

HSBC Advance

Quick facts

Key Terms		For more information
Eligibility for HSBC Advance	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Integrated Account Terms & Conditions (“T&Cs”)
Change of Eligibility Criteria	<ul style="list-style-type: none"> 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. 	
Joint Accounts	<ul style="list-style-type: none"> 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 under the T&Cs. 	
Charges	<ul style="list-style-type: none"> 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 or branches. 	
Interest rates on Term deposits and Savings products	<ul style="list-style-type: none"> 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. 	
Interest rates on loans and all asset products	<ul style="list-style-type: none"> 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 notice to you by way of display at our premises and/or HSBC Public web site and/or by letter and/or through statement message and /or in any manner we consider appropriate. 	
Use of Your Information	<ul style="list-style-type: none"> You are required to supply personal data to us from time to time to enable us to consider whether to provide you with any 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. 	
Our right to debit your accounts; set-off	<p>We are entitled without prior notice to you:</p> <ul style="list-style-type: none"> to debit any amount payable by you to us from any account maintained by you with us; 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 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. 	

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Termination of Services or Accounts	<ul style="list-style-type: none"> You may terminate our services or any of your accounts by giving us prior written notice. We may terminate all or any part of our services without prior notice or any of your accounts by giving you prior notice If you do not meet the agreed eligibility criteria for three consecutive months the your advance will be converted from HSBC Advance account package to a General banking account and all the privileges of HSBC Advance account package enjoyed by the account holder shall be forthwith terminate. 	<ul style="list-style-type: none"> Integrated Account Terms & Conditions (“T&Cs”)
Variation of T&Cs	<ul style="list-style-type: none"> We have the right to vary the T&Cs from time to time by notice to you by way of display at our premises , HSBC Public web site or in any manner we consider appropriate. 	

Your Voice

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

Postal address - Manager Customer Services, Retail Distribution and Wealth Management, HSBC Centre, No. 525, Union Place, Colombo 02

Customer Solution Hotline on +94 114 511 566

Email : customersolutions@hsbc.com.lk

Website : 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. 143, Vajira Road, Colombo 06

Telephone : +94 112 595 625

Fax : +94112595624

Email : infor@financialombudsman.lk

Website: www.financialombudsman.lk

- Full Integrated Account Terms and Conditions apply to Integrated Account. This table contains a summary of key product terms for reference only and is not intended to replace the full terms and conditions. The full terms and conditions 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 and also in printed form at all offices and/or branch office of the Bank. I/We hereby confirm and agree that in the event of any discrepancy in the Sinhala and Tamil versions of these Summary of Key terms sheet the English version shall prevail.