more details, please visit [www.hsbc.com.vn](http://www.hsbc.com.vn)



### 3. Cash Withdrawal

You can access cash with your Credit Card with cash advance limit of up to VND 16 million per day (subject to your available cash advance limit). You can access cash at HSBC ATMs, Techcombank ATMs or any ATM displaying the VISA/PLUS logo.

### 4. Security

- **SMS Alert:** We keep you updated on your purchase transactions on your Card account via SMS on your mobile phone.
- **SecurePay (Verified by Visa):** This free service provides extra security when shopping online with your HSBC Visa Credit Card. Online registration for this service is available through HSBC Internet Banking.
- If your Card has been lost or stolen, or if your PIN is disclosed to a third party, please immediately call our **HSBC Contact Center at (84 28) 37 247 247.**





## Managing Your HSBC Credit Card Account

## 1. Internet Banking

Through HSBC Internet Banking, you can access and manage your HSBC Credit Card accounts anytime anywhere. After registering online, you can:

- View balance and monitor transactions of your HSBC Credit Card and bank accounts at your convenience.
- Make payments from your HSBC accounts easily and securely.
- Download and print out your monthly statement.
- Manage and redeem your Reward Points.
- Register for HSBC's secure online payment service (SecurePay).







## 2. Phone Banking

HSBC Phone Banking Service is convenient, reliable and one of the easiest ways to know your account information 24 hours a day, 7 days a week. Through Phone Banking, you will be able to:

- Check your Card account balance and recent transactions.
- Transfer funds from your current or saving account at HSBC to your Credit Card account.
- Change Phone PIN.
- Manage and redeem your Reward Points.
- Activate your new Credit Card.

## 3. ATM

You can check the status and balance of your Credit Card account and other linked accounts at HSBC ATMs using your Card and PIN.





## Settling Card Balance

You may choose to pay (i) your balance in full, (ii) the minimum amount due or (iii) any amount higher than the minimum amount at any time on or before the payment due date. Should you opt to pay less than the full amount due, the remaining amount due will be carried forward to the next billing period and is subject to interest.



## 1. Auto Debit

Fund can be transferred automatically from your HSBC account to your Credit Card account to settle the Credit Card balance in full or in minimum payment amount each month. Simply fill out the Direct Debit Authorisation form on [www.hsbc.com.vn](http://www.hsbc.com.vn) and submit to the bank.

## 2. Fund Transfer

You may transfer funds to your Credit Card account through the following channels:

- Internet Banking
- Mobile Banking
- Automated telephone Banking
- HSBC ATM network in Vietnam
- From other banks



### 3. Deposit at HSBC's Multifunction ATM

You can choose to perform cash deposit for your Credit Card payment at any HSBC's Multifunction ATM, available at our Branches and Transaction Offices. Your available limit will be updated instantly.

### 4. Cash Payment

You can also settle your Credit Card account with cash at any HSBC's Branch or Transaction Office during business hours.

# Understanding Your HSBC Credit Card

## Your Credit Card number

This number is required for each transaction



## Worldwide acceptance

Your card is accepted at over 30 million locations around the world displaying the VISA logo

## CVV2 Number

This number may be required when you make purchases over the phone or internet



## Cash Advances

Withdraw cash from over 1 million ATMs displaying VISA/PLUS logo

## Contact

Use this phone number to contact our HSBC Contact Center



# Understanding Your Monthly Card Statement

- Statement Date:** This is the date your monthly statement was generated.
- “Payment Due Date”:** The date by which your payment (at least the minimum amount due) must be made to avoid charges.
- Statement Balance:** The amount in which all transactions of the month are recorded together with the unpaid balance from the previous month. All foreign currency transactions will be converted to VND.
- Minimum Payment:** Minimum amount you are required to pay.
- Transaction Date:** The date when the transaction was made.
- Post Date:** The date the transaction was posted to your card account.
- Description of Transaction:** This section provides details of all payments, purchases, cash advances, and credits made during the statement period.
- Amount:** This lists the transaction amount against each payment, purchase, cash advance or credit. All foreign currency transactions will be converted to VND.
- Reward Points Programme:** This section provides the total amount of Reward Points earned in the month; total Reward Points balance by the end of the month and Rewards Points to be expired by the expiry dates.

HSBC Bank (Vietnam) Ltd.  
 230 Đường Lê Lợi, Quận 1  
 Hồ Chí Minh City, Vietnam

Ngân hàng TNHH Việt Nam của HSBC (Việt Nam)  
 230 Đường Lê Lợi, Quận 1  
 TP. Hồ Chí Minh, Việt Nam

HSBC Credit Card Statement  
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Bảng sao kê giao dịch thẻ tín dụng / Credit Card Statement

<b>Tên chủ thẻ</b> Cardholder name	<b>Số thẻ / Loại thẻ</b> Card number / Card type	
TRAN BACH KIM	4378 8888 xxxx 8888 VISA PLATINUM	

<b>Ngày lập bảng</b> Statement date	20/12/2011	<b>Dư nợ tháng trước</b> Last month balance	VND 3,500,000
<b>Vui lòng thanh toán trước</b> Payment due date	05/01/2012	<b>Dư nợ cuối kỳ</b> Statement balance	VND 60,000,000
		<b>Thanh toán tối thiểu</b> Minimum payment	VND 3,000,000

<b>Chương Trình Điểm Thuần / Reward Points Programme</b>			
<b>Số điểm tích lũy được tháng này</b> Additional points for this month	16,000	<b>Số điểm sẽ hết hạn ngày 30/09/2011</b> Points expiring on 30/09/2011	110,000 CR
<b>Số điểm còn lại</b> Points closing balance	21,500	<b>Số điểm sẽ hết hạn ngày 30/09/2012</b> Points expiring on 30/09/2012	60,000 CR

Ngày giao dịch	Post date	Ngày bị thông	Post date	Chi tiết	Số tiền (VND)
Transaction date		Your Credit Limit		Description of transaction	Amount (USD)
		4378 8888 xxxx 8888		TRAN BACH KIM	
		VND50,000,000		YOUR CREDIT LIMIT	
<b>ACCOUNT BALANCE AS IN LAST STATEMENT</b>					
					30,000,000
03/02	05/09			PAYMENT RECEIVED – THANK YOU	20,500,000 CR
08/02	01/09			Sea World – Orland, FI	3,000,000
				USD 185.00	
12/02	01/09			Disney World Magic Kingdom - Orlando, FI	405,000
				USD 25.00	
22/02	02/09			La Borne Maman – Orland, FI	6,000,000
				USD 170.00	
03/03	01/09			Planet Ocean - Orlando, FI	405,000
				USD 25.00	
08/03	09/03			Premium Coffee Dong khoi, Q.1	50,000
<b>YOUR SPEND FOR THIS MONTH</b>					19,360,000
<b>STATEMENT BALANCE</b>					19,360,000

PHIẾU THANH TOÁN THE TÍN DỤNG HSBC / HSBC CREDIT CARD PAYMENT SLIP

TRAN BACH KIM  
 1179D DUONG XUAN THUY,  
 QUAN 2, TP. HO CHI MINH

Tiền mặt / Cash   
  Chuyển khoản / Transfer   
 Ngày / Date: / /

Mã liên mạng di động / Mobile network code:

Số thẻ / Loại thẻ Card number / Card type	Ngày lập bảng Statement date	Ngày thanh toán trước Payment due date	Dư nợ cuối kỳ Statement balance	Thanh toán tối thiểu Minimum payment
4378 8888 xxxx 8888	20/12/2011	05/01/2012	60,000,000	3,000,000

Chữ ký và họ tên khách hàng / Customer Signature and Full Name: \_\_\_\_\_

Phấn định riêng cho Ngân Hàng / For Bank Use Only  
 S/MGR's signature: \_\_\_\_\_   
 VCA's signature: \_\_\_\_\_  
 Used on: \_\_\_\_\_   
 Used on: \_\_\_\_\_

Phóng đại của phần biểu trình này nên chỉ để tham khảo mà thôi. Phần nội dung trong đây chỉ để minh chứng cho tính chính xác của bản sao. Mọi chi tiết xin liên hệ bộ phận chăm sóc khách hàng của chúng tôi.

## Customer Service

**Premier customers:** (84 28) 37 247 666

**Platinum customers:** (84 28) 37 247 248

**Other customers:** (84 28) 37 247 247 (the South)

or (84 24) 62 707 707 (the North)

**Click:** [www.hsbc.com.vn](http://www.hsbc.com.vn)

Issued by HSBC Bank (Vietnam) Ltd.

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