

Payment of your HSBC Credit Card

Dear Cardholder,

To ensure you continue to get the most out of your HSBC credit card and enjoy the many benefits HSBC offers its cardholders, we would like to provide some tips on how to keep your credit card in good order by repaying your outstanding balance on time.

What if I already repay on time?

If you already repay the full statement balance on or before the Payment Due Date, there's nothing more for you to do other than to enjoy the many HSBC benefits on offer.

How do I stay current with my credit card?

Please take note of the Minimum Amount Due and the Payment Due Date on your credit card statement. This is the minimum amount you are required to pay by the due date. Payments made after the Payment Due Date will be considered late and may also adversely affect your credit history. This may consequently affect any future credit card, mortgage, or loan applications you may request from financial institutions in future.

Whilst paying the Minimum Amount Due on or before the Payment Due Date will ensure your credit history is maintained, any remaining outstanding amount may be subject to financial charges and fees if it has been repaid after the Payment Due Date. You may refer to the [Retail Banking Tariff](#) and [Premier Tariff](#) for more information about our tariffs.

You may also refer to the [How to read your credit card statement](#) document to learn more about the Payment Due Date.

Where can I get more information?

If you have any queries about this, please contact our Contact Centre, visit any HSBC Branch or Transaction office for further support.

- For personal customers: (84 8) 38 247 247 (South), or (84 4) 62 707 707 (North) which operates from 8am to 10pm daily
- For Premier customers: (84 8) 38 247 666, which operates 24/7
- For Platinum customers: (84 8) 38 247 248, which operates 24/7

Yours faithfully,

HSBC Bank (Vietnam) Ltd

