



HSBC Flexi Instalment Terms and Conditions

What is a Flexible Instalment Plan?	You may be eligible for our Flexible Instalment Plan, which means the Bank will allow you to repay one of your purchases from any merchant by monthly instalment over a pre-determined period of time at 0% interest.
How do I get a Flexible Instalment Plan?	You can apply for a Flexible Instalment Plan by calling the number at the back of your credit card after you have made your purchase. When you call us we will ask you to accept these Terms and Conditions and you should not agree to a Flexible Instalment Plan before ensuring you have read and understood them. By accepting these Terms and Conditions you also agree to our Schedule of Services and Tariffs (as amended from time to time) which is available on our website www.hsbc.com.bh . These Terms and Conditions apply in addition to your Credit Card Agreement Terms. When you call us we will tell you if you are eligible for a Flexible Instalment Plan. Approval of a Flexible Instalment Plan is subject to the Bank's discretion.
What will I pay under the Flexi Instalment Plan?	We will tell you the monthly instalment, the number of instalments and any applicable fees and charges before you agree to the Flexible Instalment Plan and will include these details on the first statement following your successful application. The monthly instalment will form part of your minimum monthly repayment.
How does a Flexible Instalment Plan affect my Credit Limit?	Any amount included in your Flexible Instalment Plan is included within, not in addition to, your Credit Limit. Your Credit Limit will be restored as each instalment is made.
What happens if I miss an instalment?	If you miss an instalment you may be charged a late payment fee and interest will start to accrue at a rate set out in our Schedule of Services and Tariffs.

Can I repay the whole amount in full at any time?	Yes. You can repay the sum of all instalments at any time to the Bank without a charge.
Can I cancel the Flexible Instalment Plan?	If you give us notice to cancel the Flexible Instalment Plan we will, within 30 days from the given notice, cancel the Flexible Instalment Plan, treat your purchase amount as part of your normal Credit Limit and charge you interest, fees and apply minimum repayment amounts from the day of cancellation as if the Flexible Instalment Plan did not apply.
What happens if I have a dispute with the merchant?	We do not accept any responsibility for the goods or services you purchased under the instalment plan and any dispute about them should be resolved by you directly with the merchant. No claim by you against the merchant, nor a return or discontinuation of the goods or services will relieve you from your obligation to repay the monthly instalments to us. The merchant does not have the authority to bind us or any member of the HSBC Group and we will not be liable for any statement made by them to you before or after your application for the Flexible Instalment Plan.
What if my card is cancelled or terminated before the Flexible Instalment Plan has been fully repaid?	The sum of all outstanding instalments will be immediately due and payable.
Can the Bank vary these Terms and Conditions?	Yes. We might vary these Terms and Conditions, but if we do so we will give you 30 days' notice in a manner which is reasonable. The latest version of the Terms and Conditions will be available on our website www.hsbc.com.bh .
What happens if we have a dispute?	Any dispute we may have under these Terms and Conditions will be governed in accordance with the laws of Kingdom of Bahrain. Any dispute we may have arising out of, or in connection with, this Agreement (including any question regarding its existence, validity or termination) will be subject to the exclusive jurisdiction of the courts of the Kingdom of Bahrain.

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