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

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

- 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)
- Dedicated hotline for HSBC Rewards Credit Card on: +94 11 447 2275.
- Dedicated hotline for HSBC Platinum customers on: +94 11 447 2242.
- Corporate Customer Service Hotline: +94 11 447 2224.
- 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, No 01, Bethesda Place, Milagiriya, 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. 2100/- 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. 2100/- 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 \neg 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

٠	Payment Amount due	- LKR1000.00
٠	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
	(a)				

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

 $(24 \text{ August } 2023 \text{ to } 3 \text{ September } 2023 - \overline{11})$

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

CREDIT CARD PAYMENT CUT OFF TIMES

Branch Payments	Branch Payments Cut off 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
Kandy Branch	3.00 PM	7.30 AM (Next working day
All other Branches	2.00 PM	7.30 AM (Next working day

Automated Channels	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			

** on the due date before 5.30 PM

Other Methods	Cut off time	Update Time
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.
- **9. Rewards Summary:** This indicates your Rewards Points earned and redeemed as of the last statement date. Message from the Bank relates to Rewards Points.
- 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 Overlimit 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.

HSBC Credit Card The Horgkorgand Sharful Barking Oxporation Limited Hest Cardon # P.D. Barking Codemo.		CONTACT Customer	C.1.2.5	Page 1 of 1 +94 11 4 4722 01
First Name Last Name 1 Statement From XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	(5)		NT2075	
POST TRAN	AMOUNT (LKF) Total Point	s Balance	
First Name Last Name 1234-3000(-3000(-5647	6	Previous S Payments Purchases Outstandir)
		Payment D Current Du Overlimit I	SUMMARY bue Date 11 le 12 Due Amount 13 mount 14	
TOTAL DUE (7)	<u> </u>	Minimum	Payment ₁₅	
YOUR INSTALMENT PLAN (8) DATE EXPIRY AMOUNT (LKR)	BA LANCE (LKF	Credit Lim Cash Limit Available (Annual Int Pu	Cnedit	ST RATES 16
Updates on your credit card account.(18)		Updates o promotion	en our Current ma ns. 17	arkəting
		Please check the box ar		
line han a film hill be hill be an a film had	NA AND THE AVE	Minimum Payment	Payment Due Date	Amount Paid
	A0103/174.903975	2011-11-2020-11-10-2040-10-10-900-2020-2020-2020-2020-2020-202		
Hongkong and Shanghai Banking Corporation Limited C Card Centre P.O. Box 73, Colombo. Lanka				· · · · · · · · · · · · · · · · · · ·

PUBLIC

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.

Finances charges will be calculated based on the transaction effective date ranging from minimum 21 days to maximum 51 days.

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 until 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,

- .
- 100% or any memory plus 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. 2,100/- per month. * Will be charged if you exceed your limit at any time during a statement cycle.

Late payment charge: Rs. 2, 100/* 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/-

SMS alerts for transactions: * Annual fee of LKR 600 will be charged on SMS alerts for transactions above LKR

- Altituative to EVR 600 millio to clarge of the clarge of a state of the analogo to a solve EVR 2000. SMS alerts are automatically enabled for all credit card customers for transactions (purchases) above LKR 2500. SMS alerts can be enabled for transactions below LKR 2500 for a charge of LKR 1100 (inclusive of Annual SMS fee) for Statadard HSBC customers. SMS alerts will be sent for all debit transactions for HSBC Premier customers FOC. .

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

- ettling your credit card bills Pay your credit card bills CEFTS (Commo Electronic Fund Transfer Switch). Cash deposits via Cash Deposit Machine at any of our Express Banking Centres (available 24 Hours) Standing Instruction free So swings or current account to recover a set % Log on to www.hebc.kan due your Personal Internet Banking Service [PHE] to transfer funds from your Savings or Current account to your credit card account free of charge. Transfer funds from your HSBC account using our ATMes. Cash payments can be made at all approved Singer, Carglis Food City and Keoling José Cutets.
- Keells Super Outlets. (Acommission of 1 % of the total payment will be billed to you card) Transfer up to Rs. 1,000,000 from your HSBC savings or current accounts, using
- Phone Banking, with no extra cost. Cheques deposits via EasyPay machines at any of our Express Banking Cartres (available 24 hours) or by mailing to the address given in your credit card statement. Please do not send cash by mail. .

- Cheques should be made payable as follows: a. Cheques should be crossed (A/C payee only and should include the card number) = 2 Pay HSBC. (Alcard no. xxxx xxxx xxxx b). Funds will be available in the credit card account only on the next working day after the cheque is realised. Cheques will not be accepted for payments. d. 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 interestrate on the balance amount as illustrated below, The interest rate mentioned on the following calculation is given for illustration purpose only. The prevalentinterest rate spicilizable solely and on the following calculation is given for illustration purpose only. The

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

- Scenario:
 5 July 2023 to 2 August 2023

 * Statement Cosing Balance
 LKR 100,000.00

 * Payment Due Date
 - 23 August 2023

 * Payment Mountidue
 LKR 100.00

Assumption 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.

- Interest will be:

 *
 LKR100,000.00/- x 2.33% x 12/365 x 22
 = LKR1,685.26

 (2 August 2023 to 23 August 2023)

 *
 LKR100,000.00/- x 2.33% x 12/365 x 11
 = LKR42.63

 (24 August 2023 to 23 elember 2023)

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

Exchange rate for overseas transaction billing

Exchange rate to overside transaction billing Credit card transactions effected in foreign currencies will be converted into Sri Lankan 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 a over-

Customerservice and inquiries If you have a query relating to any aspect of this statement, please contact our customerservice holtime mentioned overleaf. Any dispute on the statement should be notified to the bank's card centre, within 20 days of the statement date.

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මුලපාමය තාස්තු තාවීම නිත්මත දිනක් දී සම්පුර්ණ තාවීම සිදු නොකළේ නම් තෝ තාවීම නිත්මත දිනව තව, එදින තෝ ඊට පසු තෝ තොටසක්(සමම තාවීම සිදු කළේ තම් තෝ තාවීම නියමිත දිනට පසු සම්පුර්ණ තාවීම සිදු කළේ නම් තෝ තෝ අන

துரீத குறீப்பு வழிகாட்டி

பசோலை திரும்பல் அறவீது: போதிய பணம் இல்லாமை: ரூ.2,500/-வேறு காரணங்கள்: ரூ. 400/-

3

வட்டிக் கணிப்பீட்டிற்கான உதாரணம்

க்கி கதகதேகள் உரிய நீகத்தில் முழுக் கொடுப்பளவும் கேதுத்தப்படாவிட்டால் அல்லது உரிய திகதிக்கு முறை கூடிய திகதிகல் அல்லது அற்றது இன் பகுதிர்களைத்துட்ட கொடுப்பளவு மட்டும் முறை கைவட திகதிகல் அல்லத் அற்றிடப்படும். வட்டி அறவிடப்படும்.

றிதி அறவீடுகள், கொடுக்கல் வாங்கல் செயற்படுத்தப்பட்ட திகதியிலிருந்து குறைந்தபட்சம் 21 நாட்கள் கூடியட்சம் 51 நாட்கள் என்ற காலப்பத்தியின் அடிப்படையில் கணிக்கப்படம்.

ார். வைத்திருக்கும் அவர் போத்த முடிர நிறைய பொரும்பான செலுத்தப்ப. வேஸ்லு தேலிதன் போதுதில் திக்கலைப்பால், விமர்களுத்த திக்கியல் இருந்த போத்து முடில மீதிக்கு ஒரு நீதி களுவீது வீதிக்கப்பதும். இந்த நீதி குறுவீது, குமல்வாற மேர்தெக்க வாக்கு குறுப்பிலும் கேரித்கை வாங்கள் கேருப்பட்டது கல் வில்லாக குறுக்கு கல்லாக கல் வில்லாக கல் வைத்து முடிலு இரு கைப்படலாக கல் கல் வில்லாக கல்லாக கல்லாக கல்லாக கல்லாக கல்லாம். வில், நானாத்தல் கணிக்கப்புற்.

ட்ட கனக்கில் பற்ற கைக்கப்படும். கழக்கார பணத் தலைகைன் ஒல்வார பணத் தலைகைன் அம்வார பணத் தலைகைத் திட்டம் மற்றும் செலவுத் தலைகைத் திட்டத்திற்காகவும் முதேனும் இருப்பில் பாலத்திற்க நிலைகைத் தெரைகைபின் 100%, குத்தூகல், உட்கள் கம்ப், வைக்கிறம் விதிக்கப்பில் மிகுலும் காட்டி, தாமதக் கட்டனங்கள் மற்றும் உச்சவறப்பு பிறம் கட்டனங்கின் 100%, குத்தூகல், கட்சிலவுரு பிறம் கட்டனங்கில் 100%, கித்தூகல், கட்சிலவுரு பிறம் கட்டனங்கில் 100%, கித்தூகல், கட்சிலவுரு பிறம் கட்சுவறப்பி பிலத் குத்தூகல், கட்சுவறப்படுகள் தொடங்கள் நிலைகை, உட்கள் மோத்து நிலுமை மீதிற உலகன் கல்ட் கனக்கு கடல் உச்சவறப்பை மீறியிருந்தால், உச்சவறம்பிறது மேலான கோகை கல்மல் கூடில்மா கட்சில காட்கள் கிரல்காலக்

அந்தடன். கடல்கள் கண்டு கடல் கடல்படுகள் கடலக்கு கடலக்கு குறைய பீதிர கடல்கள் கண்ணு தடலில் கண்ணுக்கு கடலக்கு கடலக்கு வனிலும், கடல்கள் காட்டின் வரைத்த திலைய பீதர கூடல் குருவை கடல்கள் வோத்த திலுவை பீதியே உங்கள் குறைந்தடல் கேருப்பனவுக் தொகையாக இருந்தும்.

உச்சவரம்பு வீறல் கட்டணம்: மாதமொன்றிற்கு ரு. 2,100/-* விபரக்கூற்றுச் சுற்றவட்டத்திற்குள் வப்போதாவது நீங்கள் உச்சவரம்பை மீறினால் இக் கட்டணம் அறவிடப்படும்.

ரோக்க முற்பணக்குவதே? * ரோக்க முற்பணம்சாப்பெறுதல் கட்டமைானது கொடுக்கல் வாங்கல் பெறுமதியின் 5% அல்லது குறைந்தபட்ச அருவீடான கு.990/ என்பவற்றில் எது கூடியதோ அது என்ற அடிப்படையில் கணிக்கப்படும்.

பிரம்பார்டிகளுக்காக SMS வீழியூட்டக்கள் இ.க. 2.500க்கு மேற்பட்ட கோரிக்கல் வாங்கல்களுக்கான SMS வீழிப்பட்டல்களுக்கு சகல கிடுறைட் காரிட் வாற்கவையாளிகளுக்கும் இ.க. 2.500க்கு மேற்பட்ட கொடுக்கல் வாங்கல்களுக்கான (Ganebouragesh) SMS வீழிப்புட்டல்கள் தன்னியல்பாகவே வளுங்கப்புதி

தொகைத்த கார்ட்டுவடர்பான பொருப்பு கார்ட்டின் தொலைவு பற்றி வங்கிக்கு அறிவிக்கப்படுவதற்கு முன் இடம்பெற்ற சகல (அனுமதிக்கப்பட அல்லது அனுமதிக்கப்படாத) கார்ட் கோடுக்கல் வாங்கல்களுக்கும் கார்ட் வைப்பாளி பொறுப்பாளிபாளர்.

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ப்பழம்கள் பென்கிகப்பட சலை நில்லர், லார்வேஸ் 'பட சிற்றி மற்றும் தெஸ்ல கப்பி செவுடப மற்றுமைகள் மற்றுமைத் தொகையின் 'நீல தரதக் கட்டனமாக உலகை கார்பற் அறைபி பற்று பாலபியர் வால்கி சேவையைப் பயல்படுத்தி பூட்பலலை' வரைபாக தொகை பலைபியர் கால்கி சேவையானப் பயல்படுத்தி பூட்பலலை' வரைபாக தொகைய பல்வர் HSBC சேமீப்பு அஸ்லைது நடைமுறைக் கனக்கிலிருந்து பரிமாற்றம் செப்பலாம். சேவை இடையானது.

இச் சேவை இலவசமானது. காசோகைகளை துரித வங்கிச் சேவை நிலையங்களிலுள்ள ஈஸ்பே வைட்டி இயந்திரம் ஆல்நீன் கைடாக வைடப்பில், லாம் (இச் சேவை 24 மணிநேரமும் கிடைக்கும்) அல்லது உங்கள் கிறேடிட் கார்ட் விபரக்கூற்றில் தெரிவிக்கப்பட்டுள்ள முகவரிக்குத் தபாலில் அழைப்புங்கள்

காசோலைகள் பின் வரும் முறையில் வரையப்பட வேண்ரும்: அ. காசோலைகள் குறுக்குக் கோடிடப்பட்டு A/C payee only என்று எழுதப்படுவதோடு கார்ட் இலக்கமும் குறிப்பிடப்பட வேண்டும். உதா. Pay HSBC, O/A card no. xxxx xxxx xxxx

வடத்த கணப்படத்தான் சுதற்றனம் குறைந்தபர் கேடுப்பான புறாத்திரமே செலுத்தப்பட்டால், கீழே எடுத்துக்காட்டப்பட்டுள்ளனாது, நடல் இரு களிப்புன் அதில் படத்தா வட்டி கீழிய எத்துக்காடு நோக்கதிற்காக மட்டுமானது. ஏற்படிப நடல் என்ற திற்களிப்புன் அதில் படத்தா வட்டி கீழிய எத்துகிலாடு நோக்கதிற்காக மட்டுமானது. ஏற்படிப

அண்ணாணம் மாதத்திற்கான மொத்த கொள்வளவுப் பெறுமதி இ.ரூ.100,000/-. வங்கி அறவீடுகள் எசவைமல்லை.

க்ஷயானம் வீபரக்கூற்றுக் காலத்திலுள் புதிய கொடுக்கல் வாங்கல்கள் அல்லது கொடுப்பளவுகள் பதமாசில்லை வார்க்கை அடுத்த வியரக்கூற்றுக் காலம்: 2023 ஓகஸ்ட் 3 முதல் 2023 செப்டெம்பர் 3 வரை வியரக்கூறுத் காலத்திற்காக கொடுப்பனவுகள் எதுவும் பெறப்படவில்லை. கருதப்படும் ஆண்டு ஒரு வீப் வருடம் அல்ல.

வெளிறாட்டுக்கொருக்கல் வாங்கல் மில்லீல் தொடர்பான பரிவர்த்தனை வீதம் வேளிறாட்டு தானவால்களில் செயற்படுத்தப்பட்ட வீற்றவுட் கார்ட் கொடுக்கல் வாங்கல்கள். BBSC கில் பரிபர்த்தவை வீதமனை விழக்குக்கு விருத்தில் திலைகை ஒப்பாலக் மாற்றைப்படு பரிவர்த்தவை வீத நகர்வில் தாக்கத்தை எடுசெய்வதற்காக வங்கியானது 3.5% வன்ற ஒரு கட்டனத்தை அறைப்பும்.

DCC செயற்யதத்தல் கட்டணம் கைபகப்பரத்தும் நாட்டை வெலிநாடாகக் கொண்ட ஒரு வணிக (ஜ்றுவனத்தில் செய்பப்படும் சலை கிரேஷட் கார்ட இ.ஏ. கொடுக்கல் வாங்கல்களுக்கும் நிலைமாறும் நானைய மாற்ற (DCC) செயற்படுத்தல் கட்டணம் என்ற வகையில் 3.5% பிரபோகிக்கப்படும்.

வாரக்கையால் சேவை மற்றும் வாரணைகள் இந்த அதிகலையில் நிரையான பிராரிக்க வேண்டியிருதால், தயவுசெய்று இதை அதிகலையில் நிருவறும் அம்மா தொடர்பாக விராரிக்க வேண்டியிருதால், தயவுசெய்று சலைய பிரிவு தொடர்புக்கள்களுக்கள் இதேழகபேரும்பர்க்கூட்டில் கால்பின் காட்டுகளைத்திற் அதிக்கியப்பின் அதிகும்பத்து நாட்டனத்தன் கால்பின் காட்டுகளைத்திற் கதிக்கியப்பிட்டுள்ளது.

உதாராளப் விரத்கூற்று முடிவு மீதி விரத்கூற்று முடிவு மீதி கோர்ப்பனவு செலுத்தப்படு நிகதி – 2023 ஜசலை 5 முதல் 2023 ஓசல்ட் 2 வரை - இ.க. 1008(000.00 கேருத்தி வளங்டிய தோகை க. கு.க. 100,000.00

வட்டி பின்பதுறை இருக்கும்: இ.கு. 100,000 + x 2.35% x 22 தல் இ.க. 100,000 + x 2.35% x 21 தல்லீட் 21 தல்லீட் 21 தல் இ.க. 100,000 + x 2.35% x 11 தல்லீட் 21 தல் (2023) தல்லீட் 24 தல்லீ 2023 செல்லீட் 24 கைர)) 2023 செல்லீட் 24 தல்லீ 2023 செல்லீட் 3 கலைர)) 2023 செல்லீட் 24 தல்லீ 2023 செல்லீட் 3 கலைர))

கள. ப்து பணத்தைத் தபாலில் அனுப்ப வேண்டாம்.

ரதக் கொகும்மாவதலுயில் ரூ. 2,100-6 உரிய திகதிக்குள் உங்களுடைய குறைந்துடர்ச கொடுப்பவை, கிடைக்காவிட்டால், தாமதக் கொடுப்பவை, அறவிடு ஒன்று மாதாந்தம் உங்கள் காங்ட் கணக்கில் பற்று வைக்கப்படும்.

. එම දින 21 සිට උපරීම දින 51 ක දක්වා කාලපරාසයක් තුළ, ගනුගදුනුව කිදු කළ දිනය මත පදනම්ව මුලුන ගාස්තු

තවේම බින්මා දිනයේ දී සාධිපත් ඔබ්බා පිනිත් සමන්ත අප්තත් යන්නය පොච්ම සිදු යොකයෙයි හා සුංකානයය වනා සමන්තා අවතත් හමන මතා යනවා. මින්වරේම මාත්තා යන්නෙ පොචා මම කටන පොඩ, බැහැදේ විසින ප්රියාශය කරනු ලබාව අනුපැරික්ෂන් අමුව හැකදුරුව සිදුළු කොරු බීන වීම එම ප් ප් එක් සමාජය අනුපුරුව සම්බන්ධයාන් වුපයතා සංකාශය කරනු බෝම මුතා කන්තුවක් අත කොරුණු ඇත... එම මුතා කාන්තුවල පසුව යනතුතා ලකානෙ දිනයේ දී කාධිපත් බැහුවට

- **ගෙවිය යුතු අවම මුදල** * කිබන් එක් එක් මුදල වාර්ත කැලසුම් කහ වන වාර්ත කැලසුම් කදහා වන මාකික වාර්ත මුදල 100ාක්, (හිංඛි තම්).
- නම්ම මධ්ය කටන් තියුතුමන් අය කට ඇති මගි හැකි. ලබාද ගාක්තු, කහ කිහිව යුතුමරින්ම හැක්තු 1001; සමාන පසුවිට් කඩාවත් සඳහාව වන වැඩිමතා හැක්කලාවක් 11/2ක් කමාන පාවිච්චර ජීතිම මගත් මත හාන්තාර කඩා (මහිමි. තියමිත මගින්ම කම්පත මග හන්නොට යුතුක කටයාතු තුන වෙයට සුවත ඇති කිලී සුක හැකි. මෝහා කිහිව යුතාවගා ඇති කිලී සුතිවයක් මුදලා (ලබායි කියලාවම කානවර කිහාව යුත්මවා ඇත්තමි), හක් රංජ200/ හත තුන අතරය (ලබා කාවිතා කම්පාවිකයක් මුදලා (ලබායි කියලාවම කානවර කිහාව යුත්මවා ඇත්තමි), හක් රංජ200/ හත තුන අතරය (ලබා කාවතා කම්පාවිකයක් මදාන තොත් වෙයට, ලබා කාවතා කම්පාවිකයන් වන කොවිවර කියමිත මගිනක මත හන්නා රංජ200/ –ව සුවු නම්, ඔබන් තාවිච්චර කියික සතින මහා මහම වෙරෙක් බොට අප්ම හැකීම වේ.
- **ණය යිමාව ඉත්මවා යෑමේ ගාස්තු** මසාර රු 2,100/- බාහිත් * ඔබට 2 ඇති හය සීමාවක පතානෙ වතුය සුදු දී බබ විසින් ඉත්මවනු ලබන ඕනෑම අවස්ථාවක දී අය කොරොහු ඇත

දුමාද ව සිදු කරන ගෙවීම සඳහා අයකිරීම : ct 2100/-* ඔබ විසින් ගත්වය යුතු අපිම නිෂ මුදුළ, ගත්මට කියමිය දිනයේ දී ලැබී ගොමැති නම්, පුමාද වී සිදු කරන හෙවීම සඳහා වන මාතික හැක්තුවන් මගේ කාඩ්පත් මැනුමට තර ගතරානු ඇත.

මුදල් අත්තිකාරම් සඳහා අයකිරීම් මුදුම අත්තිකාරම් **සඳහා අයකිරීම** අපම හක්තුවක් ලෙස හෝ ඒ අතරන් ඉහළ වටිනාකම සම්ප මුදුල.

වෙක්පත් අගරු වීම් සඳහා හාස්තු

ලපාසාපයා ඉදාල පොහො.
 පේකක් පත්තු, රු. 400/-

හණුදෙනු සඳහා SMS සංඥා

- ලේදුනු කරුගා පහත කරනදී? රු. 2500/-ව වැඩි හනුපදනු සඳහා SMS සංඥා වලට වාර්ලිකව රු. 600ක ගාස්තුවක් අය කෙරේ. රු. 2500-ව වැඩි හනුපදනු (මිලදී ගැනීම සඳහා) කියනුම පතුබ්ව සාධිපත් හනුපදනුකරුවන් වෙත SMS සංඥා
- 02, 2024 2020 පතුනවල අංකු සංසක පරංක පතුන පතුන පතුන ප්රිස්ත්රීමටම සම්බන්ධ පත් කා... Standard HSBC කලාදෙනයේවන් හට රැ. 1100 ක හාත්තුවක් (වාර්මක SMS හාත්තුව ද ආශලාවේ) මත රු. 2000 දේ කලාදෙන SMS කංදා කළුම කොමහල් මර කරනුදෙල කදහා HSBC Premier කලාදෙනයේවන් වෙත SMS කංදා කැමම කොමහල් සිදුකරනු ලබයි.

නැති වූ කාඩ්පත පිළිබඳ වහකීම කඩ්පත හැසි වූ ඔව බැංකුව පවත පැනුම් දීමට පෙරාතුව කාඩ්පතට අය කරන ලද කාඩ්පතින් සිදු කල කියලු නසුපැනු සඳහා (බලය දන්නද, නොදන්නද) කාඩ්පත් මම්කා වනකිව යුතු වේ.

කරුණාවෙත් සංකෝත

- රැහාමවෙත් සලකතන, මම කොඩිට කාඩ්යාත සඳහා වන බල්පත නෙවීමේ දී. CEFTS (සහද ඉතෙසේවාසින මුදල් තවරාම ස්විදින Common Electronic Fund Transfer Switch) සේවායෙන් එවසත් මාතුවක් මාතුන්ගේ මාතුකරණ පහසුකමක් රොහ මහ මහ මාජන කෝමාන තේ ඕනෑම ඕන බාංසුකරණ මධ්යස්ථානයක (පැය 24 පරා සියාත්මකයි) දී මදල් පැන්පත යන්තයක් මහින් මදල්

- තානපත සංකත. කරුනාකර සැපාල් මතින් මුදල් යැවීම නොකරන්න

- රේස්තර ප්රධාන සැල යුතු වේ (ආදායකයක් සිදුවීමට පමාති යන පසුවිට සාධිපත කළයක් කල යුතු වේ) උදා.. HSBC වෙත පොමන්ත, D/A සාධිපත් අංකය, XXXX XXXX XXXXX XXXXX පරෝසංත නිශ්ෂාකන වර්ෂන් පසුව ප්රදාන්න වැඩි පරාර ප්රදාන් වීද පසුවිට පරාර සාර්තානයක වර්ෂන් පසුව එයි මුලදුම වාර සංරක 00.
- යනවී සම්බන්ධයෙන් මුදල් වෙස්පත් කෝ මතු-දාතම සහිත වෙස්පත් හෝ කාර කනු නොලබයි. ඊසහ පනාශනයකි මැති ගන්නීම දැක්වෙන සහ

පොලී ගණනය කිරීම පිළිබද උදාහරණය ----මහං මංමං, මෙම මංද පමණක් ගවන විට, පහත දක්වා අති පරිදි ගමන මහ පවත්නා පොලී අනුපාතිනය අනුව ලිය ඌවියා වනු ඇත. සංකානය කිරීමෙනි, පොලි අනුපාතිකය දක්වා තිබෙන්නේ පෙන්වා දීමේ අරමුත සඳහා පමණි. අදාසු වන පෙන්නා පොලි අනුපාති

උපකල්පනය

ස්ත මිවේ ගැනීම් වන පිටිනාකම රු.100.000.00 සහ බැංක හාස්ත තැක

සැකිල්ල ලසාශන සාලසීමාව පුසාශනයේ අවසන් ශෝ භෙවීම් නියම්පා දිනය ශෝවීමට නියම්පා මුදල

- 2023 gg 5 80 2023 qraxindrg 02 gal6x - dr.100,000.00 - 2023 qraxindrg 23 - dr.1,000,00

පාරිභෝගික සේවාව සහ විමසිම්

මෙම සුකාශනයේ කිහියම් තෝ කරං

ගත කාලකීමාව යුතු තව තහුඥනු ගත් පෙරීම් ගොමනා. ක පුතාශක කාලකීමාව, 2023 අපහාස්කු 03 කිට 2023 කාප්පැම්බර 03 දක්වා. ශක කාලකීමාව සඳහා කිසිදු ගෙවීමක් ලැබී තැහැ. කිස්ලව සේ වර්ශය අධික වර්ශයක් ගොළම්

පොලිස වනු අත්තේ: • වැ.100,000,000,00 (2023 අතත්ත්තු 02 660 2023 අතත්ත්තු 23 දුක්පිරි), • රැ.100,000,000,- × 2.33x × 12/365 × 11 = 0.6842.63 (2023 අතත්ත්තු 34 60 2023 කත්තෝමරා 03 දක්පි), • රැ.100,000,000,- × 2.33x × 12/365 × 11 = 0.6842.63 (2023 අතත්ත්තු 34 60 2023 කත්තෝමරා 03 දක්පි),

2023 සාප්භාම්බර 03 දිනෙන් අවසන් වන පුසාශනය සඳහා සමස්සා පොලිය = 2.527.89

විදේශ හනුදෙනු බල්ගත කිරීම සඳහා වන විනිමය අනුපාතිකය මතුළු වාමහත (මුල්ම සිදු කරන ලැ තුඩ්ට් සාවිත් කොහසු එම කහතුම පත්තුම් කරන දිනය දී, HSBC 8 මත්රිකතු තියංද මංකා රෝකය වන්නට මුදා මිකිහි අතාත්රික මත දූ මංකා රාජ්තම විදිය කරනු ඇත. නිම්බ අනුපාතියකරන ප්රතස්වීම වල වලදම අවම සිටම සඳහා 32ක ලබනගෙක් වංශුව විති අය කරනු ඇත.

DCC සැකයුම් භාත්තුව අප්පත් කරන්තනාම රට වනයක් විපර්ෂ රටත් දැක්වෙත පරිළඳ ආශානයක දී පසුවිට් සාවිපත භාවිතයෙක් සිදු කරන තියලුම රී. පොලෙසු කිම්වන්ධයක් වසවසාරිය මුදුවේ හැරවීමේ (Dynamic Currency Conversion) 3.5r කැයසුම් සාත්තුවත් අදාළ වනු ඇත.

තරාතාමක තර්ව ජනතින අමතුම් අංකා අමතන්න. පුකාශනය සම්බන්ධයෙන් යම් මනභේදයක් තිබේ නම්, පුකාශන දිනයේ සිට දින 20ක් ඇතුළත් බැංකුවේ කාඩ්පත් මධනස්ථානය වෙත දැනුම් දිය යුතු වේ.

PUBLIC

ායක් ඔබට සැටසුවක් තිබේ කම්, කරයෝකර පසුපිටෙම් සඳනේ අපගත්

CEFTS Payments to HSBC Credit cards Internet Banking/ Phone banking ATM transfers	CUT OFF TIME Immediate** Immediate** Immediate**	UPDATING TIME Immediate** Immediate** Immediate**	Branch Payments Cheque Deposits *	CUT OFFTIME 2.00 PM (Working Days)	UPDATING TIME Upon realization
Cash Deposit Machine Other Approved 3rd Party Payment Methods	Immediate** **(On due dates, b	Immediate**	EasyPay Jaffna Branch Kandy Branch All other Branches	Cheque* 3.00 PM 3.00 P.M 2.00 P.M	7.30 A.M Next working day 7.30 A.M Next working day 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			

* Cheque payments will be credited to your card account upon realisation of funds.

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!

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