

HSBC Etihad Guest Cards Exit - FAQs

1. Why is the Etihad Guest Credit Card being discontinued?

HSBC and Etihad have always been at the forefront of providing innovative products and services to their customers. As a mutual decision, HSBC and Etihad will be discontinuing the HSBC Etihad Guest Credit Card effective, 01st October 2010.

2. When will the HSBC Etihad Guest Card be discontinued from?

Effective 01 October 2010, your HSBC Etihad Guest Credit Card and all applicable benefits on your Card will no longer be valid. Subsequently, all transactions made using your primary and/or supplementary HSBC Etihad Guest Credit Card will not be approved.

3. Can I use my existing HSBC Etihad Guest Card today?

All existing Etihad Guest Cardholders will continue to enjoy their Card benefits till September 30th, 2010. Effective 01 October 2010, your HSBC Etihad Guest Credit Card and all applicable benefits on your Card will no longer be valid.

4. Can I apply for a new HSBC Etihad Guest Card today?

Effective immediately, there will be no new card solicitations of the HSBC Etihad Guest Card.

5. I have multiple cards with HSBC. Will I be able to transfer the outstanding balance on my Etihad Guest Card on to another HSBC Credit Card?

The outstanding balance on your Etihad Guest Card may be transferred to another Credit Card from HSBC held by you if you have sufficient available credit limit on your other HSBC Credit Card. Please provide us with the Card number of the Credit Card you wish to transfer the balance to and we will do the needful.

6. Currently, I only have an HSBC Etihad Guest Credit Card. I wish to continue my relationship with HSBC. Can I apply for another Card from HSBC?

Yes, you may. However, the Bank reserves the right to approve or decline your application for a Credit Card.

7. What are the other HSBC Credit Cards that you offer?

Currently, HSBC offers conventional Gold and Platinum Credit Cards as well as a Shariah compliant Amanah Gold Credit Card. In addition, we have comprehensive propositions tailored to your needs i.e. HSBC Premier and Status which come with a credit card that has no annual fees.

8. How long can I use my Priority Pass Card which I received with my HSBC Etihad Exclusive Guest Card?

All applicable benefits on your HSBC Etihad Guest Credit Card, including Priority Pass will no longer be valid effective October 1st, 2010. You are entitled to 4 free visits per year. Subsequent visits will be charged @ USD 27 per visit, per person.

9. What will happen to the Etihad Guest Miles that I have accumulated till now?

You will continue to earn Etihad Guest Miles on all transactions made with your HSBC Etihad Guest Credit Card up until 30th September 2010.

Your Etihad Guest Miles account and all Miles earned by you will remain in your account. After 01st October 2010, you will be able to earn Etihad Guest Miles when you fly with Etihad or use the services of any of its programme partners.

10. I am an existing HSBC Etihad Guest Credit Cardholder and my Card will get expired soon. Will my Card get renewed?

All existing HSBC Etihad Guest Credit Cardholders whose card will expire up until July 31st, 2010 will have their cards renewed. All renewed Etihad Cards will be valid till 30th Sep 2010. Cards expiring after July 2010 will not be renewed. Hence if your card is expiring in August, you will not receive a renewal card.

11. My HSBC Etihad Guest Credit Card has an expiry date after September 2010 so can I continue to use it?

Effective 01 October 2010, your HSBC Etihad Guest Credit Card and all applicable benefits on your Card will no longer be valid even if the expiry date is after September 2010.

12. What should I do with my card plastic on October 1st, 2010.

Please destroy your card by cutting it in two through the magnetic strip.

13. By when am I required to settle the outstanding balance on my HSBC Etihad Guest Credit Card?

You are requested to ensure that the outstanding balance on your HSBC Etihad Guest Card is settled in full once the card has been closed.

However, if you hold other Credit Cards from HSBC, we can transfer the outstanding balance on your Etihad Guest Card to the other HSBC Card that you hold. Please note that the transfer can be possible only if the other HSBC Card has sufficient available credit limit.

14. How can I settle the outstanding balance on my HSBC Etihad Guest Credit Card?

If you hold other HSBC Credit Cards, we can offer to transfer the outstanding balance on your HSBC Etihad Guest Card to the other HSBC Card you hold.

However, you also can settle the outstanding balance in a variety of ways. We give you the convenience of a free Autopay service, settlement in cash/cheque at any HSBC ATM in the UAE, Phone Banking, Internet Banking as well as payment in Cash at any UAE Exchange, Al Ansari Exchange, Al Fardan Exchange or Wall Street Exchange branch in the UAE. In addition, you may drop a cheque at any EPPCO/ENOC station in the UAE or mail it to us. For further details, please visit us at www.hsbc.ae

15.I have various recurring transactions set up on my Etihad Guest Card. What do I need to do to ensure that I do not face any difficulties?

We advise you to update your details with the merchants where the recurring transactions have been set up in advance to avoid any difficulties. Effective October 1st, no new transaction will be approved on your HSBC Etihad Guest Credit Card.

16.I have a credit balance on my Etihad Guest Card. How will the Bank settle it in my favor?

The credit balance on your Etihad Guest Card will be returned to you either through a credit in your deposit account with HSBC, balance transfer to other HSBC Credit Card you may hold or through a Cashier's Order mailed to your registered mailing address. You are requested to call the bank to initiate the same.

17.Are there any new Card products being launched by HSBC?

HSBC has always been at the forefront of introducing innovative products and services. We will inform you of any new products & services launched in due course.

18.What should I do if I see a transaction on my Card statement that seems suspicious?

You should always read your Credit Card statements carefully and report any suspicious transactions to us immediately. You may be asked to complete a transaction dispute resolution form which is available on our website www.hsbc.ae or call us at 600 55 4722 to report the suspicious transaction.