

1. What can I do with an HSBC credit card?

With HSBC credit card, you can:

- Purchase goods and services with your HSBC credit card in Vietnam and when you are traveling overseas at 30 million retailers displaying a Visa logo.
- Access cash from your credit card account with your card and your PIN at HSBC ATMs or other banks' ATM displaying a VISA/PLUS logo worldwide.
- Enjoy fabulous shopping, dining, entertainment, traveling at a discount under our *home&Away* Privilege Programme at over 19,000 retailers in over 40 countries/territories across Asia Pacific, Americas, Europe and Middle East.
- Enjoy 0% Interest Instalment Plan. Buy now and pay later over a period of 3, 6, 9 or 12 months.
- Link your credit card with your HSBC deposits account to make it functions the same way as an ATM card for your deposits account.

2. What type of credit cards is HSBC offering?

We offer Visa Gold and Visa Classic cards.

3. How can I apply for an HSBC Credit Card?

You may download the [credit card application form](#), complete and enclose the required supporting document, and send it to HSBC Credit Card Centre, P.O. Box 980, Saigon Central Post Office, Ho Chi Minh City, or submit to us via any HSBC branch.

4. How can I check the application status of our credit card application?

You may speak to our Customer Service Representative at (84 8) 37 247 247 for status of your credit card application. However, please allow at least a working day for your application to deliver to us.

5. I would like to apply for a credit card but I could not provide sufficient supporting documents to show income proof, what should I do?

Yes, in the case you can apply for a secured card. You need a security which is 120% of the expected credit limit. For detailed information, please call our Customer Service Hotline (84 8) 37 247 247.

6. What is my credit limit if I am approved a credit card?

The setting of credit card limit depends on a number of factors. In normal cases, for Vietnamese customers, the credit limit will be 3 times your personal monthly income for Gold Card and 2 times for Classic Card. For resident foreigner, the credit limit will be 2 times for both Gold & 1.5 times for Classic Cards.

7. I have successfully applied for a credit card, may I increase my credit limit to cater my spending need, or do you adjust my limit from time to time?

We will review the credit limit of each customer from time to time and determine whether to adjust the limit.

However, if you wish to increase your credit limit, you may also complete a request form for credit limit increase and return it to us with the income proof for the past 3 months for further processing.

8. What is a chip card? What is the difference between chip and magnetic stripe card?

Chip cards are sometimes called “smart cards”. Chip cards are cards with an embedded microchip on the face of the card, and this is the major difference between a chip card and a magnetic stripe card. Chip cards would still have a magnetic stripe at the back of the card.

HSBC is issuing chip credit card. Chip cards reduce the chance of getting the cards copied to make counterfeit cards and therefore offer greater security to customers.

9. I wish to apply for an HSBC Credit Card, can you tell me how much is the annual fee?

For Gold Card, the annual fee is VND 600,000 for primary card and VND 400,000 for supplementary card. For Classic Card, the annual fee is VND 300,000 for primary card and VND 200,000 for supplementary card.

The annual fee will be listed on your first month statement.

10. Where can I find the details of the fees and charges?

A copy of the fees and charges will be sent to you with your new card upon successful application. You may also obtain a copy from our HSBC website www.hsbc.com.vn.

11. Can I use my HSBC credit card immediately after I receive it?

For security reason, your card may not be used when you first receive it. Please (1) sign on the back of your credit card and (2) activate your card by speaking to our Customer Service Representative at (84 8) 37 247 247 immediately after receiving your card.

12. What should I be aware of when making a payment with credit card?

Please make sure the correct amount is printed on the sales slip before signing it. Keep a copy of the sales slip and make sure the card returned to you is yours and not a card belonging to another person.

With online transactions, you should purchase/ order at popular websites and have clear instruction for online payment.

13. How do we calculate the 45 days interest charge free waiver?

It's the maximum period you can enjoy the interest free for your purchase from purchase date to payment due date. The transaction detail will be showed on your monthly statement.

For example: Your statement billing date is 14th and payment due date is 29th each month.

If you had a purchase transaction on July 15th, this transaction would be showed on the statement of August 14th and the payment due date would be August 29th. In this case you had 45 days interest free (from July 15th to August 29th).

However if you had a purchase transaction on July 30th, your payment due date would still be August 29th and the interest free period is less than 45days.

14. Is there any fee applied for cash advance from my credit card account when I use ATMs?

When perform a cash advance transaction from your credit card account, there is a cash advance fee 4% (minimum VND 50,000) for each transaction at HSBC Vietnam or Techcombank ATMs.

However when you use Visa/ Plus ATMs from other banks, you might be collected processing fee which usually is VND 20,000.

15. And how is the finance charge applied for each cash advance transaction?

Besides the cash advance fee, the finance charge is applied for each Cash Advance transaction since the withdrawal date until all balance is paid. (Please refer to the current tariff).

Example: You withdrew VND 2,000,000 at HSBC ATM on August 01st, the cash advance fee was VND 80,000, and the finance charge accrued from August 01st until the whole balance is paid.

16. Which account type I should choose when using other ATMs?

Sometimes each bank names their accounts differently, please note to choose the appropriate account:

- If you use credit card for cash advance transaction (withdraw money from credit card account): please choose Primary Account or Credit Account.
- If you use credit card to withdraw money from your linked accounts (saving or current account): please choose Checking or Saving account.

17. What are the ways for me to settle my HSBC Credit Card outstanding balance?

You have 3 options to settle your credit card outstanding balance at the moment. They are:

- Auto debit – you can enroll our direct debit service through which the pre-defined payment amount (i.e. Minimum Payment Amount 5% or Full Payment Amount) will be automatically debited from your HSBC bank account every month. You just need to ensure you have sufficient fund in your HSBC account on the payment due day.
- Transfer fund – you may transfer funds from your HSBC account to your credit card account through HSBC ATMs or Internet Banking service, or our 24 Hours Customer Service Hotline.
- Cash payment – you may also make cash payment at any HSBC branch during office hours on weekdays.

18. I only have a foreign currency deposit account with HSBC, can I pay my card balance in VND by debit this account?

You may transfer from foreign currency account to settle your credit card balance via ATM, Internet Banking or auto debit.

19. Can customer pay the minimum payment amount on the Due Date?

Yes, you can make the minimum payment amount (5%) which is showed on your credit card statement by the Due Date. However the finance charge is applied on the remaining unpaid balance (95%), as well as new purchase transactions you made since the last statement date.

20. Can I pay more than minimum payment amount?

Yes of course, you can pay more than minimum payment amount by the Payment Due Date, and the finance charge is applied on the remaining unpaid balance, as well as new purchase transactions you made since the last statement date.

Example: Your total statement balance on August 14th is VND 2,000,000, you should pay the minimum amount VND 100,000 by August 29th. However you can pay more than that.

21. When is the finance charge applied if customers haven't paid yet the full payment on the due date?

The finance charge will be applied if customer pays less than full payment amount by the payment due date (excluding cash advance which is subject to a different charging scheme). The finance charge will be calculated on all transactions and other amount making up the Statement balance, as well as new purchase transactions customer made, from the transaction date until the day customer settle down the full payment.

Example: Your total statement balance on August 14th is VND 2,000,000, you paid the minimum amount VND 100,000 on August 29th.

The finance charge is applied on the remaining amount (VND 1,900,000) and new purchase transactions you made after August 14th.

22. How is the fee applied if customer didn't pay the minimum amount on the Payment Due Date?

If customer does not pay the minimum amount by the Payment Due Date, a late charge (as mentioned in credit card tariff) will be posted to credit card account, and finance charge will be applied on the whole statement balance as well as new purchase transactions (if any).

With the same example with Question 21, if customer does not pay the minimum amount by August 29th, the late charge VND 50,000 will be posted to credit card account. And finance charge will be applied on the whole statement balance as well as new purchase transactions customer made after August 14th.

23. Will customer's credit history be affected if they are not paying the full amount of the minimum payment requirements?

Customer is encouraged to settle down the minimum payment at 5% as a compulsory. If they don't pay the minimum payment requirement, their credit history will be affected not only from HSBC's record but also from the other banks as well.

24. Why some cases happened that: customer only pays the minimum balance on payment due date, then pays the remaining balance by the next statement date and can enjoy the interest free until that day?

The bank always applies the Free interest period up to 45 days for all purchase transactions as the Card Agreement mentioned (with calculation as explained), however we can offer a few grace days to support customer in payment.

Customer should make full payment by the Payment Due Date as showed on your monthly statement to prevent unexpected finance charge. The bank might collect arrears of fee or charge if customer doesn't make payment as agreement.

25. Can I register auto-payment service for my credit card?

Auto-payment service is offered when you have Saving account or Checking account at HSBC. You can choose to pay the minimum amount or whole credit balance each month. You only need to maintain your account balance equal or more than the required payment amount at the Payment Due Date.

26. If I don't have enough money for full auto-payment at the Payment Due Date, will the bank process with the remaining balance?

The bank only process auto-payment service with the exact rate (minimum or full amount) you registered before, means that our system will not debit remaining amount from your account if it is insufficient for your auto-payment rate request. You can pay a smaller amount by transferring at ATM, via Internet Banking service or contact our Customer Representative.

27. Can I register auto-payment service for my credit card with the rate 50% of the statement balance?

Currently the bank can only assist customer with minimum amount (5%) or full amount payment (100%), you can pay another amount yourself by transferring at ATM, via Internet Banking service or contact our Customer Representative.

28. What should I do if my HSBC credit card is lost or stolen?

If your HSBC credit card is lost or stolen, please call:

24/7 Customer Service Hotline at **(84 8) 37 247 247**

Please note that you are responsible for all the transactions made by your credit card and your supplementary card until you have reported the lost or stolen card to us.

29. What is HSBC card life?

Our credit cards are normally valid up to 4 years. However some are valid for shorter period, example: business credit cards, personal credit card for foreigner whose working contract in Vietnam is less than 4 years.

30. What is a Supplementary Credit Card?

[Supplementary Credit Card](#) allows you to extend the benefits of your credit card to people close to you. The credit limit of your (primary) card will be shared with your supplementary card(s). Your monthly card statement will also list out all the transactions made through both cards.

31. Is there an income requirement for the supplementary cardholder?

Income requirement does not apply to supplementary card as it is issued under a primary credit card.

32. I would like to apply for business credit cards for my employees. Do you offer business credit cards?

Yes, we do. The business credit card is our credit facility solution provided for our corporate customers. If you are interested, you may contact our CIB/CMBs Relationship Managers so they can not only provide you with information about business credit cards also a suitable corporate financial solution for your company.

33. Some merchants charge the additional fee around 3% on transaction amount if I pay by credit card. Is it reasonable ?

Currently some merchants in Vietnam charge this additional fee if customer pays by credit card. This is opposed to Visa Regulation and you can inform this case to our Customer Service Representatives, the bank will report to Visa for further action with the merchant.

In case you accept the additional charge for credit card processing, you cannot claim back this amount from the bank or from Visa Int'l.