
1. What are the key benefits of HSBC Premier MasterCard® Credit Card?

- Best-in-class Rewards Programme and home&Away Privilege Programme.
- Emergency cash disbursement of up to USD 2,000 and next day card replacement in the event of loss or stolen for both primary cards and supplementary cards.

2. How can I apply for an HSBC Premier MasterCard® Credit Card?

- **Step 1:** Prepare supporting documents:
 - Copy (both sides) of identity card for Vietnamese, or
 - Copy of Passport/ Visa/ Temporary Residence Card for Foreigner.
- **Step 2:** Visiting HSBC Premier Centers and complete the [HSBC Premier MasterCard® Credit Card Application Form](#)
- **Step 3:** Submit form together with supporting documents.
- **Step 4:** Receive a new HSBC Premier MasterCard® Credit Card and card PIN at HSBC Premier Centers within 5 working days, or they will be delivered to you at your correspondence address.

3. I wish to apply for an HSBC Premier MasterCard® Credit Card; can you tell me how much is the annual fee?

The annual fee of HSBC Premier MasterCard® Credit Card will be waived perpetually.

4. What is my credit limit if I am approved an HSBC Premier MasterCard® Credit Card?

Pre-approved limit for HSBC Premier MasterCard® credit card is VND 200 million which is 20% of minimum deposit of VND 1 billion.

In cases where the customer maintains a TRB (total relationship balance) higher than the minimum required TRB and requires a higher Pre-approved Limit, the limit must not exceed 20% of the TRB and is subject to the Premier max Product Cap.

5. May I request for a higher credit limit?

Yes, the customer can request for higher limit by submitting income proof.

6. May I maintain my existing HSBC Visa Credit Card together with HSBC Premier MasterCard® Credit Card?

Yes, the customer can retain their existing HSBC Visa Credit Card if they wish. In this case, the customer still pay annual fee for their Visa Credit Card and the limit of HSBC Premier MasterCard® Credit Card is pre-approved and cannot be increased by submitting income proof.

7. If I agree to convert my existing Visa credit card to HSBC Premier MasterCard® Credit Card, but the pre-approved credit limit of new HSBC Premier MasterCard® Credit Card is lower than existing Visa credit card, can you grant the current limit of Visa card for my HSBC Premier MasterCard® credit card?

Yes, higher limit will be granted for HSBC Premier MasterCard® credit card after conversion.

8. Can primary cardholder decide anyone who will receive HSBC Premier MasterCard® Supplementary card?

Yes, the primary cardholder can decide who will receive the supplementary card. However, Supplementary cardholder of HSBC Premier MasterCard® must be spouse, children or joint account holders. Primary cardholder's friend is not eligible.

9. If I have more than one HSBC Premier MasterCard® Supplementary credit card, will all supplementary cards enjoy annual fee waiver?

Yes, all supplementary cards are perpetually free of charge and they will enjoy the same exclusive benefits that come with HSBC Premier MasterCard® primary credit card.

10. Is there an income requirement for the HSBC Premier MasterCard® Supplementary cardholder?

Income requirement does not apply to supplementary card as it is issued under a primary credit card.

11. Do you provide Secure Online Payment service for HSBC Premier MasterCard® Credit Card?

Yes, as an HSBC Premier MasterCard® Credit Cardholder, you can use MasterCard® SecureCode™ for online transactions.

12. Where can I find the details of the fees and charges?

A copy of the fees and charges will be sent to you with your new card upon successful application. You may also obtain a copy from our HSBC website www.hsbc.com.vn

13. Is there any fee beside the 4% applied for cash advance from my HSBC Premier MasterCard® credit card account when I use ATMs?

No, there is a 4% cash advance fee and a finance charge will be calculated on daily basis.

14. How do we calculate the period “up to 45 days” interest charge free waiver?

It's the maximum period you can enjoy the interest free for your purchase from purchase date to payment due date. The transaction detail will be showed on your monthly statement.

15. What are the ways for me to settle my HSBC Premier MasterCard® Credit Card outstanding balance?

You have 3 options to settle your credit card outstanding balance at the moment. They are:

- Auto debit – you can enroll our direct debit service through which the pre-defined payment amount (i.e. Minimum Payment Amount or Full Payment Amount) will be automatically debited from your HSBC bank account every month. You just need to ensure you have sufficient fund in your HSBC account on the due day.
- Transfer fund – you may transfer funds from your HSBC account to your credit card account through HSBC ATMs or our Customer Service Hotline
- Cash payment – you may also make cash payment at any HSBC branch during office hours on weekdays.

16. I only have an USD deposit account with HSBC, can I pay my card balance in VND by debit this USD account?

You may transfer from USD account to settle your credit card balance via ATM and auto debit.

17. When is the finance charge applied if customers haven't paid yet the full payment on the due day?

The finance charge will be applied if customer pays less than full payment or use cash advance. The finance charge will be calculated from the transaction date until the day customers settle down the full payment.

18. What should I do if my HSBC Premier MasterCard® Credit Card is lost or stolen?

If your HSBC Premier MasterCard® Credit Card is lost or stolen, please call:

24/7 Premier Customer Service Hotline at **(84 8) 37 247 666**

Please note that you are responsible for all the transactions made by your credit card and your supplementary card until you have reported the lost or stolen card to us.