

# FAQ

## FAQs for Existing Advance Customers

### 1. What is the Advance re-vamp about?

The primary change would be on the Advance credit card which is on offer for our clients. The Advance Visa Platinum Credit Card will be discontinued.

### 2. How will this change effect my existing Advance Visa Platinum Credit Card?

During renewal, your existing credit card would be switched to a Rewards Credit Card with the existing credit card number embossed. To check your eligibility to remain as an HSBC Advance customer, please visit [www.hsbc.lk/advancereclassify](http://www.hsbc.lk/advancereclassify). For more details on the Rewards Credit Card please refer the 'FAQs for HSBC Rewards Credit Card' below.

### 3. Will there be any additional fees applicable to this change?

This change would be done free of charge for all our customers currently enjoying the Advance propositional benefits.

### 4. Will there be any additional fee applicable to this change?

Existing Advance customers will now enjoy the Rewards Credit Card offers at the existing Advance tariff.

## FAQs for New Advance Customers

### 1. Could I select both Rewards and Platinum Cashback under credit card types?

No. As a newly on boarded Advance customers you will need to choose between a Rewards OR a Platinum Cashback Credit Card, while retaining the Advance tariffs. Should the customer require a stand-alone card in addition to the above, the general credit card tariffs will apply.

### 2. What are the differences between the Rewards and Cashback Credit Card?

Please visit the below links to view all the respective benefits offered under each credit card segment:

Rewards Credit Card - [www.hsbc.lk/credit-cards/products/rewards](http://www.hsbc.lk/credit-cards/products/rewards)

Visa Platinum Cashback Credit Card - [www.hsbc.lk/credit-cards/products/visa-platinum](http://www.hsbc.lk/credit-cards/products/visa-platinum)

### 3. What are the benefits under the Advance proposition?

As an Advance proposition customer you will be eligible for a host of fee-free benefits on Bank tariff charges as well as exclusive credit card offers. Please click on the following links to view the current offers and tariff charges applicable respectively:

Advance proposition benefits - [www.hsbc.lk/advance](http://www.hsbc.lk/advance)

Current tariff charges - [www.hsbc.lk/tariffs](http://www.hsbc.lk/tariffs)

### 4. What will happen if I do not maintain the agreed Advance criteria with the Bank?

We urge all customers to stay true to the commitment given during the onboarding process. However, if the Bank notices that this is not the case we would regretfully have to reclassify your Advance proposition account into a general banking account in line with the prevailing terms and conditions where a minimum balance of Rs.35,000 should be maintained and failing to do so would attract a penalty charge of Rs.750. Further to this, HSBC Advance fee-free benefits would be assigned charges according to the existing tariff and may vary depending on Bank fee structure amendments which take place periodically.

## FAQs for HSBC Rewards Credit Card

### 1. How do I use the Rewards multipliers?

Every time you swipe your credit card for dining, shopping, online, transport, medical, education or insurance transactions you will earn additional points. This facility has been enabled free of charge effective August 2019.

### 2. From where can I know the number of Rewards Points I have already accumulated?

The points you have accumulated will be reflected on your monthly credit card statement. Your rewards summary will indicate the previously earned points, points earned during the statement cycle, points redeemed during the statement cycle, points that are due to expire and the total points balance. You may also view your total accumulated points via HSBC Online Banking and the HSBC Mobile Banking App.

### 3. What is the conversion ratio to redeem Rewards Points?

Please visit the below links to view all the respective benefits offered under each credit card segment.

Redemption Option	Conversion Ratio
Instant redemption at merchant outlets	3 Rewards Points = Rs.1
Air miles	5 Rewards Points = Rs.1
Dialog Star Points	3 Rewards Points = Rs.1

### 4. How can I redeem my Rewards Points?

Once you have accumulated 4,000 points you can start redeeming your Rewards Points at your preferred merchant partners or convert to Dialog Star Points. You need to have 5,000 Rewards Points to start using our miles conversion programme. You can redeem your points as follows:

- ◆ Redeem at over 100 merchant outlets
- ◆ Convert to air miles with our comprehensive miles partners
- ◆ Convert to Dialog Star Points

Please visit [www.hsbc.lk/rewards](http://www.hsbc.lk/rewards) for more information on rewards redemption partners.

### 5. How long are the earned points valid for?

Points earned are valid for 2 years.

### 6. What will happen if I do not redeem my points?

If you do not redeem your points, your points will expire in two years on the last Bank working day of the Card renewal month.

### 7. What are the benefits provided to me through HSBC Online Banking and the HSBC Mobile Banking App?

We have provided the HSBC Online Banking and the HSBC Mobile Banking App to all our Advance customers at no additional cost with the intention of making it easier and safer for you to manage and move your money anytime, anywhere.

Please find below some of the key features of HSBC Online Banking and the HSBC Mobile Banking App:

- ◆ Check your account and credit card balances and transaction history
- ◆ Update correspondence address
- ◆ View and download account and credit card statements
- ◆ Use Global View and Global Transfer facilities to manage HSBC accounts maintained with other countries (Subject to foreign exchange regulations)
- ◆ Perform fund transfers within your own HSBC accounts/credit cards and third-party HSBC accounts and credit cards
- ◆ Send authenticated instructions to HSBC via 'secure messaging' platform in online banking instead of sending paper-based instructions
- ◆ Perform real-time transfers up to Rs.5 million towards other local bank accounts and credit cards
- ◆ Request a cheque book
- ◆ Perform SLIPs transfers (next day) up to Rs.5 million towards other local bank accounts
- ◆ Stop payment of a cheque
- ◆ Make bill payments towards 25+ utility providers and other service providers
- ◆ Request for a replacement PIN
- ◆ Set up and manage standing instructions and automatic bill settlement

You may also find a step-by-step guidance on using these features by accessing the following link:  
[www.hsbc.lk/onlinebanking](http://www.hsbc.lk/onlinebanking)

## **8. How do I get registered for HSBC Online Banking and the HSBC Mobile Banking App?**

You can simply access our account services through the HSBC Mobile Banking App which can be downloaded on both Android and iOS phones.

To register for HSBC Online Banking, log on to [www.hsbc.lk](http://www.hsbc.lk) and click on "Register" and choose your preferred method of registration from the options given below.

- ◆ Phone banking number – Enter the phone banking number and PIN for registration
- ◆ ATM/Debit card account number – Enter the primary A/C number, issue number and PIN
- ◆ Credit card number and PIN – Enter the credit card number followed by the PIN
- ◆ Credit card number and SMS OTP – Enter credit card number, NIC and final 6 digits of mobile

Upon selecting one of the above stated registration methods you will be prompted to create your unique username and password. Once this is generated and submitted you may instantly log in and view your account information.

However, if you require further assistance please contact our general hotline 011 447 2243 at your convenience.