

Smartforms Help Guide for Customers - Qatar



GLOBAL TRANSACTION BANKING | PAYMENTS AND CASH MANAGEMENT

HSBC 
The world's local bank

▶ **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.

FAQ's

▶ **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 dropdown 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 8.0 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" 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.

FAQ's

- ▶ **How do I request for an Internal Transfer between my accounts held locally with HSBC Qatar?**
1. Please select “Telegraphic Transfer / Internal Transfer” from the dropdown 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:
 - Beneficiary Bank Name: HSBC Bank Middle East Limited
 - Beneficiary Bank Code: BBMEQAQX
 - Beneficiary Bank Code Type: SWIFT

FAQ's

▶ **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 re-print 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.



FAQ's

▶ How do the various currency fields on the SmartForm work?

- A. Currency of Account OF Debit Account** – 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 100 QAR in GBP from my QAR account:

Currency of Debit Account = QAR

Currency to be sent = GBP

Currency to be debited = QAR

Amount = 100 – we will therefore debit your QAR account with 100 QAR and send equivalent GBP amount.

Example 2: I want to send a payment for the equivalent of 100 GBP in GBP from my QAR account:

Currency of Debit Account = QAR

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 QAR.



FAQ's

▶ **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
 - Select “SWIFT” in the Bank Code Type Field
 - 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.



FAQ's

- ▶ **Where can I obtain appropriate codes for the beneficiary banks?**
- Ideally, your beneficiary should furnish you with the valid code of the beneficiary bank. However, following is a list of possible websites where codes can be obtained.
- SWIFT Codes: <http://www.swift.com/bsl/index.faces>.
- Sort Codes: <http://www.sortcode.org/>
- Fedwire Numbers: <http://www.fededirectory.frb.org/search.cfm>

HSBC does not own or maintain the above sites, and as such cannot verify the accuracy/correctness of the information.

FAQ's

▶ What currencies are not supported for payments?

- The Payment Form is standardized across the Middle East. However, the following currencies are not supported out of HSBC in Qatar.

TND - Tunisia, Dinars,

DZD -Algeria, Algeria Dinars,

LBP - Lebanon, Pounds,

MAD - Morocco, Dirhams,

MUR - Mauritius, Rupees,

THB - Thailand, Baht,

CYP - Cyprus, Pounds

- This is not an exhaustive list. Other currencies may be invalid from time to time. Please check with the Bank on non-major currencies prior to making a payment.

FAQ's

- ▶ **Is a valid purpose of payment required in Qatar?**
- ▶ Yes. This is a Central Bank requirement.
- ▶ The form carries a list of possible purposes.
- ▶ If “Other” is selected as a purpose, then decision on whether the purpose is valid or not, is at the sole discretion of the Bank.
- ▶ Purposes considered invalid may result in delay or cancellation of payments.
- ▶ Please check with the Bank prior to inputting an “Other” purpose.

FAQ's

- ▶ **In what situations can payments not be delivered within the intended SPOT (2 International Working Days) and SAME DAY Value Dates?**
- ▶ We will take all best effort to deliver on Same day value or Spot Transactions. Following are situations where delivery may not be possible:
 - If the payment cut-off times for the relevant currencies pass by the time instructions are processed
 - If any of the payment details are not in order. Such decisions are made solely by the Bank
 - If the account is not adequately funded
 - Payments are stopped due to regulatory issues
 - If the form is not complete to the satisfaction of the Bank
 - If the currencies in question do not allow for the Bank to support the intended value dates.
 - Other situations beyond the Bank's control
- ▶ The Bank will take all best efforts to contact you in case of such situations, in order to have your payment delivered in a timely and satisfactory manner.

FAQ's

- ▶ **What happens if I input today's date in the "Account to be debited on date:" as today, but place the instruction to the bank after cut-off time?**
- ▶ Your account will be debited on the next working day and payment will be begin to be executed from the same.

FAQ's

- ▶ **Can we use the same version of the Payment Form going forward?**
- ▶ The Payment Form's version may change from time to time. The version date will be mentioned on the website. Only the updated version will be accepted. As such, please download the latest version form prior to issuing the next payment instruction.