

Application Terms & Conditions

These are the additional Application terms and conditions for a direct debit repayment request to your credit card. These Application terms supplement the HSBC Credit Card Terms and Personal Banking Booklet that apply to your HSBC credit card account, which together form your agreement with us. In the event of any conflict between these terms and the HSBC Credit Card Terms or Personal Banking Booklet, these Application terms will prevail.

By completing this Application form, you accept these terms and conditions and authorise HSBC to setup, amend or cancel a direct debit to your credit card from your nominated account:

- The nominated account you choose must be a personal account. Joint accounts must be signed by both account holders.
- If you are setting up a new direct debit request, it will be in effect on the next statement issued. You must ensure you manually make payments towards the balance owing on your statement until the next statement is issued.
- The amount HSBC will deduct from your nominated account is calculated at your statement date and reflected in your statement.
- If you don't elect a payment option in this form (i.e. the portion of the statement balance you want to pay), HSBC will automatically process the direct debit as the minimum payment set out in your statement.
- If you enter into a HSBC Credit Card Instalment Plan and chose to pay the minimum monthly payment, the monthly instalment under the HSBC Credit Card Instalment Plan will also be included in the minimum payment amount deducted from your nominated account.
- If you choose a fixed amount payment option, and the amount chosen is lower than your minimum payment for a given statement, we will deduct the minimum payment amount instead.
- If you choose to pay the full balance, the amount which HSBC will deduct will be the sum of the following:
 - a) any Purchase amounts or Cash Advances
 - b) any monthly instalment amount on the HSBC Credit Card Instalment Plan, and
 - c) any minimum amount payable on the special promotions balances e.g. Interest free promotions, Balance Transfers and Cash Transfers.
- If you make any extra payments before the statement due date, this will change the direct debit amount HSBC deducts from your nominated account.
- HSBC will continue to process the direct debit from your nominated account in accordance with this request until you have paid the entire balance owing on your credit card, or request to close your credit card and repay the entire closing balance or ask us to cancel your direct debit request (subject to processing this request).
- Please note it may take up to 3 business days for your direct debit repayment amount to be reflected on your credit card account. Your available credit will not change until the direct debit repayment is reflected on your credit card.

 Mail the completed form to: **Reply Paid 4263, SYDNEY NSW 2001** **OR**  Fax to: **(02) 8987 5923**

CUSTOMER DETAILS

First name(s)

Surname

Home phone number

Work phone number

Mobile phone number

REQUEST AND AUTHORITY TO DIRECT DEBIT

HSBC Credit Card number

Type of direct debit request

<input type="checkbox"/> Setup a new direct debit	<input type="checkbox"/> Amend an existing direct debit	<input type="checkbox"/> Cancel a direct debit
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Nominated Account

Name and address of financial institution

Name of nominated account holder

BSB

Account number

Payment options

Select a payment option which will automatically deduct on your statement due date

<input type="checkbox"/> Minimum Payment	<input type="checkbox"/> Full balance	<input type="checkbox"/> Fixed amount	\$ <input type="text"/>
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AUTHORISATION

By signing below, I'm confirming that the above information is correct and that I've signed in accordance with the authority for the nominated account the payments will be taken from.

Signature 1

Date

Signature 2

Date