# 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
- o 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.
- o 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
 Payment Due Date
 LKR100,000.00
 23 August 2023

# **Payment Details**

Payment Amount due
 Payment Due Date
 LKR1000.00
 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 \* 11 = 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	<b>Update Time</b>
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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BC Card Centre Lanka	P.O. Box 73, Co	olombo.	13.37.2.3		19200000	
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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 daily on each Transaction from the effective date of the transaction rule the date on which the total Closing Balance is settled, at a rate 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,
- 1/12 of Card annual fees, plus
- 1/12 of Card annual fees, plus
  1% 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. 500', whichever is greater.
  However, if your total Card outstanding balance is less than Rs. 500'-, 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/-

te payment charge: NS. 1,9500-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 AdvanceWithdrawal 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.

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

# 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

# No new transactions or payments during the statement period. Next Statement date: 3 August 2023 to 3 September 2023 No Payments received for the statement period. The year considered is not a leap year.

- erest will be: LKR100,000.00/- x 2.33% x 12/365 x 22 = LKR1,685.26

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 මගපෙන්වම

# මුලාමය ගාස්තු

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- **හෙවිය යුතු අවම මුදල** \* මහලේ එක් එක් ඉදුල් වර්ත සාළමුම් සහ වියා වාටික සාළමුම් සදහා වන මාතීක වාරික මුදල (00:ක්. (කියම් සාම).
- සම්ම මේම යාර්තර නිකුමේමේ අත කර ඇති ගම් පැත්දු විමිද හැරු කළ සම්මේ ඉණ්ඩිත්ම හැරු 100ද සම්ම දෙල්ට් කාරීත්ම අදහා වීම මාවම් ගැනදුමේමේ (1/2ර මෙම පැතිවී රාත්තිය මින්සේ මහ මෙහෙන 11ක් දුම්වේ සම්මේ මාම්ම සම්මේ මෙම අතු හැරු දැම්වේ අතු අතු දැම්වේ අතු අතු දැම්වේ අතුම්මේ කාරීමේ සම්මේ සම්මේ සම්මේ අතුම්මේ අතුම්මේ අතුම් වෙතුම්මේ අතුම්මේ අති අතුම්මේ අතුම්මේ කාරීමේ සම්මේ ඉතිම්ම අතුම්මේ අතුම්මේ අතුම්මේ අතුම්මේ අතුම්මේ අතුම්මේ අතුම්මේ කාරීමේ අතුම්ම අතුම්මේ අතුම්මේම් අතුම්මේම් අතුම්මේම්

# **ණය නීමාව ඉක්මවා යෑමේ ගාස්තු** මහාව රු 1750; - ඩාර්ස්

මටට දී ඇති යාය සීමාවල පුතානක වනුය තුළ දී මට විසින් ඉත්මවනු ලබන නිපෑම අවස්ථාවක දී අය කෙරෙනු ඇත.

ලමාද වී කිදු කරන හෙවම කදහා අගකිරීම් :cc 1.550/-\* සම විසින් හමයිය යුතු අවම විත මුදුය, ගන්වීමට එයකිය දියයේ දී ලබ්ව ගොමගේ නම්, දුමාද වී සිදු කරන පමේම සදහා වන මාසික ගන්තුවක් හේව කාර්තයේ කියුවෙ එර ගතරයු ඇත.

# මුදල් අත්තිකාරම් කදහා අයසිරිමි

රේම්/මුදල් ඇතපු ගැනීම් සඳහා වන ගැන්නුව හලුගදලා මුදලින් Stab ලෙස නොනය කිරීම හෝ රු.990/-ග් ලෙස යෝ ඒ අතටරු ඉහළ වර්ගාගම් සමිය මිපය

# වෙක්පත් අගරු වීම කදහා ගාන්තු

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

# හැකි වූ කාඩ්පත පිළිබඳ වගකීම

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

- කරනාවෙන හළකයක. මෙනි සෙබ්ට් සාධිපත කදාහ වන බල්පත හෙවීමේ දී. \* CEFTS, වසද ඉහරෙවැනික මුලද ජවරක් ස්වීඩය Common Electronic Fund Transfer Switch) සාවිතයක් වෙනස් මාතුවක මහල්සින් මාතුකරන පසුතමක් හරක මැති 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
- සාන්පත් කරන්න. කරුණාකර සැපාලි මහින් මුදුල් යැවීම නොකැ

- වෙන්පත් හෙවීම් සිදු කළ යුත්තේ පහත පරිදිරු නො වේ බඳ කළ යුත්තේ පහත පරිදිරුව නො වේ බඳ කළ යුත්තේ පහත පරිදිරුව නො වේ 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/ මෙස්පත මිසියාකානය එමෙස් පසුම් එලබෙන වැඩ කටන රදුම දින දී ගුණුව් කාවිපත් සියුම්ම එයි මුදුම් මග කරල
- නවේම් කණිවත්ධාරයක් මුදල් පවත්පත් හෝ මතු-දාතම කණික වෙක්පත් හෝ ණර ඔහු කොලබාගී. ඒලාස දුකාකතාපති මගගි හමේම දාක්වෙනු ඇත.

පොලි ගණනය කිරීම පිළිබද උදාහරණය ~ෙන්නැතිත්ත අවම මුදුල පමාත්ය පෙවත විට, පහත දක්වා ඇති පටදි, පෙනේ මහ පවත්තා පහම් අනුපාතිකය අලුව න්වීමට නියකිත අවම මුදල පමාසක් පමෙන විට, පනත දක්වා ඇත : වමුට උපවිත වල ඇත. පාකයේ පිටමේ, පෙම අලුගතික දක්ව තිබෙනක් ගෙරේ දින් අවමුත ප

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

හැකිල්ල \* ඉහැන කලසිමාව \* අතුල් අවසුන්

පුතානතයේ අවසන් සේව පේම්ම නියමිත දිනය පේම්මට නියමිත මුදුල

උපකල්පතය දකානෙ කළේමාව අදු තව කෙලෙනු තේ මෙවීම් නොම රළඟ දකානෙ කළේමාව: 2023 අංක්ෂ ල3 නිට 2023 දකානෙ කළම්මාව අදහා කිරීම, පේමින් ඉත් නියා. සාලකිල්ලට සත් වර්තා අතික වරතකේ 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 ඉඩ දින සිරිමිණි අනුගත්ත හා ම දූ ගෙන රාජ්‍ය මිරිම දෙන විය යරු අත. නිම්බර අනුගත්තයන්ගේ වෙනේම් මළ ලියාක් අවම කිරීම පදහ 150 පුතිනෙය මාතුව නිසිත් අය ගෙනුවූ ඇත.

අප්තර කරන්නෙන් රට විශයන් විදේශ රටත් දැක්වෙන හම්පූද ආයත්තයක දී පළවර ගණිදන සාවිතයෙන් සිදු කරන එක්කුම් රු. අතුදෙනු මහින්මරයෙන් මහින්ගර්ක මුලුව කරනින් (Dynamic Currency Conversion) 35s කරනුති හෙත්වන් අදාළ වනු ඇත.

# துர்த குறிப்பு வழிகாட்டி

நீதி கழகிறகள் உரிய நிகத்தில் முழுக் கொடுப்பாஷம் செறுத்தப்படாவிட்டால் அல்லது உரிய நிகதிக்கு முன், உரிய நிகத்தில் அல்லது அதற்கும் பின் பகுதி/தனந்தபட்ச கொடுப்பான மட்டும் செறுத்தபட்டால் அல்லது உரிய நிகதிக்கும் பின் முழுக் கொடுப்பாவம் செறுத்தப்பட்டால், கடிய அளுகிடப்பிருக்

காட் வைத்திருக்கும் ஒருவர் மொத்த முடிவு பீதியை கொடுப்படைமுறித்திய வெளியும். இவர்க்கு மாத்த முடிவு பீதியை கொடுப்படைமுற்கு தாக்காவிட்டால். விரக்கவுறுத் திக்கியில் இருந்த போத்த முடிவு பீதிக்கு ஒரி அறிக்க பிறக்க விரக்கல் விரக்கல் மிரக்கல் விரக்கல் பிறக்கல் விரக்கல் பிறக்கல் விரக்கல் பிறக்கல் விரக்கல் விரக்கல் விரக்கல் விரக்கல் அனியில் அளிறிக் அடிவட்டில், நானந்தில் களிக்கப்படும். இந்த அறவித், அடுத்த விரக்கல்றத் திகதியில் காட் களக்கில் பறு வைக்கப்படும்.

- காட் கணக்கில் பற்று மைக்கப்படும்.
  ஒன்றுக்காட் சி.வந்து மைகக்கப்படும்.
  ஒன்கொடு பணத் தகையைத் திட்டம் மற்றும் சொலருத் தலமையத் திட்டத்திற்காகவும் (படுகுறும் தெரும்பின்) மாதாத்து தகையைத் தொகையின் 100%. அந்துடன்,
  " உடகள் காட் கணக்கிற்ற விதிக்கப்படும் மூர்குறும் வடிய, தாயதக் கட்டணங்கள் மற்றும்
  உசாரப்பு படும் வட்டணங்களின் 100%. அந்துடன்,
  " கர்ட் வருடாந்தக் கட்டணத்தின் 112 பஸ்த. அந்துடன்,
  " வந்கியுள்ள உடகள் நிறுமை கடுகியின் 126 அருடி, மேறுனின் மூன்று குறிபடிகளின்
  கீழ் தெரிவிக்கப்பட்டுள்ள தொகையின் நிறங்களை, உடக்கள் மோத்த நிறுமை மீறிட குறிபடின் கடக்கப்பட்டுள்ள தொகையின் நிறங்களை, உடக்கள் மோத்த நிறுமை மீறிட குறும் கடக்கப்பட்டுள்ள தொகையின் நிறங்களை, உடக்கள் மோத்த நிறுமை மீறிட குறும் அன்று மூறிப் என்பதை நடன் உருக்கும் அந்த அடிபடுகள் அடிம் தடக்கள் குறிபடிய கடக்கள் காட்டிய சொல்த நிறுமை மீறிப்ப உடக்கள் குறைந்தபட்ச கொடுப்பணவத் தொகையாக இருக்கும். கடக்க காட்டிய் சென்தத் நிறுமை மீறிபடை கேறிப்பணத் தொகையாக இருக்கும்.

ச. ச்சனரம்புயிறல் கட்டணம் பாதப்பான்றிற்கு ரு. 1,750/-\* விபரக்கற்றுச் சுற்றுகட்டத்திற்குள் வியாதரவது நிங்கள் உச்சவரம்பை மீறினால் இக் கட்டணம் அறவிடப்படும்.

மதக் கொதியமைகுறையித் த. 1,990/ உ.ரிய நிகதிக்குள் உங்களுடைய குறைந்துட்ச கொடுப்பளவு கிடைக்காவிட்டால், நாயதக் கொடுப்படை அறவிடு ஒன்று மாதாந்தம் உங்கள் காங். கணக்கில் பற்று வைக்கப்படும்,

ரோக்க முற்றன அறக்கு

" ரோக்க முற்றனர்கள் அன்று குறைந்தாட்ச அறவீடான மூ.900° என்பவற்றில் எது கூடியதோ அது என்ற அதற்றனடால் கணிக்கப்படும்.

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

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

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 குறியின்றுக்கியின்ற குறியியின்றுக்கியின்ற குறியியின்றுக்கும் குறியியின்ற குறியியின்ற குறியியின்ற கடியின்ற குறியியின்ற குறியியின்ற கடியின்ற குறியியின்ற கடியின்ற குறியின்றது.
கடியின்ற குறியியின்ற கடியின்ற கடியின்றனர். கடியின்ற கடியின்ற கடியின்ற கடியின்ற கடியின்ற கடியின்ற கடியின்றனர். கடியின்ற கடியின்றனர். கடியின்ற கடியின்ற கடியின்ற கடியின்ற கடியின்ற கடியின்ற கடியின்றனர். கடியின்ற கடி

# அனுப்புங்கள். தயவுசெய்து பணத்தைத் தபாலில் அனுப்ப வேண்டாம்.

காசோணைகள் வின்வதுக் குறைகில் வரைகப்பட வேணிகுள் அ. காசோணவனர் அறுக்குக் கோடிடப்பட்டு A/C payee only என்று எழுதப்படுவதோடு 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

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

P. parquents:
- விபரக்கற்றுக் காலம் - 2023 ஜாலை 3 முதல் 2023 ஓகள்ட் 2 வரை விபரக்கற்ற முடிவு நீறி - 3 இ. \_ 1,00%,000,000 - மோழுந்தி மோரும் நேருக்கும் இத்தி - 2023 ஓகள்ட் 2 வரை மோழுந்தி மோருக்கும் நேருக்க - இ. \_ 1,000,000

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 காங்கல் மில்லிம் தொடியான பரிவந்தனை வீதும் வெளிறாட்டு நானாவர்களில் செயற்படுத்துக்கட்ட கிறிறுட்டகார். கொழுக்கல் வாங்கல்கார். பெறுக்கு பரிவந்தில் கூறிய குறிய குறிய கூறிய கூறிய குறிய க

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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வாழ்க்கையாள் சீசையற்றும் கிசாரணைகள் இந்த அறிக்கையின் ஏபிதைற் அமைப் தொடர்மா விசாரிக்க வேண்றயிருத்தல், அயவுிசம்புற் ப முறுக்கிறில் இடுக்கையின் ஏபித்தும் அமைப் தொடர்மா விசாரிக்க வெண்றயிருத்தல், அயவுிசம்புற் முறுக்கிறில் இடுக்கிய அறிகு முறுக்கிய அடித்தும் அடித்தும் அருக்கும் இந்த விருக்கிய அந்த இநேயுக்கிறத்தின் நடக்கும் அமைப்பாக ஏபித்தும் சர்ச்சை இறுகில், இந்த விருக்கிய நடக்கு கத்திகிறத்தும் அடக்கும் அமைப்பாக ஏபித்தும் சர்ச்சை இறுகில், இந்த விருக்கிய இந்த விருக்கிய

	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!