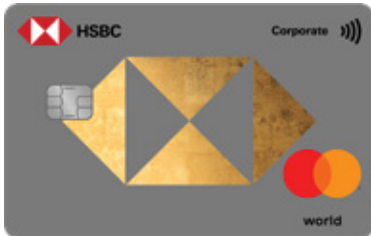




Making the most of your HSBC Commercial Cards programme



With a range of solutions to suit your business, we can help you manage your working capital and operations more efficiently, giving you greater visibility and security over your business expenditure.

Key benefits to your business



Increased control of business expenditure and better working capital management



Safe and secure for you and your employees to pay for business expenses



Widely accepted, with exclusive partner discount and privileges

Visit business.hsbc.com.sg/mastercardoffers for more details



More flexibility on your working capital, for up to 53 days



Flexible billing options, choose to pay balances centrally or individually



More insights on expenses and simpler reporting with our online management platform MiVision

Use your card on a wide range of purchases



Digital advertising



Courier Services



Insurance



Travel and Entertainment



IT Hardware and Cloud Servicing



Telco, Recurring Bills, and more




Opening a world of opportunities

Here to solve your needs

1. Safe and secure	A safer way to pay for business expenses, with built-in security and purchase protection
 Authorisations and security	<ul style="list-style-type: none">◆ Authorisation and safety features for online purchases◆ Secure domestic and international payments to reduce use of cash
 Purchase and fraud protection	<ul style="list-style-type: none">◆ Corporate Card Liability Waiver Insurance* to protect the company against eligible losses incurred through the misuse of the card
2. Convenient and easy to use	Keep personal and business expenses separate, with an easy-to-use, efficient and widely accepted way to make payments
 Separate business and personal finances, making accounting easier	<ul style="list-style-type: none">◆ Reduce time spent on separating personal and business expenses
 Straight forward to use and manage	<ul style="list-style-type: none">◆ Easy and accurate tracking of purchases with consolidated monthly statement◆ Reduce time for processing employee expense claims and invoices◆ Flexible billing methods - choice of payment by an individual cardholder or by the company, while liability remains with the company◆ Flexible billing cycles
 Widely accepted	<ul style="list-style-type: none">◆ Pay for a wide range of day-to-day and larger value business expenses.◆ Accepted online and in-store by a wide range of merchant partners, with exclusive discounts and privileges
3. Extended working capital (up to 53 days)	A flexible way to manage day-to-day cashflow
 Flexible payment period	<ul style="list-style-type: none">◆ Pay suppliers straightaway to cover business cashflow gaps and avoid late payment penalties◆ No interest is charged when balances are cleared within the payment period

Focus less on managing your expenses, and more on managing your business. We're here to help you building a smarter business together.

	Start using HSBC Commercial Cards today Benefit from improved working capital, operational efficiency and convenience of online management and reporting today.	Want to know more? <ul style="list-style-type: none">◆ Contact your Relationship Manager◆ Call our 24-hours HSBC Commercial Card Hotline◆ 1800 227 6227 (Singapore) or (65) 6227 6227 (overseas)◆ Email us at sg.commercial.card@hsbc.com.sg (Only available from 1 April 2023)
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* The HSBC World Corporate MasterCard comes with a corporate liability waiver insurance. The sum assured is up to US\$25,000 per Cardholder per annum subject to a maximum of US\$1,650,000 per company per annum. The insurance is underwritten by Lloyd's Insurance, to which HSBC is the assured. Claims are subject to the applicable terms and conditions.

The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that companies that accept, process, store or transmit credit card information maintain a secure environment.

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