



HSBC CORPORATE CARD APPLICATION FORM

Programme Set-up

Name of Company: _____

Name of Company to appear on the Card (not to exceed 19 characters including spaces)

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Corporate Bank Account No: □□□□□□□□□□□□□□□□

Billing Method:

Centrally billed and settled through Company HSBC Bank Account No. □□□□□□□□□□□□□□□□

Individually billed and settled through as specified in Staff Nomination Account

Auto Debit from your HSBC Account Yes No

Overall required limit: _____

Delegation of Authority/ SmartData

On behalf of the Company, I/We confirm the following individuals are authorised to deal with the Bank in respect of all transactions including but not limited to: statement queries, billing/payment queries, card cancellation, card replacement and delivery of new & renewal cards and PINs

(The required details of the said personnel are mentioned herewith for security reasons):

Name of Staff	Contact #	Passport / ID	Date of Birth
1. _____	_____	_____	_____
2. _____	_____	_____	_____

The above instructions remain valid until advised otherwise by authorised persons nominated under delegation of authority

Statement Dispatch Instructions

Please send the monthly Consolidated and Individual Commercial Card statement(s) and /or any correspondence to the attention of:

Mr./Mrs./Ms. _____

Office Tel.: _____ Ext: _____ Mobile: _____ E-mail: _____

Mailing address: _____

Smart Data Gen 2 Subscription (optional)

Should you wish to enrol in our MasterCard SDG2 reporting tool, please complete this section:-

Company Administrator: _____

Office Tel.: _____ Ext: _____ Mobile: _____ E-mail: _____

Address: _____

City: _____ Country: _____

Important Message fees and charges

- a) Annual fee: Per Card RM120
b) Joining fee: None
c) Finance charges
- i. Purchases
A flat rate of 15% p.a. of the outstanding amount calculated on a daily basis from posting date of the respective retail transactions. Retail transactions exclude cash advances. The 20 days interest-free period applies if there is no carried forward balance in the account.
- ii. Cash Advance
18% p.a. of the cash advance amount calculated on a daily basis from the date of disbursement until full repayment.
- iii. Computation of amount of finance charge/interest
After determining the balances and the respective periods on which the finance charge interest may be imposed, the amount of finance charge/interest is calculated based on the following formula:
- $$f = (B) \times (P/D) \times (R)$$
- $$F = \text{Sum} (f)$$
- Where
- F is the total finance charge imposed for the month.
Sum (f) is the sum of all the finance charges computed on the different Balances that may be imposed with finance charge over the applicable Periods during the month.
f is the finance charge for a particular Balance computed over the period of "P" days.
B is the Balance that is imposed with finance charge.
P is the respective Period in days on which the Balance "B" is imposed with finance charge.
D is 365 base days (366 for a leap year).
R is the finance charge annual rate stated above
- d) Interest free period
- i. Customers who pay in full on or before the payment due date of the previous month's statement will enjoy an interest-free period of 20 days for retail transactions only.
- ii. Customers who only partially settle their previous month's outstanding balances on or before the payment due date will be charged finance charge/interest from posting date of the respective retail transactions.
- e) Late payment charge/ default charge
Minimum of RM10 or 1% of the total outstanding balance due, whichever is higher, subject to a maximum of RM100, charged on the day after the expiry of 4 days from the due date.
- 9) Cash advance fees
The cash advance fee is 5% of the amount advanced or a minimum of RM15, whichever is higher. This is imposed for each cash advance transaction.
- h) Conversion for overseas transaction
Card transactions which are effected in currencies other than Ringgit Malaysia, will be debited to the account after conversion into Ringgit Malaysia, at the exchange rate as determined by MasterCard International, on the date of conversion in addition to a foreign currency conversion cost of 1.25% as well as any transaction fee charged by MasterCard International.
- i) Other fees/charges
- Request for Sales Draft - RM20 per copy
 - Request for additional card statement:
 - Less than 12 months old: RM 2 per page
 - More than 12 months old: RM 20 per request + RM 2 per page
 - Replacement for lost or stolen card - RM50 per card.
 - Service Tax – RM25 per card per annum.
- j) • "You" and "Customer" refers to the company/business/employer named on page 1 of this statement and to the cardholder.
• Fees and charges are subject to applicable tax, if any. Please visit www.hsbc.com.my for all the fees & charges.

Applicant's / Employer's Declaration

1. I/We confirm that the information given in this application together with the documents as/to be provided, are correct, complete, up-to-date, valid and not misleading, and I/we authorise the Bank to confirm this from any source the Bank may choose.
2. I/We hereby irrevocably give my/our consent to :-
- (a) the Bank:-
- (i) to carry out credit checks and obtain credit reports and information from time to time on my/our business or the Company including on all partners, directors, shareholders, guarantors and security providers (as applicable) (collectively, "Data Subject") from Credit Bureau (CCRIS) of Bank Negara Malaysia ("BNM"), Inland Revenue Board, Credit Bureau Malaysia and any other credit reporting agencies registered under the Credit Reporting Agencies Act 2010 (as listed on the Bank's website at www.hsbc.com.my); and
- (ii) to disclose all manner of information relating to this application including the credit reports and information referred to in (a)(i) above, to BNM, Inland Revenue Board, any other regulatory authorities, members of the HSBC Group (in or outside Malaysia), and the bureaus and agencies stated in (a)(i) above, without any liability on the part of the Bank and without prejudice to any other rights of the Bank under other applicable terms and conditions or agreements relating to collection, processing and sharing of customer information;
- (b) the Credit Bureau Malaysia:-
- (i) to source and retain information on my/our business or the Company and all Data Subject from any available data source; and
- (ii) to disclose to the Bank, information on my/our business or the Company and all Data Subject as requested by the Bank; and warrant that I/we have been irrevocably authorised by all the Data Subject to give this consent on their behalf.
3. I/We confirm that my/our business or the Company is not insolvent, no statutory demand has been received and there are no existing regulatory investigations, legal proceedings or default of payment obligations to any financial institution as at the date of this application.
4. I/We understand that this application is subject to the Bank's approval at its sole discretion and that the Bank need not give any reason should it reject this application, and further that all documents including copies submitted to the Bank are not returnable.
5. To the best of my/our knowledge, information and belief, this application does not fall within the lending restriction imposed by the (i) Financial Services Act 2013 of Malaysia read with BNM's Guidelines on Credit Transactions and Exposures with Connected Parties, and (ii) Banking Ordinance of Hong Kong SAR (applicable because the Bank is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited incorporated in Hong Kong SAR).
6. I/We understand that if this application is approved by the Bank, the Corporate Card Programme credit limit shall be decided by the Bank, but shall not be higher than what I/we have requested for, unless I/we consent to the same.
7. I/We confirm having read the Corporate Card Programme Agreement attached with this Form and I/we agree to be bound by the same.
8. I/We have access to and have read the latest version of the Bank's Generic Terms & Conditions (for Commercial Banking) which is available at www.hsbc.com.my and I/we agree to be bound by the same (including all amendments thereto from time to time) should the Bank accept my/our application herein.
9. I/We have been given a copy of the Notice to Customers relating to the Personal Data Protection Act 2010 ("the Notice"). I/We hereby confirm that I/we have read and agree to the terms of the Notice. I/We understand that I/we can also download a copy of the Notice at www.hsbc.com.my.

Authorised Signatories Sign-off

Company's Authorisation

On behalf of the Company, I/We certify that all information given in this application is true and correct in all respects and the company will be bound by the HSBC Corporate Card Programme Agreement Terms and Conditions. The Bank shall be entitled to treat the instruction as fully authorised by and binding upon the Company and the Bank shall be entitled to take such steps in connection with or in reliance upon the instructions as the Bank may consider appropriate. In particular, I/We understand that the Bank is entitled to debit total amount outstanding on the Card account from any other account of the Company held with HSBC.

Signed on behalf of the Company by its duly authorised signatory(ies)

Authorised Signatories –

1st Authorised Signatory

Name: _____

Designation _____

Date: _____

(Signature & Company Seal (if applicable))

2nd Authorised Signatory

Name: _____

Designation _____

Date: _____

(Signature & Company Seal (if applicable))

Bank Use Only

CPD Use

Corporate Card Account Number:

Processing Staff's Name:

Processing Officer's Name:

Processing Staff's Signature:

Processing Officer's Signature:
