

# HSBC Advance

## Quick facts

Product Features		For more information
<b>Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>• Deposit and maintain a minimum monthly Total Relationship Balance (TRB) of Rs. 1,000,000/- in sole Fixed deposits.</li> <li>• Remit a minimum monthly Salary of Rs. 150,000/- or above</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.hsbc.lk/advancetnc">www.hsbc.lk/advancetnc</a></li> </ul>
<b>HSBC advance benefits at a glance</b>	<ul style="list-style-type: none"> <li>• Free HSBC Rewards / Visa Platinum Cashback credit card</li> <li>• Free HSBC Advance Visa Platinum debit card and cash withdrawals island-wide from any Plus ATM.</li> <li>• Overdraft facility</li> <li>• An HSBC Advance current account and savings account.</li> <li>• Preferential rates on fixed deposits</li> <li>• Preferential tariffs on bank products and services.</li> <li>• Free Internet Banking and Phone Banking.</li> <li>• Special year round credit card privileges.</li> <li>• Global view / Global Transfer (Subject to Foreign Exchange Regulations)</li> <li>• International account opening assistance</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.hsbc.lk/advance">www.hsbc.lk/advance</a></li> </ul>

## Financials

<b>Below Balance Fee</b>	<ul style="list-style-type: none"> <li>• A monthly service fee of Rs 1,500/- will levied if the eligibility criteria under payroll proposition is not maintained</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.hsbc.lk/tariffs">www.hsbc.lk/tariffs</a></li> </ul>
<b>Credit Card Fee</b>	<ul style="list-style-type: none"> <li>• Waived annual fee and joining fee for primary and secondary Rewards / Visa Platinum Cashback Credit cards</li> </ul>	
<b>ATM Cash Withdrawal Fee</b>	<ul style="list-style-type: none"> <li>• All cash withdrawals at HSBC local / Overseas branches, other local bank ATMs are free of charge.</li> </ul>	
<b>Other Fees</b>	<ul style="list-style-type: none"> <li>• A range of fee waivers or preferential offers on selected banking services. For details of fees and charges, please refer to the “Banking Tariff Guide for HSBC Customers” available on HSBC website</li> </ul>	

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Key Terms		For more information
<b>Eligibility for HSBC Advance</b>	<ul style="list-style-type: none"> <li>In order to enjoy the HSBC Advance features and benefits, you will need to fulfill the eligibility criteria and other relevant terms and conditions for HSBC Advance.</li> </ul>	
<b>Change of Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>The Bank has a right to change the entry criteria from time to time and such amendments would be displayed on HSBC public website and other public areas of all branches.</li> </ul>	
<b>Joint Accounts</b>	<ul style="list-style-type: none"> <li>You are jointly and severally liable with each other joint account holder for the obligations and liabilities in connection with the relevant account, service or otherwise as more fully explained in Advance terms and conditions.</li> </ul>	
<b>Charges</b>	<ul style="list-style-type: none"> <li>Service fees, facility fees or other charges may be imposed from time to time where applicable. The fees and charges are published in the "Banking Tariff Guide for HSBC customers" and available on HSBC website.</li> </ul>	
<b>Interest rates on Term deposits and Savings products</b>	<ul style="list-style-type: none"> <li>Interest rates on savings and time deposit accounts (foreign currency /local currency) are subject to change without prior notice. However, we will not vary the rate of interest contracted on existing time deposits until maturity.</li> </ul>	
<b>Interest rates on loans and all asset products</b>	<ul style="list-style-type: none"> <li>Interest rates on all Loan products are subject to change from time to time according to market interest rates as determined by the Bank. Notice of changes in interest rates may also be communicated to you by way of display at our premises and/or HSBC Public web site and/or through statement message and /or in any manner we consider appropriate.</li> </ul>	
<b>Use of Your Information</b>	<ul style="list-style-type: none"> <li>You are required to supply personal data to us from time to time to enable us to consider whether to provide you with any additional service. You have the right to request access to and correction of any of the personal data or to request the personal data not to be used for direct marketing purpose.</li> </ul>	
<b>Our right to debit your accounts; setoff</b>	<p>We are entitled without prior notice to you:</p> <ul style="list-style-type: none"> <li>to debit any amount payable by you to us from any account maintained by you with us;</li> <li>to withhold, combine or consolidate the balance on any or all of your accounts maintained with us and set off or transfer any moneys standing to the credit of any such account in or towards settlement of any amount whether actual or contingent, present or future owing by you (and whether owing by you solely or jointly with any other person) to us; and</li> <li>to refuse to repay you any moneys in any currency standing to the credit of any or all of your accounts maintained with us when due or on demand by you if and to the extent that such moneys are less than such amount owing by you to us.</li> </ul>	

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Key Terms		For more information
<b>Termination of Services or Accounts</b>	<ul style="list-style-type: none"> <li>You may terminate our services or any of your accounts by giving us prior written notice.</li> <li>We may terminate all or any part of our services without prior notice or any of your accounts by giving you prior notice</li> <li>If you do not meet the agreed eligibility criteria for three consecutive months your HSBC Advance account package would be converted to a General banking account in accordance with the prevailing terms and conditions and all the privileges of HSBC Advance account package enjoyed by the account holder shall be forthwith terminated under the payroll proposition. If you are a TRB client the secured credit card terms and conditions mentioned on the Letter of Setoff as well as the Advance terms and conditions would be applicable.</li> </ul>	
<b>Variation of T&amp;Cs</b>	<ul style="list-style-type: none"> <li>We have the right to vary the terms and conditions from time to time by notice to you by way of HSBC Public web site or in any manner we consider appropriate.</li> </ul>	

## Your Voice

If you would like to give us your feedback or complain, please contact us.

Postal address - The Manager Customer Experience and Relations, Retail banking & Wealth Management, No. 24 Sir Baron Jayatilaka Mawatha, Colombo 01.  
 Customer Solution Hotline on +94 114 511 566  
 Email: [customersolutions@hsbc.com.lk](mailto:customersolutions@hsbc.com.lk)  
 Website: [www.hsbc.lk/advance](http://www.hsbc.lk/advance)

While we prefer to always resolve any concerns raised with us to your complete satisfaction, you can also write to the Office of the Financial Ombudsman and request redress. Contact details of the Ombudsman are;

Postal address - The Office of Financial Ombudsman, Sri Lanka, No. 143A, Vajira Road, Colombo 05.  
 Telephone: +94 112 595 624  
 Fax: +94 112 595 625  
 Email: [info@financialombudsman.lk](mailto:info@financialombudsman.lk)  
 Website: [www.financialombudsman.lk](http://www.financialombudsman.lk)

- This table contains a summary of key product terms for reference only and is not intended to replace the full terms and conditions related to Advance proposition. The full terms and conditions of Advance will prevail in the event of any inconsistency.
- The Sinhala and Tamil translations of these Summary of Key terms are available on the website of the [www.hsbc.lk](http://www.hsbc.lk)  
 In the event of any discrepancy in the Sinhala and Tamil versions of these summary of Key terms sheet the English version shall prevail.

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