



Islamic Financial Solutions

HSBC Amanah Al Wafaa Credit Cards

0% Flexi Instalment Plan Request Form

Fax this completed form along with a copy of your invoice to 04-3906787

Cardholder Name: _____

Al Wafaa Credit Card Number:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

Invoice Number	Outlet Name	Transaction Amount	Date (DD/MM/YY)

Please remember to fax a copy of the invoice along with this form before your Al Wafaa Credit Card Statement date. Kindly read the Terms and Conditions of the Flexi Instalment Plan offer appearing overleaf.

Cardholder Declaration:

I would like to apply for the 0% Flexi Instalment Plan Offer. I am aware that this offer is available for goods purchased by me from participating outlets in the UAE using my HSBC Amanah Al Wafaa Credit Card. I have read and agree to be bound by the Terms and Conditions overleaf.

Cardholder Signature: _____ Date: _____

For internal use only

Request received by _____ Request processed by _____ Date: _____

HSBC Flexi Instalment Plan ("FIP")

Terms and Conditions

The following terms shall have the following meanings:

1 **Eligible Purchase** means a purchase by the Primary Cardholder or any Supplementary Cardholder of qualifying goods from participating outlets in the UAE (excluding cash advances) of such minimum amount as the Bank may from time to time determine made using a qualifying Card issued in the UAE by HSBC Bank Middle East Limited. The Bank shall determine, at its sole discretion, whether goods or a Card qualifies for the FIP.

FIP Principal Sum means the amount of the Card Transaction in the Billing Currency relating to an Eligible Purchase which the Bank and Cardholder agree shall be converted into a FIP.

FIP Term means the duration of the FIP expressed in the number of calendar months which the Bank in its absolute discretion may determine.

FIP Monthly Payment means the FIP Principal Sum divided by the FIP Term.

FIP Request Form means a written request by the Cardholder to the Bank (in a form approved by the Bank) for a purchase to be treated as an Eligible Purchase for the purposes of the FIP.

Statement Date means the statement generation date which appears on the Card Account Statement.

2 To take advantage of the FIP, a Cardholder, after making an Eligible Purchase, must fax a FIP Request Form to the Bank together with a copy of the relevant invoice. The FIP Request Form must be received by the Bank before the next Card Statement date. The Bank may, at its absolute discretion, agree to the Cardholder's request.

3 If the Bank is willing to agree to the Cardholder's request, the Bank will convert the relevant Card Transaction into a FIP. Once agreed, the FIP Term cannot be changed. The Card Statement will set out the FIP Monthly Payment due and the remaining balance of the FIP Monthly Payments in respect of each FIP.

4 The amount of credit available on the Card Account shall be reduced by the aggregate amount of any FIP Principal Sum(s) outstanding in relation to that Card Account.

5 The FIP Monthly Payment will be added to the Amount Outstanding and the Minimum Amount Due on the Card Account and be paid by the Cardholder in accordance with Clause 10 of the HSBC Amanah Cardholder Agreement starting from the Card Statement of Account immediately following the date on which the FIP is agreed and every month thereafter until all FIP Principal Sum(s) have been repaid in full.

6 If the Cardholder does not make a payment equal to or more than the Minimum Amount Due on or before the Payment Due Date, for two consecutive billing periods then the Bank may at its sole discretion cancel any outstanding FIPs and the Card and add an amount equal to the aggregate outstanding FIP Principal Sum(s) to the Amount Outstanding which will be payable in accordance with Clause 11 of the HSBC Amanah Cardholder Agreement.

7 If the Cardholder seeks to close the Card Account prior to the end of any outstanding FIP Term, the outstanding FIP Principal Sum(s) will be added to the Amount Outstanding which will be payable in accordance with Clause 11 of the HSBC Amanah Cardholder Agreement.

8 The provisions of Clause 4.5 of the HSBC Amanah Cardholder Agreement shall apply to any Eligible Purchases subsequently converted into a FIP.

9 The Bank may at any time and without any prior notice or liability to the Cardholder, vary or terminate the FIP. However, any such variation or termination shall not affect FIPs agreed prior to the date of such variation or termination.

10 The terms and conditions of the Cardholder Agreement shall also apply to this offer, however, in the event of a conflict between the Cardholder Agreement and these Terms and Conditions, provisions of these Terms and Conditions shall prevail.

0% Flexi Instalment Plan



HSBC 
Amanah

Islamic Financial Solutions