



### Update of our Payments Policy

HSBC endeavors to provide excellent customer experience to our customers. Manual payments may expose you to risk, cause processing delays and errors and generally result in poorer customer experience. Alternative payment methods such as Internet Banking are faster, and more secure.

From 1 January 2016, we will no longer accept manual payments. These are payment instructions sent by fax/email, handwritten in standard paper form or free format, or Smart Forms completed by hand. These forms of payment instruction may lead to payment rejection or processing delay.

### **What does this mean for you**

Going forward, you can use the following channels to submit payment instructions:

- HSBCnet
- Smart Forms (typed written with validated barcode) available on our website (<http://www.business.hsbc.co.th/en-gb/>) under Download Centre

### **Benefits of using HSBCnet**

- HSBCnet can offer even higher daily limit under dual authorization
- Online preferential pricing per outward telegraphic transfer, saving the transaction cost compared to Smart Form

### **Dos and Don'ts of using Smart From**

Dos	Don'ts
<ul style="list-style-type: none"><li>✓ Download the latest version of Smart Form available on our website</li><li>✓ Press "Print &amp; Validate Form" button upon completing all the mandatory / required payment details on the Smart Form for 2D barcode generation (Do not use the print option button from the toolbar)</li><li>✓ Keep the "auto-generated" barcode which is embedded at the right-bottom of the completed Smart Form as printed and clear</li></ul>	<ul style="list-style-type: none"><li>✗ Print a blank Smart Form for hand-written completion</li><li>✗ Make any amendment(s) to the Smart Form with the "auto-generated" barcode which is embedded at the right-bottom of the completed Smart Form. Written instructions and amendments on the printed Smart Form may not be processed by the Bank.</li><li>✗ Alter, smudge or distort the "auto-generated" barcode of the completed Smart Form</li></ul>

For enquiries, please contact your Relationship Manager.