# Important Updates On Your Credit Card













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# CUSTOMER SATISFACTION AND FEEDBACK

# Listening to you We are here to serve,

Thank you for banking with HSBC.

At HSBC we are committed to providing you with world-class service and effectively delivering the products and services you need.

If for any reason, you are not entirely satisfied with any aspect of our service, we want to hear from you as soon as possible. We will use this information to put matters right and take steps to prevent a recurrence.

You are important to us and your feedback allows us to improve our service levels.

# Raising your concerns

We have Customer Service staff at our branches and a Telephone Contact Centre, to handle your concerns. They will make every effort to resolve issues efficiently to your satisfaction.

However, in the event you are not entirely satisfied in the manner in which you have been served, or if our products do not meet your expectations, you may provide your feedback in the following manner:

- Submit your feedback online.
- Mail your concerns to

The Manager - Customer Experience and Relations Retail Banking and Wealth Management HSBC No 24 Sir Baron Jayathilake Mawatha Colombo 01.

# E-mail us on

- o Premier premiercustomersolutions@hsbc.com.lk
- o Personal Banking Inquiries customersolutions@hsbc.com.lk
- Credit Card Inquiries <u>creditcards@hsbc.com.lk</u>

You may also write to us through the secure message facility on Personal Internet Banking to ensure confidentiality and security. Click on the "Contact Centre-Send Message' function in the left hand menu.

# Call us on

- o For general enquiries call us on our General HSBC hotline on: +94 11 447 2200.
- Dedicated hotline for HSBC Premier customers on: +94 11 447 2272. (Operates 24 X 7 for HSBC Premier customers only)
- o Dedicated hotline for HSBC Advance customers on: +94 11 447 2243.
- o Dedicated hotline for HSBC Rewards Credit Card on: +94 11 447 2275.
- o Dedicated hotline for HSBC Platinum customers on: +94 11 447 2242.
- Corporate Customer Service Hotline: +94 11 447 2224.
- o Dedicated customer solutions hotline on: +94 11 451 1566.

# • Visit our branch

You may visit any of our HSBC branches and speak to the Manager in charge or provide us your feedback on our "Listening to your comments" forms available. You may also directly speak to your Relationship Manager or any of our branch staff who would be happy to assist you.

# • Complaints recording and Service level Commitment

Upon receipt of a Complaint, it will be recorded in the Bank's Complaint Management System and will attempt to resolve the matter immediately. In the event if we are unable to do so, we will provide you with a solution within four working days of receiving your complaint. However, some issues may be more complexed and could take a little longer to resolve. In this case, we will provide you with interim updates until the complaint is resolved.

# • The Office of the Financial Ombudsman – Sri Lanka

While we would prefer to always resolve any concern raised with us to your complete satisfaction, you can also write to the Office of the Financial Ombudsman and request redress.

The Office of the Financial Services Ombudsman is an independent, impartial and free service established as part of the Financial Sector Reform package initiated in April 2002. Contact details of the Financial Ombudsman are:

The Office of the Financial Ombudsman Sri Lanka, 143A Vajira Road, Colombo 5.

Telephone: +94 11 2 595 624

Fax: +94 11 2 595 625 E-mail: fosril@sltnet.lk

Web: www.financialombudsman.lk

# CONSUMER GUIDE ON FEE CALCULATION

# MINIMUM PAYMENT AMOUNTS

- 100% of the monthly instalment amount for each of your cash instalment plans and spend instalment plans, if any; plus
- 100% of any interest, late fees, and over limit fees charged to your account; plus
- 1/12th of Credit card annual fees; plus

1% of your remaining outstanding balance (i.e. your total outstanding balance less the amounts set out under the previous two bullet points); plus

• The excess amount above your credit limit, if your account is over limit, or Rs.500/-, whichever is greater. However, if your total outstanding balance is less than Rs.500/-, your minimum payment amount shall be your total outstanding balance.

# **OVER LIMIT FEE**

An Over Limit Fee of Rs.1,750.00 will be charged, if the assigned credit limit is exceeded at any point in the Billing period. In computing whether the Credit Limit has been exceeded for the above purpose, the amount of the Bank's charges will also be considered.

# LATE PAYMENT FEE

If the Cardholder fails to pay the Minimum Amount Due by the Payment Due Date, a Late Payment Fee of Rs. 1,950.00 will be charged.

# **CASH ADVANCE CHARGES**

Cash Advance Fee will be charged as Rs.990.00 or 5%, whichever is greater for each withdrawal.

Example 1

Cash amount = Rs.50,000.00 Cash Advance Fee 5% = Rs.50,000.00 x 5%

= Rs.2,500.00

Cash Advance Fee charge = Rs.2,500.00

Example 2

Cash amount = Rs.5,000.00 Cash Advance Fee 5% = Rs.5,000.00 x 5%

= Rs.250.00

Cash Advance fee charge = Rs.550.00

Note: Cash Advance Fee will be charged as Rs.990.00 or 5%, whichever is greater for each withdrawal.

# STAMP DUTY

With effect from 01 January 2016, Stamp Duty will be charged only for your Credit Card transactions performed at merchants based outside Sri Lanka (including on—line). The new Stamp Duty is charged at Rs25.00 for every Rs.1,000.00 or part for all such transactions.

# EXCHANGE RATE FOR OVERSEAS TRANSACTION BILLING

All overseas transactions will be converted using Visa/MasterCard exchange rates. In order to mitigate local exchange rate movements, an additional amount (upto 3.5%) will be included to the rate at the time of billing.

# **DCC PROCESSING FEE**

For all credit card LKR transactions conducted at a merchant with acquire country as overseas, a Dynamic Currency Conversion (DCC) processing fee of 3.5% will be applied.

# **EXAMPLES ON INTEREST CALCULATION**

If only the minimum payment is made, interest will be accrued at the prevalent interest rate on the balance amount as illustrated below,

The interest rate mentioned on the following calculation is given for illustration purpose only. The prevalent interest rate applicable is displayed on the face of the statement.

# **Assumption**

Total purchase value for the month is LKR100,000.00 and no bank chargers.

# Scenario:

•	Statement period	- 5 July 2023 to 2 August 2023
•	Statement Closing Balance	- LKR100,000.00
	Payment Due Date	- 23 August 2023

# **Payment Details**

•	Payment Amount due	- LKR1000.00
•	Payment Due Date	- 23 August 2023

No new transactions or payments during the statement period. Next Statement date: 3 August 2023 to 3 September 2023

NO Customer/Merchant Payments received for the statement period. The year considered is not a leap year.

# Interest will be:

• LKR100,000.00/- * 2.33% * 12/365 * <u>22</u>	= LKR1,685.26
( 2 August 2023 to 23 August 2023 - 22)	
• LKR100,000.00/- * 2.33% * 12/365 * <u>11</u>	= LKR842.63
(24 August 2023 to 3 September 2023 – 11)	

Total interest for the statement ending 3 September 2023 = 2,527.89

# CREDIT CARD PAYMENT CUT OFF TIMES

Branch Payments	Cut off time	Updating time
Cheque Deposits*	2.00 PM (Working Days)	Upon realization
Cash	3.00 PM (Working Days)	Immediate

Easy Pay	Cheque*	
Jaffna Branch	3.00 PM	7.30 AM (Next working day
Galle Branch	3.00 PM	7.30 AM (Next working day
Kandy Branch	3.00 PM	7.30 AM (Next working day
All other Branches	2.00 PM	7.30 AM (Next working day

<b>Automated Channels</b>	Cut off time	Update Time
Cash Deposit Machine	Immediate **	Immediate **
CEFT payments to HSBC	Immediate **	Immediate **
Credit Cards		
ATM Transfers	Immediate **	Immediate **
Internet Banking/ Phone	Immediate **	Immediate **
Banking		

<sup>\*\*</sup> on the due date before 5.30 PM

Other Methods	Cut off time	<b>Update Time</b>
Singer, Cargills and Keells	4.00 PM	7.30 AM Next working day
(Excluding Super K outlets)		

# CREDIT CARD STATEMENT LAYOUT

- Name and Statement Period: This indicates the name and time period of your Credit Card statement.
- 2. Post Date: This is the date transactions are billed to your card account.
- 3. Transaction Date: This is the actual transaction date made with your Credit Card.
- 4. **Description:** All transactions made with your Credit Card are listed here.
- Amount: This lists the transaction amounts for each purchase, Cash Advance, Balance Transfer, monthly installments, payments received and other chargers.
- **6. Credit Card Number:** This is your Credit Card Number. Please indicate this number when making payments and in any correspondence to us.
- 7. Total Due: This is the total outstanding balance for the statement period.
- **8. Instalment Plan:** This lists the current instalment plan amounts under your Credit Card and balance outstanding on each plan.
- Rewards Summary: This indicates your Rewards Points earned and redeemed as of the last statement date. Message from the Bank relates to Rewards Points.
- 10. Account Summary: This indicates your Total Account Balance which includes Previous Statement Balance, Payments & Credits, Purchases and Debits as at the statement date and Outstanding Instalment Amounts.
- 11. Payment Due Date: Full or minimum payment due for the statement period should be made on or before this date.
- 12. Current Due: Your current total due amount to be paid.
- 13. Over-limit Due Amount: This shows the amount utilised above your approved Credit limit (if any).
- 14. Past Due Amount: This indicates the card payment that has not been made as of its due date (if any).
- 15. Minimum Payment: This includes the total of your Current due amount and the Over-limit due/Past due amount (if any).
- 16. Credit Limit and Interest Rates: This lists your current credit/cash limit, available credit limit and current interest rates applicable on your Credit Card.
- 17. Updates on our Current Marketing Promotions:
  Message from the Bank which indicates current marketing promotions.
- 18. Updates on your Credit Card account:
  Message from the Bank relates to your Credit Card Payment slip which can be used when making payments to your Credit Card.
- 19. Payment Slip: Which can be used when making payments to your Credit Card.



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				Payment I Current D Overlimit	T SUMMARY Due Date 11 ue 12 Due Amount 13 Amount 14	-25
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## Quick Reference Guide

Finance charges Interest will be charged if full payment is not made on the due date or if partial / minimum payment is made before, on or after due date or full payment is made after the due date.

If a Cardholder does not settle the total closing balance by the Payment Due Date, the total Closing Balance on the Statement Date shall attract a Finance Charge calculated dealy on each Transaction from the effective date of the transaction until the date on which the total Closing Balance is settled, at a raile to be determined by the Bank. The Finance Charge shall be debited to the Card Account on the subsequent Statement Date.

- Minimum payment amounts

  100% of the monthly instalment amount for each of cash instalment plans and spend instalment plans (if any), plus

  100% of any interest, late fees and over limit fees charged to your card account,

- plus
  1/12 of Card annual fees, plus
  1/4 of your remaining outstanding balance (i.e. your total outstanding balance
  excluding the amount's stated under the above three points, plus
  the excess amount above your credit limit, (if your Card account is over limit) or
  Rs. 500f. whitchever is greater.
  However, if your total Card outstanding balance is less than Rs. 500f., your
  minimum payment amount shall be your total outstanding Card balance.

Over limit Fee: Rs. 1,750/- per month.

\* Will be charged if you exceed your limit at any time during a statement cycle.

Late payment charge: Rs. 1,950/\* If your minimum payment has not been received by the due date, a monthly late payment charge will be debited to your card account.

Cash advance charge

\* Cash Advance/Withdrawal fee will be calculated at 5% of the transaction value or a minimum charge of Rs. 990/- whichever is greater.

# Cheque returns charger: Insufficient Funds: Rs. 2,500/Other Reasons: Rs. 400/-

Lost card liability
The cardholder is liable for all card transactions (whether authorized or not) charged to the card before the loss was reported to the bank.

- Please note,
  Settling your credit card bills
  Pay your credit card bill through another Banks Online Banking facility by using
  CEFTS (Common Electronic Fund Transfer Switch).
  Cash deposits via Cash Deposit Machine at any of our Express Banking Centres
  (available 24 hours)
  Standing Instruction from HSBC savings or current account to recover a set %
  of the credit card bill on the due date (Direct debit).
  Log on to www.hsbc.lk and use your Personal Internet Banking Service [PIB]
  to transfer funds from your Savings or Current account to your credit card
  account free of charge.
  Transfer funds from your Savings or Current account to your credit card
  account free of charge.
  Transfer funds from your HSBC account using our ATMs.
  Cash payments can be made at all approved Singer, Carglils Food City and
  Keelis Super Cutelst.
  Transfer up to Rs. 1,000,000 from your HSBC savings or current accounts, using
  Phone Banking, with no extra cost.
  Cheques deposits wis EasyPay machines at any of our Express Banking
  Centres (available 24 hours) or by mailing to the address given in your credit
  card statement.
  Please do not send cash by mail.

- after the cheque is realised.

  Cash cheques and post-dated cheques will not be accepted for payments. Your payment will be acknowledged on the subsequent statement.

# EXAMPLE ON INTEREST CALCULATION

If only the minimum payment is made, interest will be accrued at the prevalent interest rate on the balance amount as illustrated below. The interest rate mentioned on the following calculation is given for illustration purpose only. The prevalent interest rate applicable is displayed on the foca of the statement.

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- Scenario:
  \* Statement period nario:
  Statement period
  Statement Closing Balance
  - 5 July 2023 to 2 August 2023
  Statement Die Date
  - LKR100,000.00
  23 August 2023
  Payment Amount due
  - LKR1000.00

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CA Digust 2023 to 23 August 2023)

LKR100,000,00- x 23% x 12/365 t 11

LKR842.63

(24 August 2023 to 3 September 2023)

Total interest for the statement ending 3 September 2023 = 2,527.89

Exchange rate for overseas transaction billing Credit card transactions effected in foreign currencies will be converted into Sri Larkan Rupees at the USD-LKR currency selling rate of HSBC on the date the transaction is posted. A percentage of 3.5% will be levied by the bank to mitigate the impact of exchange rate movement.

DCC processing fee
For all credit card LKR transactions conducted at a merchant with acquirer country
as overseas, a Dynamic Currency Conversion (DCC) processing fee of 3.5% will be
applied.

# කඩිනම් මගපෙන්වුම

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- **හෙවිය යුතු අවම මුදල** \* මහලේ පත් ණ මුදල් වර්ග පළමුති සහ වය වැරික පළමුති සදහා වන මාසික වැරික මුදල (00)ගේ, (සියම් නම්),
- සම්ම මේම යැවියට සිතුවමේ අත තර ඇති මේ පෙනි, උමළද හරුදා යන සිම්මේ ඉල්වේරීම් හරුදා [100; සම්මේ පෙනිදුම් සිට සිට සම්මේ පිරිසිදුම් සිට සම්මේ අතර සම්මේ සම් සම්මේ සම්

**නාය නිමාව ඉන්මවා යැමේ ගාන්තු** මහාව රු 1750/ - වැඩිත් \* මට දී ඇති නය තීමාවල පුතාගෙ වනුය තුළ දී මට විසිත් ඉන්මවනු ලබන මිතෑම් අමත්රාවක දී අය කෙරෙනු ඇත.

# පුමාද වී බ්දු කරන ගෙවීම් කඳහා අයකිරීම් : oc 1,550)-

දිවත් සිසින් හෙමික යුතු අවම නිත මුලල, ගමේමට නියමිත දින්නේ දී ලැබී කොමැති තම්, දුමාද වී සිදු කරන ගමේම සඳහා වන මානික කැස්තුවත් මෙහි කාරපත් නියමුව සර කොරතු ඇත.

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රත්වලිල් ආයකු හෙනීම් පඳහා වන ගැස්සුව හෙයුදලා මුදලින් Sixක් ලෙස හෙනය කිරීම හෝ රු.990/-ග් ලෙසා ලබේ එකරීන් සඳහා වන ගැස්සුව මෙයුදලා මුදලින් Sixක් ලෙස හෙනය කිරීම හෝ රු.990/-

# වෙක්පත් අගරු වීම් කදහා ගාන්තු

ලමාණමත් මුදුල් පොමැතිකම රු. 2500/ වෙනත් සමතු රු. 400/-

# හැකි වූ කාඩ්පත පිළිබඳ වගකීම

කාර්තන නැති වූ මම මැඳුම් මේස පුනුම් දීමට පෙරපෑම කාර්පමේ අත කරන ලද කාර්පතීන් සිදු කළ සිකළ සනුදෙනු සඳහා (මලය දුන්කද නොදුන්කද) කාර්පත් කිරියා මාත්තිව යුතු වේ.

- කරනාවෙන හළකයක. මෙනි සෙබ්ට් සාධිපත කදාහා වන බල්පත හෙවීමේ දී. \* CEFTS, වසද ඉහරෙවැනික මුලද ජවරක් ස්වීඩය Common Electronic Fund Transfer Switch) සාවිතයක් වෙනස් මාතුවක මහල්සින් මාතුකරන පසුතමක් හරහා මගේ ලෙනිට් සාධිපත සඳහා වන
- බිල්පත භාවත්ත. අපහත් නිතෑම සිතු මහතුකරුණ මබපත්රාතයක (පාස 24 පුරා කියාත්මකකි) දී මුදල් සාන්පතු යන්තුයක් මහින් මුදල්

- quae deste dig singuiste inscrizionis per la 4 giu giunnerari, piggi autoriq acrogia inno giu-microta accidi.

  giunti au hossi diagle cididia diraz discrisi elidia cigiliò sindicia capia lei bipocodi dicio si osibi diadre giunti giungia dicioli giuntica di considera di singuiste (PIB) accidi capia con se indi giuntica vivivi inno con ella giuntica di con ella giuntica di considera di consid
- යැම මැතුතු මුර්ම පැඩුළ දැනකා. හැ

- වෙන්පත් හෙවීම් සිදු කළ යුත්තේ පහත පරිදිරු නො මේ බඳ කළ යුත්තේ පහත පරිදිරුව නො මේ බඳ කළ යුත්තේ පහත පරිදිරුව නො මේ බඳ කළ යුත් වේ. උදා කාපත හෙයම හදු කුදු යුතුමක පහත පටදුවා. මෙස්ත්ත ත්වසිත්ක හමු යුතු මේ (ආදායකයම සියුම්ම පමණි සහ හමුවීම් හාම්පත සඳහන් හළ යුතු මේ) උදා. HSBC මේ හමුවෙන, CVA හාරිස්ත් ආයෝ, 2000, 2000, 2000, 2000, මෙස්පත මිසියාකානය එමෙස් පසුම් එලබෙන වැඩ කටන වලා දින දී හමුවීම් කාච්පත් සියුම්ම එයි මුදුම් මග කරල
- නවේම් කණිවත්ධාරයක් මුදල් පවත්පත් හෝ මතු-දාතම කණික වෙක්පත් හෝ ණර ඔහු කොලබාගී. ඒලාස දුකාකුත්තරම් මගගී කෝම්ම දාක්වෙනු ඇත.

න්වීමට නියකිත අවම මුදල පමණක් එමෙන වීට, පනත දක්වා ඇත. වමුට උපවිස වල ඇත. පාකයේ පිරිමේ, පසම අලුහාකික දක්ව තිබෙන්න ගණවා දින් අවලිස ම

උපකල්පතය මායාව අදාළ සමජස මිලදී ගැනීම් වල වටිනාකම රට 100,000,00 සහ මාංකු මාත්තු මාස

හැකිල්ල \* ඉහැන කළයිමාව \* අතුල් අවසුන්

පුතානතයේ අවසන් සේව පේම්ම නියමිත දිනය පේම්මට නියමිත මුදුල

උපකල්පතය දකානෙ කළේමාව අදු තව කතුදෙකු හෝ පෙවීම් නොම රලික දකානෙ කළේමාව 2023 අපෝක්තු 03 වට 202 දකානෙ කළේමාව සදහා කිසිදු පෙවීමේ ඉණි නෑක. සාලකිල්ලට හෝ වර්තය අධික වරකයේ ගොඩේ.

විදේශ ගනුදෙලු බුල්ගත කිරීම් ගදහා වන විනීමය අසුගානිකය. මහළ සම්බන රලුණ සිද යරු ලැබුව ගැනින සමහ දෙන යුත් ගෙනුවේ ගෙනුවේ ගෙන දින සේ දින සේ දින සේ දින සේ දින සේ දින සේ ද තේවයකු වෙලේ ද ඉතා ගැනිය මමගේ ඉල්ල කිරීමත් අනුගත්ත මේ ලින යන්න මිරීම පෙරිම සිද යරු අත. නිම්බර අනුගත්තයන්ගේ වෙතේම් මළ ලිනක් අතිම කිරීම පදහ 13ක ඉතිනෙයක් මාතුම නිසිත් අය ගෙනුවූ ඇත.

අප්තර කරන්නෙන් රට විශයන් විදේශ රටත් දැක්වෙන හම්පූද ආයත්තයක දී පළවිට ගණිදන සාවිතයෙන් සිදු කරන එක්කුම් රු. අතුදෙනු මහින්මරයෙන් මොන්ටක මුලුව ගැරවීමේ [Dynamic Currency Conversion] 35s කොලුම් හාත්තුවන් අදාළ වනු ඇත.

# துரித் குறிப்பு வழிகாட்டி

நீதி கருகிறகள் உரிய நிகதில்ல் முழுக் கொடுப்பாஷம் சேறுத்தப்படாவிட்டால் அல்லது உரிய நிகதிக்கு முன். உரிய நிகதிலில் அல்லது அதற்குப் பின் பகுதிருவறுத்தபட்ச கொடுப்பாஷ மட்டும் செறுத்தப்பட்டால் அல்லது உரிய நிகதிக்குப் பின் முழுக் கொடுப்பாஷம் செறுத்தப்பட்டால். வரு அறுகிடப்புகு

கார். மைத்திருக்கும் ஒருவர் மொத்த முடிவு பீதியை கொடுப்படைவு செறுத்தப்பட வேண்டிய நிகழிக்கும் செறுத்தித் திர்க்காவிட்டால், மியர்கள்றுத் திகதியில் இருந்த மோத்த முடிவ பீதிக்கு ஒரு திக்குவின் மிதிக்கப்படுக்கு கிகத்திற்கு அமித்த செறுக்க வால்கல் தொடர்புது கோடுக்கல் வால்கல் சேவரம்(நிதுபட்ட நிகத் தொடக்கம் மொத்த முடியு தீதி நிர்களை செய்யவரும் நித்தி வரை அல்கியான் நினாகிகப்படும் விழு அறின் அடிப்படைபில், நாளந்தும் கணிக்கப்படும், இந்த அறிஞ், அடுத்த விபர்க்கற்றுத் நிகதியில் கார்ட் கணக்கிய நிறு வைக்கப்படும்

- காட் கணக்கில் புறு மைகக்கப்படும்.

  ஒல்கொடு பணத் தகையைத் திட்டம் மற்றும் சொலவுக் தலகையத் திட்டத்திற்காகவும் (படுகுறும் தெருக்கிலார்) பணத் தகையைத் திட்டம் மற்றும் சொலவுக் தலகையத் திட்டத்திற்காகவும் (படுகுறும் தெருக்கிலா) மாதாத்துக் தகையத் தொகையின் 100%. அத்துக. க.

  உங்கள் காட் கணக்கிற்ற விதிக்கப்படும் மூர்குறும் வடி, தாயருக் கட்டணங்கள் மற்றும் கட்காலங்கள் 100% அத்துக. க.

  காட் வருகாத்தக் கட்டனத்தின் 112 பயற்த, அந்துக. க.

  வந்கியுள் கடல்கள் நிறுகள் வடுக்கில நிறிக்கப்படுக்கில் முதிக்கப்பட்டுகள் தொகையின் திறிக்கப்பட்டுகள் தொகையின் நடித்தில் நடக்கில வருக்கு திறுகைய கிறி.

  உங்கள் காட்க வணத்த கடல் கடக்கவரின் மறிக்குறார், தாகுமாற்கிற கேலான தெருக்கும் திறிக்க கடக்கில் காட்கள் கடக்கில் கடக்கில் கடக்கில் கடக்கில் கடக்கில் கடக்கில் கடக்கில் கடக்கில் கடக்கில் வருக்கும். கடக்கில் வருக்கும் கடக்கில் வருக்கும். கடக்கில் வருக்கும் கடக்கில் வருக்கும். கடக்கில் வருக்கும் கடக்கில் வருக்கும். கடக்கில் வருக்கும். கடக்கில் வருக்கும். கடக்கில் வருக்கும். கடக்கில் வருக்கும்.

சுரைவுவுவிறுக் கட்டவண் மாதபொன்றிற்கு ரூ. 1,750/ வீபரக்கூற்றுச் கற்றுகட்டத்திற்குள் வசியாதாவது நிங்கள் உச்சவரம்பை மீறினால் இக் கட்டணம் அறைபட்டாறிக்.

தக் கொழியாடிகளுகிற ந. 1,950/ உரிய நிகதிக்குள் உங்களுடைய குறைந்தும்.ச கோடுப்பாவு கிடைக்காவிட்டால், நாமதக் கோடுப்பளவு அறவிடு ஒன்று மாதாந்தம் உங்கள் கார்ட் கணக்கில் மற்று வைக்கப்படும்.

ரோக்க முற்றன அறக்கு

" ரோக்க முற்றனர்கள் இரக்க முற்றனர்கள் அறவிடன் கூட்டனமானது. கொடுக்கல் வளக்கல் பெறுவறியின் 5% அல்றது அனுந்தாட்ச அறவிடன் மூ.990° என்பவற்றில் எது கூடியதோ அது என்ற அடிப்படையில் கணிக்கப்படும்.

ரோலை திரும்பல் அவக்கு: போநிய பணம் இல்லாமை: ரு.2,500/-வேறு காரணங்கள்: ரு. 400/-

தொலைத்த கார்ட் தொடர்பான பொழுப்பு கார்ட்டின் தொலைவு பற்றி வங்கிக்கு அறிவிக்கப்படுவதற்கு முன் இடம்பெற்ற சகஸ (அனுமதிக்கப்பட்ட அல்லது அனுமதிக்கப்படாத) கார்ட் கொடுக்கல் வாங்கல்களுக்கும் கார்ட் வைப்பாளர் பொழுப்பாளியாவர்.

வங்களை பொறுப்பாள்பான.
நண்டுர் நடி கணிக்கும்,
கால்கள் கிறுவுர் கார்ட் மில்களை செலுந்திய முறைகள்
டீ மிர்க்கு கார்ட் மில்களை செலுந்திய மான் பகியாற்ற கவிச்) சோவைகைப் பயன்படுத்தி
ஏன்னபு கங்கிகளின் ஒன்னைக் வங்கிச் சேலை வசுதியில் கடைக உங்கள் கிறுவுட்
எனது கழித வளக்சி சேவை நினைவர்கள் சனது கழித வளக்சி சேவை நினைவர்களில் வகைக்கப்பட்டுள்ள மானப்படு இயத்தியர் ஒன்றின் கடைக பணத்தை காவட்சிலிறிகள் (இன் வாதி 31 மணிநேரமும் கிடைந்தம்).
கடிய திக்கிறின் கிறவுட் காட்டி மன்றி அரு குறிப்படுக்கு செலுந்துக்கும்
வந்தியர்கள் கிறவுட் கடியில் மன்ற படுக்கு கிறவுட்டிய அலிதுக்கும் செலுந்துக்கும்
வருக்கும் கிறவுட்கள் கடை முறைத் கணக்கிறத் நிலையான அறிகுழந்தனை
வருக்கும் வருக்கும் மறுந்த இனையந்தன் வாக்கி சேவையை (PRI) யக்கிறத்துக்கும் ஒலல் உங்கள் செலியுட்ட இனையந்தன் வாக்கி சேவையை (PRI) யக்கிறத்துக்கும் ஒலல் உங்கள் செலியுக்கும் குறிவுக்கும் அடிய முறைத்த காக்கிகிறதும் உங்கள் செலியுக்கும் மாகுற்கும் சேவுதிகள் முறுதிக்கைக்கிறின்றது உங்கள் செலுக்கும் முகித்து பணத்தைப் மிமாற்றம் சேவுதிகள்

மற்றுவகள். இர் செலை இல்லமான்றது.
மற்றுவகள். இர் செலல இல்லமான்றது.
மற்றுவிகள்,
மறு ATMகளை பயய்யடுத்தி உங்கள் ருதுகள கணக்கியிருந்து மனத்தைப் பரியற்றும்
செய்யுகள்.
சம்பக்கிகைப்பட்ட சகல சிங்கர், கார்கில்லர் புபூட சிற்றி மற்றும் கில்ல கப்பர் சேல்டா
கிற்பண் நிலையர்களிறதும் பணக் கோர்த்தியற்றுவை செய்யவாம். (போருத்க மறும்பட்டும்).
செலக்கியின்றுக்கியின்ற குறும்பட்டுக்கிய குறும்பட்டும்!
சேலக்கியின்றுக்கியின்ற குறும்பட்டுக்கிய குறும்பட்டுக்கிய குறும்பட்டுக்கிய குறும்பட்டுக்கிய குறும்பட்டியின்ற குறும்பட்டுக்கிய குறும்படியின்ற கூறும்படியின்ற குறும்படுக்கிய கடியின்ற குறும்படுக்கும் குறியிக்கப்பட்டுள்ள முகலிக்குக்குத் தயாலில் குறுப்புக்கள்.

அனுப்புங்கள். தயவுசெய்து பணத்தைத் தபாலில் அனுப்ப வேண்டாம்.

காசோலைகள் வின்வதம் முறையில் வரையப்பட வேண்கும்: அ. காசோலைகள் குறுக்குக் கோடிடப்பட்டு A/C payee only என்று யுழுப்படுவதோடு காங்ட இலக்கமும் குறிப்பிடப்பட வேண்டும். உதா. Pay HSBC, O/A card no. xxxx xxxx xxxx

xxxx காசோலை தெறிய பின் அடுத்த வேலை நாளில் மாத்திரமே பணம் மீறெயுட் காங்ட கணக்கிறத்த விடைக்கும். இரும்போன்றைக்கால் மற்றும் பின்றிகதியிட்ட காசோலைகள் கொடுப்பணவுகளுக்காக ஏற்றுக்கோன்றங்க முருப்பான அறுக்கொள்ளப்பட்டமை அடுத்த விமுக்கூற்றில் காட்டப்படும். . உடகளி கேரிப்பணவு முறுக்கொள்ளப்பட்டமை அடுத்த விமுக்கூற்றில் காட்டப்படும்.

# வட்டிக் கணியீட் மக்கான 8. கராணம்

— 1900 comun. 1956 di Rojimić Gegistini. 1766. EÜG offizistani. Lini. Jämany.
zoonjaju. o Garfiiana uršistini Gegistini. 1766. EÜG offizistani.
zuliginto aut afizistini elifi Geginasi, et al. a fizistani.
diaugi satulia afizistini elifi ora aut alin offizista. Opelasilista alinimi.
zuli alinimi afizistini elifi ora gistini. 1122-1222 diaugi

கூறுயாளம் மாதத்திற்கான மோத்த கோன்வனவுப் பேறுமதி இ.ரு.100,000/- வங்கி அறவிடுகள் எதுவுயில்லை.

P. parquents:
- விபரக்கற்றுக் காலம் - 2023 ஜாலை 3 முதல் 2023 ஓகள்ட் 2 வரை விபரக்கற்ற முடிவு நீறி - 3 இ. \_ 1,00%,000,00 - மோழுந்த பிருள்ளும் தொகை - 320 ஓகள்ட் 2 வரை - மோழுந்த பிருள்ளும் தொகை - 320 ஓகள்ட் 2 வரை

ன்பு கழைபும் அடுந்த வீபரக்கழிறுக் காலம்: 2023 ஓகஸ். 3 முதல் 2023 செப்டெய்பர் 3 வரை விமுக்கழிறுக் காலந்திற்காக சொடுபாளவுகள் எதுவுல் பெறப்படவில்லை. கருதப்படும் ஆண்டு ஒரு வீப் வருடம் அல்ல.

வெளிறாட்டுக் கொழுக்கல் வாங்கல் மில்லிம் தொடியான பரிவந்தனை வீதும் வெளிறாட்டு நானாவர்களில் செயற்படுத்துக்கட்ட கிறிறும். காங். கொழுக்கல் வாங்கல்கார் பெறுக்கு பரியாக குடியான குடியான குடியான கூறுக்கு நாற்கு குடி HSBCoffe பரியாக முறியான முறியான முறியான முறியான குடியான குடியான முறியான். பரியாத்தனை விறுகான் குடியான குடியான குடியான நாற்கப்படுக்

DCC செயந்யதத்தல் கட்டனம் கையக்படுத்தும் நாட்டை வெளிநாடாகக் கொண்ட ஒரு வணிக நிறுவனத்தில் செய்யப்படும் சகல கிரேடிட் கார்ட் இ-ரு. கொடுக்கல் வாய்கல்குளுக்கும் நிலைமாறும் நாயை மாந்ந (DCC) செயந்யத்திதல் கட்டனம் என்ற வகையில் 3.3% பேரியாகிக்கப்படும்.

DCC processing fee
For all credit card LKR transactions conducted at a merchant with acquirer country
as overseas, a Dynamic Currency Conversion (DCC) processing fee of 3.5% will be
applied.

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வாழக்கையான் சீசையற்றும் கிசாரணைகள் இந்த அறிக்கையின் எபிறதும் அமைப் தொடர்மா விசாரிக்க வேண்டியரித்தால், தயாழிசம்புலு ப முதுக்கிறுக்கு இதுக்கையின் எபிறதும் அமைப் தொடர்மா விசாரிக்க வெண்டியரித்தால், தயாழிசம்புலு ப முதுக்கிறிக்கு இதுக்கு மடியின் அடியின் அடியின் அடியின் அடியின் அடியின் அடியின் அடியின் இநேயுக்கிறத்தின் நடக்கு அடியின் கிகியின் அடியின் அடிய

	CUT OFF TIME	UPDATING TIME	Branch Payments	CUTOFFTIME	UPDATINGTIME
CEFTS Payments to HSBC Credit cards	Immediate**	Immediate**	Cheque Deposits *	2.00 PM (Working Days)	Upon realization
Internet Banking/ Phone banking	Immediate**	Immediate**	Cash	3.00 P.M (Working Days)	Immediate
ATM transfers	Immediate**	Immediate**			
Cash Deposit Machine	Immediate**	Immediate**	EasyPay	Cheque*	
	**(On due dates,	before 5.30p.m.)	Jaffna Branch	3.00 PM	7.30 A.M Next working day
	March Constitution	10.000.00.000.000.000.000.000.000.000.0	Galle Branch	3.00 P.M	7.30 A.M Next working day
Other Approved 3rd Party Payment Methods			Kandy Branch	3.00 P.M	7.30 A.M Next working day
Singer, Cargills / Keells (excluding super K outlets)	4.00 P.M	7.30 A.M Next working day	All other Branches	2.00 P.M	7.30 A.M Next working day

Note: You will receive your Credit Card statement via post within 10 days from your statement date. For a faster option, sign up for e-statements via www.hsbc.lk today!