# **Important Updates** On Your Credit Card



# **HSBC**

The Hongkong and Shanghai Banking Corporation Limited - Sri Lanka is a licensed commercial bank supervised by the Central Bank of Sri Lanka. Issued by The Hongkong and Shanghai Banking Corporation Limited - Sri Lanka.

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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 Centre 525 Union Place Colombo 2. Or • E-mail us on

Premier – <u>premiercustomerssolutions@hsbc.com.lk</u> Advance – <u>advancecustomersolutions@hsbc.com.lk</u> General – <u>customersolutions@hsbc.com.lk</u>

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 on

The dedicated Customer Solutions Hotline on: +94 114 511 566

### • 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.

### Service Level Commitment

If we are unable to resolve the matter immediately, we will provide you with a solution within three working days of receiving your feedback.

However, some issues may be more complex and could take a little longer to resolve. In this case, we will provide you with an estimated response time.

#### The Office of the Financial Ombudsman - Sri Lanka

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.

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 2012.

Contact details of the Financial Ombudsman are: The Office of the Financial Ombudsman Sri Lanka 143A, Vajira Road Colombo 5 Tel: +94 112 595 624 Fax: +94 112 595 625 <u>E-mail: fosril@sltnet.lk</u> 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.1,200.00 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.1,500.00 will be charged.

#### CASH ADVANCE CHARGES

Cash Advance Fee will be charged as Rs.550.00 or 5%, whichever is greater for each

# withdrawal. **Example 1**

1	
Cash amount Cash Advance Fee 5%	= Rs.50,000.00 = Rs.50,000.00 x 5%
	= Rs.2,500.00
Cash Advance Fee charge	=Rs.2,500.00
Example 2	

Cash amount Cash Advance Fee 5%	= Rs.5,000.00 = 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.550.00 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 online). 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

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

A processing fee of 3.5% will be levied on all Dynamic Currency Conversion transactions.

#### **Examples on Interest Calculation**

#### Scenario 1

Statement Period 01/09/2022	2 - 30/09/2022 (Interest rate 36.00% for a Gold Credit Card)		
Transactions for the above statement period			
Opening Balance	Rs. 150,000.00		
Date	Transaction value		
10 September 2022	Rs. 10,000.00		
20 September 202	Rs. 25,000.00		
Closing Balance	Rs. 185,000.00		
Due Date - 22/10/2022			
Statement Period 01/10/2022 - 31/10/2022 (Interest rate 36.00% for a Gold Card)			
Date	Payment Value		
10 October 2022	Rs. 20,000.00		
22 October 2022	Rs. 15,000.00		

#### **Interest Calculation for transactions:**

a) Rs. 10,000 X 3% X 12/365 X 22 days ( 10 September 2022 - 01 October 2022 ) = Rs. 216.99

b) Rs. 25,000 X 3% X 12/365 X 12 days (20 September 2022 - 01 October 2022) = Rs. 295.89

#### Interest Component 1 = (a+b) Rs.512.88

#### Interest Calculation for the statement outstanding balance;

c) Rs. 185,000 X 3% X 12/365 X 8 days (2 October - 9 October) = Rs. 1,459.73

#### **Interest Component 2** = **Rs. 1,459.73**

# Interest Calculation for the period after the payments were made up to the next statement date;

d) Rs. 165,000 (Rs. 185,000 - Rs. 20,000) X 3% X 12/365 X 12 days (10 October - 21 October) = Rs. 1,952.88

e) Rs. 150,000 X3% X 12/365 X 11 days (22 October - 01 November) = Rs.1,627.397

#### Interest Component 3 = (d+e) Rs3,950.28

Total interest = Interest component 1 + Interest component 2 + Interest component 3 = Rs. 512.88+ Rs. 1,459.73+ Rs.3,950.28 = Rs.5,922.89

#### Scenario 2:

Calculation of interest applicable for cash advances, when the Minimum payment is made

Customer pays the Minimum Payment Due (Rs7,416.00-100% of all fees charged+ 100% of the monthly installment amount+1/12 of the Annual Fee amount + 1% from the balance outstanding balance as at 01 October) on the due date (22 October) as stated above. Also consider that the 10 September 2022 transaction as a cash advance of Rs. 10,550.00. (Total amount Rs 10,000 X 5% or Rs. 550 - whichever is higher is charged as cash advance fees therefore Cash advance+ fee = Rs 10,550.00)

#### Interest calculation for the transactions:

a) Rs. 10,550 X 3% X 12/365 X 23 days (10 September - 01 October) = Rs. 239.33

b) Rs. 25,000 X 3% X 12/365 X 13 days (20 September - 01 October) = Rs. 320.55

#### Interest component 1 = (a+b) Rs. 559.88

Interest calculation for the statement outstanding balance:

c) Rs. 10,550X 3% X 12/365 X 20 days (02 September - 21 October) = Rs.208.11

d) Rs. 175,000 3% X 12/365 X 20 days (02 October - 21 October) =Rs.3,452.05 (Purchase + Opening balance as at 1 October )

#### Interest Component 2 =(c+d) Rs. 3,660.16

Interest calculation for the period after the first payment on 22 October up to the next statement date:

e) Rs.3,134.00 (Rs.10,550.00 - Rs.7,416.00) 3% x 12/365 x 11 days (22 October - 01 November) = Rs 34.00 (Cash advance)

f) Rs.175,000.00 x 3% x 12/365 x 11 days (22 October - 01 November) = Rs.1,898.63 (Purchases + Opening Balance as at 02 November)

#### **Interest Component 3** = (e + f) **Rs. 1,932.63**

Total interest = Interest 1 + Interest 2 + Interest 3

Rs. 559.88+ Rs. 3,660.16+ Rs. 1,932.63 = **Rs. 6,152.67** 

#### Scenario 3:

Calculation of interest when the payment is made after the due date

Customer pays Rs.10,000.00 of the outstanding balance on 24 October (payment due date as per the example is 22 October).

Note: If the Minimum Payment is not paid on or before the due date, the Credit Card Account will be levied with a Late Payment Fee of Rs.1,500.00 along with interest.

#### Interest calculation for the transactions:

a) Rs.10,550.00 x 3% x 12/365 x 23 days (10 September - 01 October) = Rs. 239.33 (Cash advance)

b) Rs.25,000.00 x 3% x 12/365 x 13 days (20 September – 01October = Rs. 320.55

#### Interest Component 1= (a + b) Rs.559.88

Interest calculation for the statement outstanding balance:

c) Rs.10,400.00 x 3% x 12/365 x 22 days (02 September - 23 October) = Rs. 255.67 (Cash advance)

d) Rs.175,000.00 x 3% x 12/365 x 22 days (02 September - 23 October) = Rs.3,797.26 (Purchases + Opening balance as at 01 October)

#### Interest Component 2 = (c + d) Rs.4,052.93

# Interest calculation for the period after the first payment on 24 September up to the next statement date:

e)Rs.550 (Rs.10,550.00 - Rs.10,000.00) x 3% x 12/365 x 9 days (24 September - 01 October) = Rs. 4.88 (Cash advance)

f) Rs.175,000.00 x 3% x 12/365 x 9 days (24 September – 01October) = Rs1,553.42 (Purchases + Opening balance as at 01 September)

#### Interest Component 3 = (e + f) Rs1,558.30

Total interest = Interest 1 + Interest 2 + Interest 3 + Late Payment Fee Rs.1,500.00

= Rs. 559.88 + Rs.4,052.93 + Rs. 1,558.30 + Rs. 1,500.00 (Late Payment Fee) = **Rs7,671.11** 

# CREDIT CARD PAYMENT CUTOFF TIMES

BRANCH	CUTOFF TIME	UPDATE TIME
PAYMENTS		
Cheque Deposit*	2.00 PM (working day)	Upon Realization
Cash	3.00 PM (working day)	Immediate

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

EASY PAY	Cheque*	UPDATE TIME
Galle Branch	3.00 PM	7.30 AM (next working day)
Kandy Branch	3.00 PM	7.30 AM (next working day)
Jaffna Branch	3.00 PM	7.30 AM (next working day)
All other	2.00 PM	7.30 AM (next working day)

AUTOMATED CHANNELS	CUTOFF TIME	UPDATE TIME
Internet Banking/ Phone Banking	Immediate**	Immediate**
ATM Transfers	Immediate**	Immediate**
CEFTS payments to HSBC Credit Cards	Immediate**	Immediate**
Cash Deposit Machine	Immediate**	Immediate**

\*\* on due dates, before 5.30 PM

Other Methods	CUTOFF TIME	UPDATE TIME
Cargills/Keells/ (excluding Super K outlets)/Abans / Singer Mega Showrooms Arpico Super Centres	4.00 PM	7.30 AM (next working day)

# **CREDIT CARD STATEMENT LAYOUT**

- 1. 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.
- 5. 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.
- 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 Over-limit 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.
- 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 Hongkong and Stangthal Banking Corporation Limited HSBC Card Centre P. O. Box 75, Colombo.		Page 1 of 1 CONTACT US Customer Service +94 11 4 4722 0
First Name Last Name 1 Statement From XXXXXXXXXX to XXXXXXXXX 2 OST TRAN DATE DATE DESCRIPTION	5 AMOUNT (LKR)	REWARDS SUMMARY (9) Previous Earned Points Points Earned Points Redeemed Total Points Balance
First Name Last Name 1234-XXXX-XXXX-564	7 🚯	ACCOUNT SUMMARY (1) Previous Statement Balance Payments & Credits Purchases & Debits Outstanding Instalments Total Account Balance
		PAYMENT SUMMARY Payment Due Date 11 Current Due 12 Overlimit Due Amount 13 Past Due Amount 14
TOTAL DUE 7 YOUR INSTALMENT PLAN 8 DATE EXPIRY AMOUNT (LKR)	BA LANCE (LKR)	Minimum Payment 15 CREDIT LIMIT AND INTEREST RATES 16 Credit Limit Cash Limit Available Credit Annual Interest Rate Purchase Cash Advance
Updates on your credit card account. (18)		Updates on our Current marketing promotions. (17)
PLEASE DETACH AND RETUR PLEASE DETACH AND RETUR 19 Hongkong and Shanghai Banking Corporation Limited C Card Centre P.O. Box 73, Colombo. anka	HSBC Credit Caro	se check the box and complete reverse side or visitwww.hsbc.co
t Name Last Name te Number, Building Number	For your convenience, please followingpage	nake your paym ent via internet banking or other shannel shown on the

#### **Quick Reference Guide**

Financecharges Interest will be charged if full payment is not made on the due date or if part / minimum payment is madebefore, on or after due date or full payment is madeafter the due date.

If a Cardholderdo es not settle the total closing balance by the Payment Due Da the total Closing Balance on the Statement Date shall attract a Finance Charge, calculated daily on each card Transaction from the original date of the transaction und the date on which the total Closing Balance is settled, at a rate tobe determined by the Bank. The France Charge shall be debited to the Card Account on the subrequent Statement Date. Annualised Interestrate for Purchase/CashAdvances - Bold Credit Cards - 18.00%

- Gold Credit Cards 18.00% Paltinum / Advance/Signature Credit Cards 18.00%

#### um payment amounts Minin

- wmum payment amounts Gold starting with 4910 13: Minimum Payment would be 2.5% of the total outstanding orRs.250 whichever is greater. All other cards: Minium payment would be 2.5% of the total out standing or Rs. 500 00 which experiment of the total out standing or Rs.
- 500.00 whichever is greater. For accounts that are over limit: The excess over the credit limit plus 2.5% of the credit limit.

#### Over limit Fee: Rs. 1200/-per month.

Will be charged, if you exce ed your limit at any time during a statement cycle.

Late payment charge: Rs. 1,500/\* If your minimum payment has not been received by the due date, a monthly late
payment charge will be debited to your cand account.

- Cash advance charges \* Cash Advance/Withdrawal fee will be calculated at 5% of the transaction value or aminimum charge of Rs 550.00 which ever is greater
- Ch
- equeretum charges: Insufficient Funds: Rs. 1,750/-Other Reasons: Rs. 400/-

#### Lostcard liability

The cardholder is liable for all card transa dions (whether authorized or not) charged to the card before the loss was recorded to the bank.

Che

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- ame the crieg uses reason. Cash chiques and post dated cheques will not be accepted for payments. Your payment will be acter owledged on a subsequent statement. Please do not send cash by mail. d

- Settling your card bills Direct debit access to an account with HSBC [from 2.5% - 100% of your closing
- ancon, sh payments can be made at all Singer, Abans Showrooms, Canglis Food y, Keelis Super, selected ArpicoSuper Centre Outlets sh payments will be accepted at any National Savings Bank (NSB) island-City, Cas

- wide. Accommission of 0.75% of the total payment will be charged to your and account for payments made at the above merchant outleds. Mail a cheque to the ead dre as shown on your card statement. Transfer funds from your HSBC account using our ATMe on-Ine. Deposits made via ATM will be processed on the following working day. Transfer funds Rs. 1,000,000 from your HSBC savings or current account, using Phonebanking, with no extra cost. Log on to www.bsbc.lk and uses our Personal Internet Banking Service [PIB] to transfer funds from your savings or Current account with HSBC to your credit and account the or charge.
- card account free of charge. Transfer funds from your HSBC account, by instructing us with a letter or on our Customer service hotline.
- our Customer service hotine. Deposit cash or cheques via EasyPay machines at any of our Express Banking Centres (available 24 hours).

#### EXAMPLE ON INTEREST CALCULATION FOR AGOLD CREDITC ARD

% p.a. on the If only the minimum payment is made, intere balance amount as illustrated below.

Scenario		සැකිල්ල	
<ul> <li>Statementperiod</li> </ul>	: 1 September 2020 to 1 October 2020	* genere enga ::	2020 80 00 00 00 2020 80
<ul> <li>Statement Closing Balance</li> </ul>		් ලභාගත අවසාන හෝගා 🔅 🕄	100,000.00
<ul> <li>Payment Due Date</li> </ul>	: 22 September 20 20	* as80 sega (m) :2	2020 ൽൽൽ666 22
Payment Details		ගොඩම විස්තර	
<ul> <li>Payment Amount due</li> </ul>	:2,500.00	* 000000000000000000000000000000000000	2500.00
<ul> <li>Payment Date</li> </ul>	:22 September 2020		2020 mideo@86 22
Assumption		උපසල්පිතය	
No new transactions during the	Statementperiod	canga angling at seasts weins	
		Berrio ménero de so adulta umero	
NextStatementdate: 1 Octobe	r 2020 to 1 November 2 020	මලක ලකානක දිනය: 2020 මක්තෝම්බර් 01 - 2020 ද	1006000000
Interest will be,		තොලී බදල වනුනේ.	
<ul> <li>LKR100,000/- x 1.5% x 12</li> </ul>		* 100,000/- ×1.5z × 12/965 × 8/m 20	dt 98630
(2 September 2020 to 21 S		(2020 midmillel) 02 80 2 02 0 midmillel) 21	0
<ul> <li>LKR97,500/-x 1.5% x 12/3</li> </ul>		* 97,500/-×1.5 ±×12/365×ξ to 10	dt 480.8
(22 September 2020 to 1 C		(2020 midmiNEC 2280 2020 BelancineC 1)	
Interest amount as per the	e statement of 1 October 2020 = LKR 1,467.12	2020 සික්කේම්මට 01 දිනැති ලක්ෂණක සඳහා මු	ළු සොමුක රු 1,467.12
Exchange rates for overseas	transaction billing	විදේශ ගතුදෙකු බල්ගත කිරීම් සඳහා විනිම	
	e converted using Visa/MasterCard exchange rates.	සිංදු පිංදුන කුතිල කලියික් කරන කලියා පතින සිංදු පිංදුන කාරුනු කරවත්වීදී පිත/මාත්වරකට පිරි	
	ange rate movements, an additional amount (upto	වෙතක්වම අව මහිටීම කදහා, වල්ගත කරන අවක්ථාවේ !	
2.5%) will be included to the rate	athetime of billing.	aparapa do encre nifer, ridero encre (	ć dance Aćan kun deci) dalo
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	o any aspect of this statement, please contact our	මෙම ලභාතනය කම්මන්ධනයක් සිමට කිබ්බම් කැටළුවක් (	මේ තම්, කරුණකර පසුපිරේම සඳහන්
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CUT OFF TIME

Immediate" Immediate"

3.00 P.M 4.00 P.M

Cash payments made through easy pay machine to Credit Cards during weekends and bank holid would be credited the following working day with funds being available the next day by 7.30 A.M

UPDATING TIME

7.30 A.M Next working day 7.30 A.M Next working day

Immediate\*\* Immediate\*\*

"(On due dates, before 5.30p.m.)

customer service holine mentioned overleaf and tacement with peaks contact our Any alleged error on the statement should be notified to the bank's card centre, within 20 days of the statement data.

CEFTS Payments to HSBC Credit cards Internet Banking/ Phone banking

Cargills/Keells(excluding super K outlets) Abans Singer Mega Showrooms / Arpico Super Centers

ATM transfer

National Savings Bank

#### පහස තොරතරු විමසම

# . ಸಿಎ.ಎಸ್. ಸಿಸ್. 7 ಪ್ರಾಧಿನಗಳನ್ನು ಸಚಿವ ದಿನ ಇದಿಂದ ನಡೆದು ಪ್ರಧಾನಿಯಾವರೆ ದಿನಾಯಾದಿಗೊಳ್ಳುವುದೆ. ಪ್ರ ද හා ද කාන්තයකයා නසා ලං ආනාන කරන්න කාලාංකයාව හා කොන්තයාවකයා කළ හැකුණු ක් දිනානයා කානයා නිතා කරිදා හැම කාඩායක් කුතුතුවුමක් කදාන ම, ලාකාන දීකයේ දී ලංච කියන්ති ඇති මුදලට බංදෙනි නිමාත් ක්රායක කරනු ලබන ඇතකක් මත, මුලා කාරයක් (කන්ති වන දිනා කරන් එකතු, වනු ඇත. ඊලාත ලාකානෙ දිකයේ දී එහි මුලා කරයා (කන්තිමට ඇති මුදාල) – – – – ර ශකරයු ඇත. කුම්/ ඉදුළු අත්තිකරම් සදහා වාර්මික අහදී අනුගානය ශක්ෂීඩ් කාඩ්පත් සදහ පළවෙන්ම/ අඩ් විත්ත්/ සිත්ත්පිර් කඩ් අත් සදහා - 18.00ක

#### ගෙවිය යුතු අවම මුදල

- 491013 අංශයෙන් ආරම්භ කරන හක්ල්ඩ් කඩිපත් : හෙවිය යුතු අපිම මුදල වන්නේ, මුළු සිත මුදලින් 25 ක් හෝ ම් පරිත්ත අතරින් අතරින් ඉතුළ පිවිසකම කර්ත මුදල් පරිත්ත මුදල් පරිත්ත මුදල් පරිත්ත මුදල් පරිත්ත මුදල් පරිත්ත කර් අපහසුත් කියලු ම කාන්තය කළතා : පැන්ත ඉතුද අපීම මුදල පිස්සේ, මුළු නික මුදල්න් 2.5ක් තෝරු200,00ක් තෝ අතරින් ඉතුළ පිවිසකම කර්ත මුදල
- අතුමක ශ්යා මුදුලෙක් කිරීම ඉන්මමා සිය සියල් සඳහා ශ්යාතිරීම ඉන්මමු මුළු මුදුල සහ ශ්ය කිරීනමක් 251 ක (mp)
- ණය සීමාව ඉක්මවා ඇමේ ශාස්තු මංකා රු 1200
- නොත් අතාරල ළැති.

#### කල් ඉකුත්ව ගිය ගෙවීම් සඳහා අයකිරීම් - dc1,500/

සිට තෙවිය යුතු අවම මුදල කියමත දිකට ලැබී තොබැති කම් ඉතා සැදකක් කාක්තු සිටාන් කාඩ්පත් කිසුමට වැර nón rutil.

#### අරෝඩ වෙත්පත් ගාස්ත

- වත් කොචන මුදල් කාවන කදාන රු: 1750/
- \* oPerci dc 400/

# තාඩ්පතින් ලබානේනා මුදල් දත්තිකාරම් සදහා මාත්තු මුදල් අත්තියාව / අතල සැසීම් හෝතු කොසා හරල අග්තර වඩ් වට්තාන්ම ඇති කත්තුව වන සුහැලා වට්තානමත්1ක් තේ රු.2000 සඳවම කාරතුවන් වනවැති.

හැතිවූ කාබ්පත් සඳහා ඇත් බාල්ලී භාවිතර කසිරි බංකුව මත යුතුම් ලීට හෝ සද කිරේම කලාඥා දෙනා දිනසාලකුල හෝ නිසසාලාල හෝවන) භාවිතර කිම්තර වනෙම ඉතුය.

#### කරුණාවෙත් සලකන්න

#### වෙත්පත් ගෙවිය හැක්තේ පහත සඳහන් පරිදිය.

- වන්ගේ සේවිය තැක්ෂේ පහත කදාන් පේටිදීය. ත්තියාත් සේවිය කර (Alc Paynea cm) ඒ සින්ව වෙයිවී) යනුවත් කිවිය යුතු අතර කවී තත් අංක ප්රියාතම කදන විය යුතුය. පුහරතාකය සාතිව HS BCO (Assi වලංකා 30000 30000 30000 කාරිය විසියාත් කම් වඳානයක යුතු ඇතික පර්මාව කර විසින් සිතුය කළ ප්රියාත් දක් පැහැමයක් පෙළත් සිත පරිසාන මේ පාදනයක යුතු ඇතික පර්මාවක විසින් කළ කළ ප්රියාත් දක් පැහැමයක් පෙළත් සිත පරිසාන කර පත් කත් පිළිනාගත ඇත. මේ ප්රියාත් මහත් පරිසාන දේක්ෂය කරන්න කිස්ත් කරන්න කර කරන්න වී දිනක්ටිය. මුල්ල ප්රියාත් කත් පළිනා කතු පරිසාන කරන්න කිස්ත් කරන්න කරන්නේ. කරන්නෙට පළ කරන්නේ අතර පළමු කර වි කර කරන්න කිසුම් දිනක් කත් කරන්නෙට මුල්ල ප්රයාත් අපට පළමු විස වී කර කරන්න කිසුම් දිනක් කත් කරන්නෙට මුල්ල ජායාන් පරිසාන කළ විස වි පළ කරනක් කිසුම් දිනක් කත්

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#### ඔබගේ HSBC කෙහිට කාඩ් බල්පත් ගෙවීම්

- HSBC ඒ පවසය ඔහුමකින් ක්රාවර ඒකෝග මතින් කාරාතර කිරීමේ පෙනුනම (BBash අවසාන e කර 100x දක්වා.)
- ත්ත් ලදාර්ෂනානයට, කාර්තිල්ත් පුඩි කිටි, ඕල්ත් යුපරි, තෝරාගත් ආර්තිකක් යුපරි තොත්වර් මෙලද 5000 5 අතසාන ම දී මුදල් තමයිම සිදුකළ සංසිත සියළුම පාතික ඉතිරි ක්රීමේ වැංකු (NSB) කැඩාවන්හිදී මුදුමුත් කරන කොරම් සිදුකළ කණ්ඩ
- කියළු ජාතික ඉතිරි කිරීමේ බංශු කාබාව මුරා කා ඉතක සඳහන් කියල වෙළඳ හැළ් මගින් කරන ලෙසි විභාවි විළ්පත් කාවීම් සඳහා කමණට තාවිමෙත් 0.751 ක කොමත් මුදාන් සිටාන් තුඩවිකාවී කියුවෙන් අයකාරයු ළැබේ.
- extinet light excepted accept #Penal) surveyed endanced APIa s as තරය සම්බන්දීම කරලවර සහල (ATM) වා සිතා කර මුදල් කායක්ක ක්රීම කා වඩාගේ HSBC සිනුස්ම මුදල් කර කිරීම හර කලා කම්බා ස්වංශාලීක වෙලට යන්නු (ATM) කාමනා කර මුදුගේ කායක්ක ක්රීම වෙල
- දිනයේදී සිංර කෙරේ.
- දුනයක, පාර්තනය අතිතර ආතර්ගිනිත්ත් කොරති ක්රියාලීක දුරකථන වංකු ක්රිය තවතා කර HSBC ඉතිර කිරීමේ කත් ප්රශම් කිල්බම්ලින් රුද (1000,000)- දක්වා ලිදල් මාරකර කෙවති කිරීම කළ කාඩය. මුරියකින් තර අපමෝ පාර්තනයික ක්රිව ලාබ්ලාම් අංක මාස්තේ අපට උපදොස් දීමෙන් මගින් HSBC කිලාමේස්
- 905 840 86 860 www.hsbc.k අවම අවවියට අතුළු වී කොද්ගලික අත්තට්ජාල බංගුකරුම කේවය (PIB) මගින් සිටියේ HSBC ඉතිරික්ටිමේ හෝ ප්රාවේ කිසුමෙක් සිටිනේ හැකිට් කඩ්පත් කිසුමට මුදල් බාය කිරීම හැකමාල් බදු කළ
- නඩනම් ඩැංකුරෝන මධ්නෝධනයකදී (e asypay) තැන්පතු යන්තු පිළට සීතෑම දිනන පැය 24 පුරා මුදල් /

පොලිය හණතය කිරීම පිළිබඳ,උදාහරණායක් හෝල්ඩ් සාඩ්පත් සඳහා අපිම හජීම පමයස් සිගරක්ක සම, තාස පුණි අති ආකරයට හණය මස වසරතාට 18.001 ස. පාලියේ උපරිස Bagao

සැතිල්ල * ලභාතා සතුය * ලභාතා අතිසාන හෝක * තැනීම කළුලතු දිකය	:2020 කාස්සාමීමර 01 කිරි 2020 පික්ෂෝමීමර 01 :100,000,00 :2020 කාස්සාමීමර 22		
ගෙවීම විස්තර * තාවමට ඇති මුදුළ * තාවම් කළ දිනය	:2,500.00 :2.020 කස්ස <b>ණ</b> වර 22		
උපකල්පිතය ලංකය කල්තිවේ අදු පරිභුකාල කෝහා මංක අනාන වසං: 2020 මන්තෝම්පිරට - 2020 කෙවැම්පිරට 1			
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මෙම පතාශනයේ හිබිය හැකි කිසියම් දෝෂයක් වෙතොත්, පත යේ සඳහන් විතයෙන් දීන 20ක් ඇතුළත බැංකුවේ කාඩ් මධාස්ථානය වෙත දැනුම් දිය යුතුය.

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தரித் குறிப்பு வழிகாட்டி

த்தீசார்க**ட்டனங்கள்** குறிப்பிட திசைத்தில் முழுத்தொகையும் செலுத்தப்படாவிட்டால் அல்லது ஒரு முதிக்குடல்களுத்த தொகை குடுத்த திசைத்திற்கு முக்கதாக அல்லது அதற்குப் பின்கதாக அல்லது குடுத்த திகதிக்கு பின்னதாக முழுத்தொகையும் செலுத்தப்படால் வட்டி அறைபேட்டிற்க

காம். கலந்தீருப்பல் தனது மோத்த இறுதி தேறவையைக் வொடுப்பல வட்டி செலுத்துவங்டால், விரங்கத்துத் தேற்கில் துதி அறுவீடு ஒன்ற வோத்த இதுதி தேறைப்புக் கிலங்கப்புற்க தேர் திறி அறுவீடி வருட்டு வேரத்தை வாதில் தேர்தியிருந்து வொத்த இறுதி திறுவை திரிலப்புற் குறிவரு வரை இடப்பெற்ற ஒன்னொரு வருந்தல் வாங்கல் தொடர்பாலல், வர்கியிரியை திரையிகப்படுற் ஒரு ஆபிபிட வருந்தல் தாண்டில் தடப்பாலல், வர்கியிரியை திரையிருந்து வைக்கப்புற், வேலங்களு தோக்க அறிதற்களை வருபற்றுவர்கள் துறை கேர்த் துறைக்கு வருப்புத்து வேலங்களு தோக்க வருப்புத்தாக்கிய வட்டி தேற் \* வேலம். கேறுட் கிரிப்பை

- தே ஆகக்கு வழத்தபோதைத்தல் தோகை கோல்ட் காரிட் (4910 13 இல் தொடு்டிதுகலை) குறைத்துப்படுகொடுக்கனடி வொத்தத்துகையில் 2.5% அல்லது கு.23.000 (இலந்தில் கடியப்தோகை). குறைப் கார்ட்கள்: குறைத்துபட்சனோடுக்காத்துதேவையில் 2.5% அல்லது கு.50.00 (இலந்தில் கடியதே)கை). கல்கல் பீதும் கணர்தோல்: கான் எல்லைக்கு அதிகரித்த தொகை மற்றும் கடன்
- ஸ்லை மீறும் க ஸ்லையில் 2.5%
- ளன்னை தேங்கட்டணம்மதையெனத்துக்கு நடலா/ அதனிப்பதும் பட்டியல் வாலத்திற்கிடையில் வடன் எல்லை விலியதாவது மீறப்பட்டால் இக்கட்டணம் அறுவிடப்படும்.

# தாமதர்சேதைத்துகர் கட்டனால்: குடரகல! குறித்த திலத்தில் ஆகக் குறைந்த தொகை செலுத்தப்பாவிட்டால் வார்ட் வனக்கில் மாதாந்த தாலதக் கட்டணம் பற்றுவைக்கப்படும்.

மு**ற்பனம் தொகை கட்டனங்கள்** முற்பண்டமீனம்பெறுகை கட்டனமாகது, கோடுக்கல் வாங்கல் பெறுமதியில் 5% அல்லது குறைந்தபட்ச அறவீடான ரூ. 550 என்பலற்றில் எது அதிகமானதோ அதுவாக இருக்கும்.

தேகைஞ்சுறோன வர்நக்காலமாறப்பேற்பு காட் தொலைத்து கோலைம் பற்றி வாகிக்கு அறிவிக்கப்படும் வரையில் அதல் மூலமாக கட்ட புல்வாக அல்லது சட்ட வீராதமாக தேகொள்ளப்பட்ட சகல பரிமாற்றங்குநக்கும் காட்ட உடைமையாலிடு கொறுப்பாளிட

து. காசோலை குறுக்கேழுதப்பட்டிருத்தல் வேண்டும். (பெறுபவர் க/கு மட்டும் என்றும் கடன் அட்டை இவக்கத்து ஆய்)

குட்கார்கள் குழுக்கது பிருத்தும் வகைகும் (கழுகள் வரு பருக்கள் குர்வா, இவர்க்கும், ஆம்) உதுரவைம் HSBC, O/A CardNo: xxxx xxxx xxxx xxxx முற்களிய உதாரணம் போல அமைந்து என்றி ஏற்றும் பொறில் முழுதியடும் வானோலைம் முற்களிய உதாரணம் போல அமைந்து என்றி ஏற்றுக்கொள்ளப்படாடாது. இடன்போலை மாற்றும் பெற்று திலுக்குற்கை குற்குக்கும். - "'ara" வை எழுத்தப்பட வானோலைகள் அணைரியப்படு வருதிய வானோலைகள் கொடர்ப்பை ஏற்றும் பாற்றுக்கொள்ளப்படாட்டாது. உ. உர்வகி மொடுப்பலை ஏற்றுக்கொள்ளப்படாட்டாது. வ. உ. உர்வகி வாழித்பவர் அறைக்கு அன்றில் குற்றில் தேரிவிடில் படும். ஊ. தயவு வேற்று வரை பற்றுக்கும் அறைப்பிலைப்பட்டு.

.. உர்வள செய்யுராகள் மற்ற கழற்ற பண்டு கான்ற கற்ற கற்றப்பைறும். ... உர்வள செய்று பணத்தைற் பால்க் ஆன்ற பிரியில் பற்றப்பட்டன் ... பணி செய்று பணத்தைற் பால்க் ஆன்ற பிரியில் உருந்து பிரியில் ... பண் கோட்டுர்மண்டிகளை அமைக்கு மிரியில் காட்சியன்றகள், கார்கிலன் ... பூர் சிற்றி கேப்பிலால் ... குற்ற குற்றப்பிற்ற கணக்கு சியலர், குற்றி மிரியில் உரியினைற்குக், கார்கிலன் ... பூர் சிற்றி கேப்பிலால் ... குற்பில் கார்ப்பில் குற்றப்பில் குற்றது கேப்பிலான காட்சி சென்பிகள் கார்ப்பில் கொடியிலால் குற்றப்பில் குற்றது கேப்பிலான குற்றப்பில் கைகும் கொல்கத்து கேப்பிலால் கேப்பில் கார்ப்பில் குற்பிலான் கடைக்கில் குறைகே கார்பிலான் கோற்பில் கார்ப்பில் குறிப்பிலான் கால் கேட்டுக்கையிலான் கோற்பிலான் குற்றது காற்பிலானதுக்கால் கார்த் கொரிப்பில் குறைகியிலாற் கார்ப்பில் காற்பிலானதுக்கால் குற்றது கொட்டின் துகையில் கரிலானைகொண்டு கார்ப்பில் குற்றப்பில் குறிப்பிலான் உலக்காட்களைக்கில் குறைகி பட்டும் கார்பில் குற்றப்பில் குறிப்பில் கேப்பில் கைக்கில் கால்கில் குறுகி பட்டும் பண கால் சிலி குறிப்பிலான் தலைக்கு கல்லது நடை கால்கில் குறுகே கால் சின் கேடுத்து கால்கள் துற் வறற்ற குறைகைக்கில் கல்லது தன்ற கால்கில் திருத்தி வாறு கால்க்குற் வருற்ற கான்றுக்கு விரிக்கு குறிப்பிலானை கால்கில் இருத்து கால்கள் HSBC காலிரத்துக்கை வன்றி கடைகைற்கு குறிப்பிலான நலை உலக்கி கால், கனைக்கிற்றுப்பதை தல்கால் கல்லது தன்ற காலைபெரி திலக்குற்றி வான கால்கள் கிறிப்பிற்றவான் தல்குது கைற்கு காலைப்பி திலக்கில் கல்லது கால்கு குறிப்பிலான குறைப்பி திறைக்கை குறைக்கு குறிப்பிலான நலைபே கருக்கு வரு காலக்கி கரும் புறைக்கு கிறுகைகள் குற்றவை குறிப்பிற்றைப்பி திலக்கிற்றி வருக்குக்கள் கால்கு காலத்தி கைக்கி கிற்று கால் கல் கலப்பி திலைப்பிலி கால்கிற்று கலக்கில கால் கலைப் பிரிவருக்கு கைக்கி கல் கல் தல் குறுக்கு கல் கால் கிறுக்கு வான கைக்கி குறும் வாற்றுகள் திற்கைகள் காற்றுக்கு குறிபி தலைப்பி திலக்கிலும் வரைக்கு கால்க் HSBC களைப் கிறக்கி கல் கல் கலப் கன் கிறி கனைப்பில் கைக்கிற்றை குறைக்கு வற் முறைக்கு கிக்கு வான் கிறில் குற்று கல் கல் கால் கால் கன் கிரி கள் கிற்று கைக்கி வற் கல் கி கல் கிற்று கைக்கு கல் கி கால் கல் கால் கால

முடியும். <sup>கு</sup> கூல் கால் குறையைத்தாத்தில் பிரவேரித்து "பேர்கால் இன்டதொட பேல்லிர் (PIB) சொலையப் பயன்டுத்தி, உல்கள் HSBC மேலீவுக் வனக்கிற் விணைக்கு அல்லது நாடமுறைக் கணக்கில் இருத்து உல்கள் அபிட வணக்கிற்றப் பணக்கு நாமாற்றவர். வது துரித வங்கிர் விசுவை நிலையப்பில் பணிதேறுவர் திறத்திருக்கும்) "வனி பே" இவர்திரத்தின் வடாவலர் போல்வை பி பணிதேறவர் திறத்திருக்கும்.

<del>ல்ட் கள்க் டிற்றகான வட்டிக் கணிப்பிட்டிற்கான 8 தருணம்</del> றந்தபட்ச கொடுப்படை மாத்திரம் செலுத்தப்பட்டால், எஞ்சியுள்ள தொகைக்கு *க*0ேழ

= 65. 986.30 = 65.480.82 = 65. 1,467.12

P

ADVANCE

PLATINUM

OLD

றுளைம் விமரக்கூற்றக் காலம் : 2020 எட்டம்பர் 01 முதல் 2020 அக்டோமர் 01 வரை விமரக்கூற்றின் இறுதி மீதி : 100,000.00 கொடுப்பவை தெருந்த வேண்டிய திகதி : 2020 எட்டம்பர் 22

வேளிறாட்டுக் கொடுக்கல் வால்கல் நில்லீம் தொடர்பான பரிவர்த்தனை விதேல்கள் சகல வெளிதாட்டுக் கொடுக்கல் வால்கல்வரும் வீசாபார்கப் கார்ட் பரிவர்த்த வீதல்களைப் பயன்படுத்தி மற்றாட்டிும். உல்நாட்டுப் பரிவர்த்தனை வீது மாற்றல்க தூர்கத்தைத் குளைந்துகை, பில்லில் வோய்டி தேரத்தில் ஒரு மேலதிக் தேலைக () வரை) பரிவர்த்தனை வீதத்துடன் சேர்க்கப்படும்.

வாரக்கையாள் சேனைவும் விசராணை வரும் இந்த அதிக்கையிலுள்ள அதேனும் வியாம் பற்றி விளரிக்க விரும்பினால், தயவுசெய்து மறுபக்கத்தில் குதிப்பிடப்பட்டுள்ள வாடிக்கையாளர் சேவை தொலையேரி இலக்கத்தில்

தோடர்தொள்ளவும். இந்த யட்டினக்க மூதேரம் நவரை இருப்பாகக் கருதீனாக், சுது பற்றீ இந்த சுறிக்கைத் திகதீரிகிருந்துமாறியை கருக்குள் வட்டிறியகாலத்திற்கு கறினிக்கவும்.

UPDATINGTIME

Upon realization Immediate "(On due dates, before 5.30 pm)

3.00 P.M 7.30 A M Next working day 3.00 P.M 7.30 A M Next working day 2.30 P.M 7.30 A M Next working day Before 12 Midnight 7.30 AM Second Bank working

7.30 A.M Next working day 7.30 A.M Next working day 7.30 A.M Next working day

காட்டப்பட்டுள்ளவாறு 18.00%வருடாந்த வட்டி சேர்க்கப்படும்.

கொடுப்பனவுத் தொகை : 2,500.00 கொடுப்பனவுத் தொகை : 2,500.00 கொடுப்பனவு செலுத்திய திகதி : 2020 சட்டம்பர் 22

வட்டி பின்வருமாறு கணிக்கட்டிரும்: \* இ.ரூ. 100,000 / x 1.5% x 12 / 365 x 20 (2000 லம்.பம் 2 முழல் 2000 லப்பம்பி 21 வரை)) \* இ.ரூ. 97,500 / x 15% x 12 / 365 x 10 (2000 லம்.பம் 22 முழல் 2000 அம்போம் 01 வரை) 2020 அம்போம் 01 விமரக்கற்றுமை, வட்டித் தொகை

அதன்பமை வியரக்கற்றுக் காலத்தீல் புதீய கொடுக்கல் வாங்கல்கள் எதுவும் இடம்பெறவி அடுத்த வியரக்கற்றுக் காலம் : 2020 அக்டோபர் 01 முதல் 2020 நவம்பர் 01 வ

**ச**.தாரனம்

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CUT OFF TIME

Cheque\*

3.00 P.M 3.00 P.M

2.00 P.M 2.00 P.M

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

2.30 P.M Before 12 Midnight

2.00 PM (Working Days) 3.00 P.M (Working Days)

Cash 3.00 P.M

3.00 P.M 3.00 P.M

தமைு செய்து கைனிக்கஷர்: கானேலைகள் பில்லரும் வகையிற் செல்லு டியாயிருத்தல் வேண்டும்.

# நீதி பற்றாக்குறைகு. 1750/ அனைபகு. 400/-