

## HSBC Bank Middle East Limited Credit Card Application Form (UAE)

### A. Card Details

I wish to apply for a new primary credit card

HSBC Cashback Credit Card  HSBC Zero Credit Card

### B. Personal Details

Title  Mr.  Mrs.  Ms.  Others .....

Full Name (as per passport) .....

Date of birth ..... Gender  Male  Female No. of Dependents .....

Country of birth (as per passport) ..... Passport number .....

Country of issue: ..... Issue date ..... Expiry date .....

UAE Residence Visa Number ..... Issue date ..... Expiry date .....

Emirates ID no.: ..... Emirates ID expiry date .....

Do you have multiple nationalities?  Yes  No If Yes, please list them:

1. .... 2. .... 3. ....

Country of residence ..... Residence visa number ..... Expiry date .....

### C. Mailing Address / Correspondence Address

Flat no./ Villa no. .... Building name ..... Street Name ..... Area .....

City ..... Postal / Zip Code ..... Country .....

### D. Residence Address

Flat no./ Villa no. .... Building name ..... Street Name .....

Area ..... City ..... Postal / Zip Code ..... Country .....

Time living in current address ..... Years ..... Months Contact number .....

If residing at the stated address for less than 3 years, please provide your previous residence address details

Previous residence address .....

Flat no./ Villa no. .... Building name ..... Street Name ..... Area .....

City ..... Postal / Zip Code ..... Country .....

### E. Home Country Address

Flat no./ Villa no. .... Building name ..... Street Name .....

Area ..... City ..... Postal / Zip Code ..... Country .....

### F. Contact Details

Preferred Language:  English  Arabic

Mobile number (Country Code / Area Code / Number) .....

Residence number (Country Code / Area Code / Number) .....

Home Country number (Country Code / Area Code / Number) .....

Email address .....

From time to time, HSBC may wish to send you details of new products and services, promotions and special offers. Please select your preferred method of contact. You may select more than one method of contact.

Telephone:  Yes  No Email:  Yes  No

Direct mail:  Yes  No SMS:  Yes  No

## G. Employment Details

### Employment status

Salaried

What is your regular monthly income (AED)? .....

### If Salaried

Name of the Company .....

Occupation .....

## H. Supplementary Cards

I want to apply for a supplementary card on my new credit card

### Supplementary Cardholder Applicant 1:

Mr.  Mrs.  Ms.  Others .....

**Relationship:**  Spouse  Child  Parent  Brother  Sister  Other .....

**Name on Card:** .....

Full Name (as per passport) .....

Date of birth ..... Email: ..... Mobile No .....

Passport Number ..... Country of Issue ..... Issue date .....

Passport expiry date ..... Emirates ID Number ..... Emirates ID Expiry Date .....

### Supplementary Cardholder Applicant 2:

Mr.  Mrs.  Ms.  Others .....

**Relationship:**  Spouse  Child  Parent  Brother  Sister  Other .....

**Name on Card:** .....

Full Name (as per passport) .....

Date of birth ..... Email: ..... Mobile No .....

Passport Number ..... Country of Issue ..... Issue date .....

Passport expiry date ..... Emirates ID Number ..... Emirates ID Expiry Date .....

## HSBC Credit Cards Opening Acknowledgement and Declaration

As part of the Credit Card opening process, the bank requires my/our acknowledgment that I/We have received and fully understood the information provided to me/us and my/our declaration that I/We accept the Bank's terms and conditions.

- I/We have applied for an HSBC Credit Card ("HSBC Card") and I/We agree to the HSBC Credit Card Agreement Terms (as amended from time to time) available online at [www.hsbc.ae](http://www.hsbc.ae).
- I/We declare that the information provided in this application is true and correct and authorise HSBC to verify this information from whatever sources that it may choose. I/We accept that HSBC is entitled in its absolute discretion to accept or reject an application without assigning any reason whatsoever.
- I/We acknowledge that the use of my/Our HSBC Card and any Supplementary HSBC Card(s) issued on the card account will be subject to the HSBC Personal Banking General Terms and Conditions (UAE) and the HSBC Credit Card Agreement Terms ("the Card Terms") available on [www.hsbc.ae](http://www.hsbc.ae) (which may be amended from time to time at HSBC's sole discretion). I/We have been provided with details of the Card Terms which are available online at [www.hsbc.ae](http://www.hsbc.ae) and emailed to me/us (using the email address held for me/us on HSBC's records) and have been advised to read them in full. I/We understand that by using the HSBC Card or Supplementary HSBC Card(s) I/we accept the HSBC Personal Banking General Terms and Conditions (UAE) and the HSBC Credit Card Agreement Terms and that I/we shall be liable, unconditionally, for any amounts outstanding on both my/our HSBC Card and any Supplementary HSBC Card(s). I/We expressly agree and accept to be bound by the Card Terms whether set out in English and/or Arabic and as amended or updated from time-to-time. I/We understand that the Card Terms shall apply to any credit card account(s) that I/we may hold with HSBC in the UAE from-time to-time.
- Where an application is made now or in the future, I hereby authorise HSBC to issue Supplementary HSBC Card(s) for use on my account to the person(s) named who is/are over 16 years of age and agree that you can provide relevant information to the Supplementary HSBC Cardholder about the account. I/We accept that any account(s) operated in conjunction with the HSBC Card(s) will be subject to the HSBC Personal Banking General Terms and Conditions (UAE) and the HSBC Credit Card Agreement Terms which govern the ATM facility as stated in the HSBC Personal Banking General Terms and Conditions (UAE) and the HSBC Credit Card Agreement Terms available on [www.hsbc.ae](http://www.hsbc.ae)
- I/We agree and accept to be bound by the HSBC's Schedule of Services and Tariffs as amended or updated from time to time, the latest version of which is available online at [www.hsbc.ae](http://www.hsbc.ae).
- I/We acknowledge that if I/we use HSBC's Personal Internet Banking and/or Mobile Banking service, I/we accept the Personal Internet Banking and Mobile Banking Terms and Conditions, which is available online at [www.hsbc.ae](http://www.hsbc.ae), as amended or updated from time to time. I/We understand how to register for Personal Internet Banking and Telephone Banking and understand that by registering for Personal Internet Banking, all statements and messages may be provided as e-statements/e-messages.

- By signing below I/we acknowledge and agree that any electronic method of acceptance used by the Bank in connection with its personal banking products and services (including, without limitation, use of digital or electronic signatures, indications of acceptance by ticking a check box on electronic forms or digital platforms) ("Electronic Consent") shall constitute full and binding legal acceptance by me/us of any applicable terms and conditions as well as any future changes, amendments or supplements to such terms and conditions as may be applicable from time to time, as if I/we had accepted such terms and conditions in writing. All relevant laws and regulations applicable to acceptance of contracts via electronic methods will apply and I/we acknowledge that the Bank's records as to any such form of Electronic Consent shall be binding and shall not be challenged on the basis that they are available only in electronic or digital format. I/We agree that no certification authority or other third party verification is necessary to validate my Electronic Consent and that the lack of such certification or third party verification will not in any way affect the enforceability of my/our Electronic Consent or the validity of terms and conditions between me/us and the Bank.
- I/We understand that I/We need to submit my/our UAE residency visa and Emirates ID within the next 90 days. If I/We fail to submit my/our residency visa(s) or Emirates IDs within this time, I am/we are aware that HSBC may restrict my/our account operations on day 75 and may proceed to close my/our account(s).
- In addition to Section 7 of the HSBC Personal Banking General Terms and Conditions (UAE), I/we agree that HSBC may disclose my/our information to any third party in order to verify the information that I/we have provided to HSBC, including contacting my/our employer to verify my/our employment status and any other information in connection with my/our employment. I/We agree that HSBC can share information with credit reference agencies/bureaus and use information available from public sources to verify my/our identity and suitability for a Credit Card. I/We agree that when I/we apply for a Credit Card (or any other credit facility with HSBC) then as part of my/our application, HSBC may, on an ongoing basis, request reports from credit reference agencies/bureaus to assess my/our ability to meet my financial commitments without further consent from me. I/We understand that to request multiple reports from credit reference agencies/bureaus may negatively impact my/our credit score which may make it difficult for me/us to obtain credit in the future.
- I/We confirm that I/we have been made aware of the current benefits available in respect of my/our HSBC Card, including any free insurance benefits, and have been referred to the website [www.hsbc.ae/1/2/personal/banking/cred-cards](http://www.hsbc.ae/1/2/personal/banking/cred-cards) for more information on such benefits, which may be amended from time to time at HSBC's discretion. I/We understand that the benefits and features of my/our account(s) and HSBC's services are available online at [www.hsbc.ae](http://www.hsbc.ae) and may be subject to change at any time at HSBC's discretion.

**For Overseas Non Resident customers only:**

- I/We confirm that I/we have approached HSBC in order to apply for a product(s) and/or Service(s). Accordingly, I/we further confirm that any decision taken thereof to benefit from those product(s) and/or Service(s) has been made at my/our own discretion. I/We confirm that I/we have read, understood and expressly agree to the applicable terms and conditions along with the relevant product literature and that no prior solicitation has been made by HSBC in relation to these product(s) and/or Service(s).

(Tick) If you have applied for HSBC Visa Platinum Cash Back

- I/We confirm that I/we have been informed that by signing this application I/we accept will be bound by the HSBC Visa Platinum Cash Back (as applicable) Terms and Conditions (as applicable), as amended from time to time, the latest version of which can be found at [www.hsbc.ae](http://www.hsbc.ae).
- I/We understand and accept that in relation to the HSBC Visa Platinum Cash Back Credit Card I/we have applied for, an annual fee applies as set out in the Schedule of Services and Tariffs as available at [www.hsbc.ae](http://www.hsbc.ae).

**For HSBC Zero Credit Card:**

- **Zero over limit fee:** Generally, you may not exceed your credit limit. However in some cases, your credit limit may be exceeded by your outstanding balance due to either (a) charging of any interest and fees (b) transactions being authorised in excess of your credit limit or (c) any other valid reason.
- **Zero cash advance fee:** We will not charge a fee for each cash withdrawal/advance as set out in the Schedule of Services and Tariffs. However, there is no interest free period for cash withdrawal/advance transactions and interest is calculated from the date the transaction is made.
- **Zero interest on purchases for first 3 months:** To benefit from the 3 months Interest free period, you must make the minimum payment by the due date. Otherwise, applicable interest rate as per our Schedule of Services and Tariffs will apply. The 3 months interest free period is only available for new HSBC credit cardholders.

**For Balance Transfer program:**

- Balance Transfer Terms and Conditions apply available on [www.hsbc.ae](http://www.hsbc.ae) and as may be amended from time to time.

**Primary Card Applicant**

Signature ..... Date .....