

# Alternate Channel Application Form

*(Limited Company / Trusts / Societies / Associations)*



## Important Note

This form can be used by existing HSBC DIRECT for business account holders to:

1. Add new delegates for Internet Banking, PhoneBanking and Mobile Alerts
2. Order new Debit Cards for either new or existing delegates
3. Activate new services for existing delegates e.g. if an existing delegate already has Internet Banking, this form can be used to activate the PhoneBanking services for the delegate

## How to Fill the Form

- Fill the form in **CAPITAL** letters
- Sign in **BLACK** ink only
- Authenticate any overwriting / cancellations
- Submit original documents for verification against each photocopy submitted

## Documents Required

	Limited / Private Limited Company	Trust / Society / Association
	Documents are to be submitted only when adding a new delegate. If you are activating new services for an existing delegate, then please provide their existing EBN / Internet Banking username.	Documents are to be submitted only when adding a new delegate. If you are activating new services for an existing delegate, then please provide their existing EBN / Internet Banking username.
Proof of Identity for all delegates (any one)	Passport / Photo PAN Card / Driving Licence / Voter's ID	Passport / Photo PAN Card / Driving Licence / Voter's ID
Proof of Address for all delegates (any one)	<ol style="list-style-type: none"> <li>1. Latest Electricity Bill</li> <li>2. Latest Telephone Bill (Landline / Mobile)</li> <li>3. Latest copy of Life Insurance Policy / Premium Receipt</li> <li>4. Society Outgoing Bill</li> <li>5. Valid Passport</li> <li>6. Voter's ID</li> <li>7. Driving Licence</li> <li>8. Ration Card</li> </ol>	<ol style="list-style-type: none"> <li>1. Latest Electricity Bill</li> <li>2. Latest Telephone Bill (Landline / Mobile)</li> <li>3. Latest copy of Life Insurance Policy / Premium Receipt</li> <li>4. Society Outgoing Bill</li> <li>5. Valid Passport</li> <li>6. Voter's ID</li> <li>7. Driving Licence</li> <li>8. Ration Card</li> </ol>

This form is applicable for existing HSBC DIRECT for business customers of The Hongkong and Shanghai Banking Corporation Limited (the "Bank").

In addition to the facilities already being availed by the Entity, it would like to avail of certain additional facilities being provided by the Bank for its HSBC DIRECT for business Account. Accordingly, the Entity instructs / confirms and agrees as below:

**Section 1: Account Details**

\*Name of the Entity: \_\_\_\_\_

\*Account Number: \_\_\_\_\_

*\* Unless defined otherwise in the form, the parties to be referred to as "the Entity"*

**Section 2 : Mandate**

We hereby certify that the following are the true extracts of resolution passed at the meeting of the Board of Directors / Managing Committee / Board of Trustees of the Company / Society / Association / Trust held on the\* \_\_\_\_\_ day of \* \_\_\_\_\_ 20 \_\_\_\_\*.

**1. RESOLVED:**

That the Company / Society / Association / Trust be and is hereby authorised to avail of the following additional banking facilities with the Bank inter alia against the terms and conditions and account rules, which were placed before the Board and as amended by the Bank from time to time. The authorised signatories of the Account be and are hereby authorised severally to sign the required indemnity, declarations, agreement and any other document that is needed to enable the Company / Society / Association / Trust to avail of the following banking facilities offered by the Bank.

**RESOLVED FURTHER (Strike off if not applicable)**

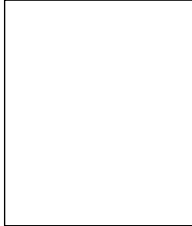

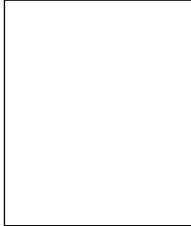
- That the Bank is hereby authorised and requested to issue **HSBC DIRECT for business Debit Card(s)** (as defined under the Terms and Conditions of usage of the HSBC DIRECT for business Debit Card, a copy of which is available on www.hsbc.co.in) and related PIN(s) to authorised person(s) (called "Delegates"; whose details have been provided in the table below) who have been authorised to operate the Company / Society / Association / Trust account, and who are responsible to keep the aforesaid HSBC DIRECT for business Debit Card(s) in his / her custody. The Company / Society / Association / Trust hereby authorises \* \_\_\_\_\_ (Authorised Signatory(ies)) to execute an indemnity in favour of the Bank, indemnifying the Bank against all consequences arising out of the operations of the Bank account by use of the HSBC DIRECT for business Debit Card(s). We authorise the Bank to transfer funds from our account through the Automated Teller Machine (ATM), subject to the Bank's policies, to third party beneficiaries as specified during operation of the ATM. We authorise the Bank to issue a Primary HSBC DIRECT for business Debit Card to \* \_\_\_\_\_, ("Primary HSBC Direct for business Debit Card Holder") whose details are provided in the table herein below. We also authorise the Bank to increase or decrease HSBC Direct for business Debit Card(s) transaction limits (ATM or point of sale limits) and modify access features of all HSBC DIRECT for business Debit Card(s), linked to the account mentioned above, based on request made by the Primary HSBC DIRECT for business Debit Card Holder. We confirm having read and understood the HSBC DIRECT for business Debit Card User Guide and the Terms and Conditions relating to HSBC DIRECT for business Debit Card (a copy of which is available on www.hsbc.co.in) including rights and authority of a Primary HSBC DIRECT for business Debit Card Holder and agree to be bound by the same and to any changes made therein from time to time. We undertake to intimate the Bank and surrender the HSBC Direct for business Debit Card(s) before any of the Authorised Signatories / Delegate(s) proceed overseas on permanent employment and / or emigrating and / or upon changing of his / her nationality.
- That the Bank be and is hereby authorised and requested to provide Mobile Alert facility and receive SMS Alerts on the mobile phone number(s) provided in the table below inter alia as per the Terms and Conditions related to the Mobile Alert services (a copy of which is available on www.hsbc.co.in). The Bank may, at its absolute discretion, discontinue the aforesaid service completely or partially without any notice to us. The Bank may debit our account for service charges as per the prevailing tariff from time to time. We accept and agree to be bound by the above-mentioned Terms and Conditions and to any changes made therein from time to time in the future. We undertake to intimate the Bank immediately in the event of any change in any of the mobile phone number(s) provided in the table below. We also understand that the "Alerts" (term as defined in the Mobile Alert Terms and Conditions) under this service may contain certain personal and / or Account related information. We also understand and acknowledge that while the Bank will make all reasonable efforts to ensure that the my / our personal / account information is kept confidential, the Alerts cannot be guaranteed to be completely secure and the Bank shall have no liability in this regard.
- That the Bank be and is hereby requested to provide to the following person(s) (called "Delegates" whose details have been provided in the table below) of the Company / Society / Association / Trust, **Business PhoneBanking (BPB) and / or Business Internet Banking (BIB)** facility to enable them to operate and / or give instructions regarding the said account on telephone and over the internet. Resolved further that the Bank be requested to handover the related PhoneBanking, Internet Banking Number(s) and related PIN(s) to the Delegate(s) for enquiry and / or transactions on the said Accounts, inter alia against the Terms and Conditions (a copy of which is available on www.hsbc.co.in) for Business PhoneBanking issued by the Bank and as amended from time to time and / or to perform the functions of 'Primary User(s)' as detailed in the applicable BIB Terms and Conditions (a copy of which is available on www.hsbc.co.in) as amended from time to time, and BIB Customer Guide issued by the Bank and amended from time to time, for operations of the BIB service on behalf of the Company / Society / Association / Trust, within authorised limits as indicated in the table herein below.

**Self Service Banking**

**Delegate Level Controls**

		Delegate 1	Delegate 2	Delegate 3
	<b>Personal Information</b>			
1	*First Name			
	Middle Name			
	*Last Name			
2	Name: 'Former' or 'Other' name, if any :*			
3	Existing EBN / Internet Banking User Name, if any			
4	*Designation			
5	*Correspondence Address (Pincode Mandatory)	_____	_____	_____
		_____	_____	_____
		_____	_____	_____
		_____	_____	_____
		_____	_____	_____
		*Pin: <input type="text"/>	*Pin: <input type="text"/>	*Pin: <input type="text"/>
	*Date of Birth			

		Delegate 1	Delegate 2	Delegate 3
6	<b>Telephone</b>			
	*Landline 1			
	Landline 2			
	<b>Fax:</b>			
	* <b>Mobile</b> <i>(Mobile No. will be used for sending Mobile Alerts)</i>			
7	* <b>Email ID</b>			
8	* <b>PAN No.</b>			
<b>9 Services to be availed by the Delegate (tick wherever applicable)*</b>				
9a	Mobile Alerts for Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9b	HSBC DIRECT for business Debit Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9c	Business PhoneBanking (BPB)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9d	Business Internet Banking (BIB)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9b HSBC DIRECT for business Debit Card (Enter transaction limits as required)</b>				
	Cash Withdrawal <b>(Max Limit - INR 2 Lakhs per day)</b>			
	Merchant Transaction Limit <b>(Max Limit - INR 50,000 per day)</b>			
	Fund Transfer Limit <b>(Max Limit - INR 1 Lakh per day)</b>			
	Bill Pay Limit <b>(Max Limit - INR 250,000 per day)</b>			
<b>Please tick the relevant option if you wish to restrict your Delegate's access to these options through ATM</b>				
	Balance Enquiry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Cash Withdrawal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Fund Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Bill Payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Merchant Transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Cheque Book Request	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Statement Request	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Account Enquiry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9c PhoneBanking Instruction Limits (Enter instruction limits as required) (refer Annexure 1)</b>				
	Inter Account Transfers <b>(Max Limit - INR 1 Crore per day)</b>			
	Payment to Pre-designated Beneficiary** (includes Utility Bill Payments) <b>(Max Limit - INR 2.5 Lakhs per day)</b>			
	Payment to Third Party*** (Non-designated Beneficiary) <b>(Max Limit - INR 50,000 per day)</b>			
<b>9d Daily Business Internet Banking Transaction Limits (Enter transaction limits as required) (refer Annexure 1)</b>				
	Inter Account Transfer <b>(Max Limit - INR 1 Crore per day)</b>			
	Designated Payment <b>(Max Limit - INR 20 Lakhs per day)**</b>			
	Third Party Payment <b>(Max Limit - INR 10 Lakhs per day)***</b>			
	Bill Payment <b>(Max Limit - INR 5 Lakhs per day)</b>			
	AutoPay- Bulk / Salary Payment <b>(Max Limit - INR 20 Lakhs per day)</b>			

		Delegate 1	Delegate 2	Delegate 3
<b>10</b>	<b>Signature of Delegates</b>			
<b>11</b>	<b>Photograph of Delegates</b>			
				

\*Please provide supporting documents whenever former or other name(s) is mentioned.

\*\*To avail this facility please register beneficiary by filling in section 13 of the table.

\*\*\*Third Party Payment limit: Rs. 50,000 (including Cashier's Order and Demand Drafts)

### Corporate Level Controls

<b>12</b>	<b>Business Internet Banking Controls (applicable at Business Level) (refer Annexure1)</b>	
	For existing Business Internet Banking customers, please fill this section only if you wish to change the existing access / transaction control.	
	Admin Control	<input type="checkbox"/> Single Admin <input type="checkbox"/> Dual Admin
	Account Authorisation Matrix	<input type="checkbox"/> Simple (A & B) <input type="checkbox"/> One Group (A & AA) <input type="checkbox"/> Two Group (A, B, AB, AA & BB)
<b>13</b>	<b>Register Third Party Pre-designated Beneficiary - 1 (Within HSBC Only)</b>	<b>Register Third Party Pre-designated Beneficiary - 2 (Within HSBC Only)</b>
	Beneficiary Name: _____ Beneficiary Account Number: _____ <input type="checkbox"/> PhoneBanking <input type="checkbox"/> Internet Banking	Beneficiary Name: _____ Beneficiary Account Number: _____ <input type="checkbox"/> PhoneBanking <input type="checkbox"/> Internet Banking

**Signature of Chairman / Secretary (with rubber stamp)**

### Section 3 : Add On Services Details

#### A) HSBC DIRECT for business Debit Card INDEMNITY

To,  
 The Manager,  
 The Hongkong and Shanghai Banking Corporation Limited,  
 \* \_\_\_\_\_ (Branch)

#### HSBC DIRECT for business Debit Card Facility

Whereas we,\* \_\_\_\_\_ Company / Society / Association /Trust having its registered office at \* \_\_\_\_\_ have

a Current Account with the Bank, to be operated by the Authorised Signatories as per the resolution passed by the Company / Society / Association /Trust.

And whereas the Company / Society / Association /Trust has requested the Bank to issue the HSBC DIRECT for business Debit Card(s) to the "Delegate(s)" in addition to the Cheque Books for operating the account as against the Terms and Conditions specified by the Bank in relation to the use of such HSBC DIRECT for business Debit Card(s). And the Bank has agreed for issuance of the HSBC DIRECT for business Debit Card(s) and the related PIN(s) for the purpose, which will be kept under the custody of the "Delegate(s)" to be decided by the Company / Society / Association /Trust. In the premises aforesaid we hereby indemnify and keep indemnified the Bank, from and against all costs, charges, claims, disputes and consequences howsoever and whatsoever arising out of issuance of the HSBC DIRECT for business Debit Card(s) to the Company / Society / Association /Trust as aforesaid.

We understand and acknowledge that the Bank is entitled to terminate the HSBC DIRECT for business Debit Card(s) facility without assigning any reason whatsoever, at any time. We authorise the Bank to debit the relevant Current Account annually with an amount equivalent to the fees and charges for use of HSBC DIRECT for business Debit Card(s) as per the applicable tariff. We will be bound by the terms and conditions of the usage of HSBC DIRECT for business Debit Card(s).

We will be liable to comply with the Foreign Exchange Management Act, 1999 and rules and regulations made there under by the Reserve Bank of India, as amended from time to time, in respect of transactions effected, using the HSBC DIRECT for business Debit Card(s).

**B) Mobile Alerts****Current Account** (Fill amount in space provided)

1. Credit > Amount \_\_\_\_\_  
(eg. If you fill in INR 5,000 you shall receive an alert every time your account is credited with an amount of INR 5,000 or more.)
2. Debit > Amount \_\_\_\_\_  
(eg. If you fill in INR 5,000 you shall receive an alert every time an amount of INR 5,000 or more is debited from your account)
3. Balance > Amount \_\_\_\_\_  
(eg. If you fill in INR 75,000 you shall receive an alert every time your account balance goes above INR 75,000)
4. Balance < Amount \_\_\_\_\_  
(eg. If you fill in INR 75,000 you shall receive an alert every time your account balance falls below INR 75,000)

**Declaration / Consent**

I / We agree and confirm that the Account Opening Form accepted by us earlier in relation to the aforesaid Account shall be read along with this channel application form and save and except any contrary terms provided herein, all other terms, conditions, declarations, consents and provisions of the Account Opening Form accepted by for the aforesaid Account, shall remain unchanged and binding on us.

I / We hereby agree to the contents of this form and confirm all details provided therein are true.

**Signature of the Authorised Signatory(ies) (with rubber stamp)**

Place: \* \_\_\_\_\_

Date: \* \_\_\_\_\_

**Annexure 1**

(As referred to in the "Self Service Banking" section of this form)

**Users**

There are 2 types of users in BIB - Primary User and Secondary User

**Primary User** - has the highest authority among BIB users.

**Secondary Users** - All users, other than Primary Users, of your BIB portfolio are Secondary Users.

There can be multiple Primary and Secondary users.

The following table gives an overview of the differences between a Primary User and a Secondary User:

Services	Primary User	Secondary User
<b>Administrative Entitlements</b>		
Create / Authorise New User - (including defining transaction limits)	✓	X
Assign / Modify / Authorise Account Control (including authorisation limits per signature group per account)	✓	X
Modify / Authorise modification of existing User profile (including modifying transactions limits)	✓	X
View Activity Log of all users	✓	X
<b>Non-Administrative Entitlements</b>		
View Account Balance and Transaction History	✓	✓
Pay / Authorise Bill Payments	✓	✓
Make / Authorise Transfer Transactions	✓	✓
Make / Authorise AutoPay Transactions	✓	✓
Rate Enquiry	✓	✓
Services (Stop Cheque and Cheque Book Request)	✓	✓
Statement and Advices	✓	✓
View Activity Log (self)	✓	✓
View Profile (self including Transaction Limits, Signature Groups, etc.)	✓	✓
Internet Trade Services	✓	✓

✓ - Available, X - Not Available. All services above are available to the user only if these services are applied for.

## Dual or Single Admin Control

- **Dual Admin Control** - 2 Primary Users are required to make a change in the administrative entitlements (as given above) available on BIB. For e.g. One Primary User creates a new Secondary User however the Secondary User is created in the system only after the second Primary User authorises the creation. Similarly if the limit of an existing user is modified by one Primary User, the modified limit of the user will come into effect only after this change is authorised by a second Primary User.
- **Single Admin Control** - Only 1 Primary User is required to make a change in the administrative entitlements (as given above) available to the Primary users. For e.g. One Primary User creates a new Secondary User, then this Secondary User is created in the system immediately without any need for a second Primary User to authorise the new user creation. Similarly if the limit of an existing user is modified by one Primary User, the modified limit of the user will come into effect immediately without requiring any authorisation by a second Primary User.

## Authorisation Matrix

- **Simple Authorisation Matrix** : Any One User (from Group A or Group B) individually can authorise a financial Transaction. E.g. A, B
- **Dual One Group Authorisation Matrix**: Users, either individually or jointly, from Group A only can authorise the transaction. E.g. A, A+A
- **Dual Two Group Authorisation Matrix**: Users, either individually or jointly, from Group A and / or Group B can authorise the transaction. E.g. A, B, A+A, B+B, A+B.

Users are mapped to groups online by Primary Users.

## Maximum Daily Corporate Limit for Business Internet Banking (BIB) and Business PhoneBanking (BPB)

- The default Maximum Daily Corporate Limits applicable on BIB and BPB are as below. These limits represent the maximum cumulative daily limit on transactions / instructions that can be performed by authorised users of the Company / Society / Association / Trust.

Corporate Limits	Maximum Daily Corporate Limits (INR) - BIB	Maximum Daily Corporate Limits (INR) - BPB
Inter Account Transfer (including Term Deposit)	10,000,000.00	10,000,000.00
Designated Payment	2,000,000.00	250,000.00
Bill Payment	500,000.00	
Third Party Payment	1,000,000.00	50,000.00
AutoPay	2,000,000.00	N.A.
Foreign Currency Transactions	1,250,000.00	N.A.

Please note that Delegate Limits cannot be higher than the Corporate Limit.