

HBEG Smartforms

Help guide for customers

■ What is a Smartform?

A new funds transfer/TT application form used for submitting payment instructions. The Smartform must be completed on a PC using only Adobe Reader 8 or above (available as a free download from www.adobe.com)

■ How does the form work?

- The form has been developed using Adobe technology and captures all of the payment details as you enter them. When you print the form, a barcode is automatically generated containing the information you have entered
- **Never hand-write** any instructions onto the form as these will not be captured in the barcode and will therefore not be processed

■ Where can I get the form?

- The form and associated terms and conditions of use are available via a link on the HSBC website in the 'Download Centre'
- In addition, you can also gain access to the form at the branch – please ask any branch staff for assistance

FAQs

■ What are the main features of the form?

1. Current date is auto-generated.
2. Text can be displayed in either Arabic or English using the language conversion button (top right-hand corner of the form) but it can only be completed in English.
3. Some fields incorporate drop-down boxes to make it easier to complete.
4. Amount in words is auto-generated based on your input.
5. Integrated 'Print and Validate Form' button which will only allow you to print if you have completed all mandatory fields, thus reducing the risk of processing delays.
6. Smartform and any additional terms and conditions are available via the 'Download Centre' on the HSBC website.

■ What are the minimum system requirements to use Smartform?

1. PC with internet connection (for initial download of the form).
2. Adobe Reader 8, but Adobe Reader 9 is recommended to take advantage of all the form features. Available as a free download from www.adobe.com.
3. Printer – form settings for printing are automatic and are set to print the form as 'Actual Size'. Please do not change these settings.

Smartform – guidelines for completion

1. Always use Adobe Reader 8 or above to complete the form to ensure your instructions are captured in the form's integrated barcode.
2. Never hand-write any additions or amendments as they will not be captured in the barcode and will not be processed. If you see an error after printing, please complete a new form and print.
3. Always complete all mandatory fields (highlighted in pale blue) before you print the form.
4. Always print the form using the 'Print and Validate Form' button on the form. Do not use the print option from the toolbar. If you do use this, the form will give you error messages and inform you how to proceed to print correctly. If you ignore these warnings, the form will print with the term 'Validation Failed' and processing will be delayed. Additional charges may also be applied.
5. The form will automatically print as 'actual size' – please do not change these settings.
6. Ensure you sign the form after you have printed it.
7. Please refer to your relationship manager if you have any questions.

FAQs

■ How do I request for an internal transfer between my accounts held locally with HSBC?

1. Please select 'Telegraphic Transfer' from the drop-down list contained in the 'I/We wish to apply for' field at the top of the form.
2. In the field entitled 'Funds Transfer Charges', please select 'Debit account to pay all charges'. Note that no actual charges will be applied to your account as this type of payment is free.
3. Complete all other mandatory fields but ensure that you complete the following details in the beneficiary details section:
 - 3.1. Beneficiary bank name:
 - 3.2. Beneficiary bank code:
 - 3.3. Beneficiary bank code type: SWIFT

■ How do I print a Smartform?

- When you have completed all mandatory fields, you should print the form using only the 'Print and Validate Form' button located on the bottom or top left-hand corner of the form
- Please do not use the print option button from the toolbar as this will not validate that you have completed all mandatory fields. If you do use this option, the form will give you an error message and the form will print with the words 'Validation Failed'. You should reprint the form using the button mentioned above

■ What do I do if I find an error after I have printed the form?

- If you find you have typed something incorrectly or need to add further information, you must complete a new form
- Do not attempt to correct any mistakes on the form by hand as these corrections will not be included in the barcode and will not be processed. You must complete a new form on your PC using Adobe software.

■ Can I include an FX rate that I have pre-agreed with HSBC?

- Yes. If you have pre-booked an FX deal with HSBC, enter the details of the rate and the dealer's name in the appropriate boxes on the form before you print

■ How do the various currency fields on the Smartform work?

- A. **Currency of account to be debited** – enter the currency that your account is held in
- B. **Currency to be sent** – select the currency that you wish the beneficiary to receive the funds in
- C. **Currency to be debited:** select the currency that you wish to be debited in

Example 1: I want to send a payment for EGP100 in GBP from my EGP account:

Currency of account to be debited – EGP

Currency to be sent – GBP

Currency to be debited – EGP

Amount = 100 – We will therefore debit your EGP account with EGP100 and send equivalent GBP amount.

Example 2: I want to send a payment for the equivalent of GBP100 in GBP from my EGP account:

Currency of account to be debited – EGP

Currency to be sent – GBP

Currency to be debited – GBP

Amount = 100 – We will therefore debit your account with the equivalent of 100 GBP in EGP.

■ Do I need to provide SWIFT BIC/bank code information?

1. We strongly recommend that you always provide the SWIFT BIC or bank code information to ensure that the payment is sent to the correct beneficiary bank without any processing delays or additional charges.
2. In case this information is unknown, please do the following:
 - Complete the full name and address of the beneficiary bank Check some free useful links which are available to all users without the need for internet access or even incur any additional costs:
 1. www.swift.com
It allows the user to verify the SWIFT code.
 2. www.fededirectory.frb.org
This site allows the user to verify American banks' names and Fedwire.
 3. www.ukpayments.org.uk/sort_code_checker/
This site could be used to verify UK banks' sort codes.

- Select 'SWIFT' in the bank code type field

If information was not found:

- Type 'XXXX' in the beneficiary bank code field
- Processing of the form will be delayed whilst the correct SWIFT BIC information is obtained by the processing teams.
- Additional charges may be applied

If you have any other questions, please contact branch staff or your relationship manager.