

Your HSBC Expat USD Visa Debit Card Guide

Whether you're new to debit or seeking a refresher, read this guide for handy tips and helpful hints

Your HSBC Debit Card



More than just a card.

Whether you are shopping in-store, online or travelling abroad your HSBC Debit Card can come in handy. As well as making purchases quickly, safely and securely you can also withdraw cash – just look out for the Visa logo.



For your convenience, it comes with contactless technology, a simple tap to pay for purchases up to \$55 at checkouts displaying the contactless logo. And don't worry, contactless payments are as safe and secure as the Chip & PIN payments.

- ◆ Quick, easy and secure – shop with confidence whether in-store, online or telephone
- ◆ Make payments or cash machine withdrawals wherever you are*1 – simply look out for the Visa logo
- ◆ Pay fast with contactless for purchases up to \$55

Please note: If you've asked for a non-contactless card, the contactless information in this guide won't apply to your card.

If this is a Chip & PIN card you will need to know your PIN to use it. All new customers will be sent their PIN automatically in a separate mailing. Existing customers should continue to use their current PIN (unless advised otherwise).

If you have forgotten your PIN you can request a PIN reminder through our Online Banking service at **expat.hsbc.com** or call us on **+44 1534 616 313** for Premier customers or **+44 1534 616 212** for Advance customers.

If you are unable to use your PIN, please contact us on the same number.

*1 Cash machine withdrawals in non-US dollar may incur a charge. Please refer to page 6.

Activating your card

We've introduced an activation process to keep your HSBC Visa Debit card secure until you receive it.

Activating your card is easy. You will need your card with you and remember if you are a joint account holder and have more than one card on the account, main card holder will have to activate each debit card individually. You can activate your card in any one of the following ways:



By phone

HSBC Premier customers call: **+44 1534 616 313**

HSBC Advance customers call: **+44 1534 616 212**



By Online Banking

All debit cards can be activated by visiting **expat.hsbc.com**. Once logged into Online Banking, simply click on 'Manage', then 'Activate card' and follow the instructions.

If you haven't yet registered for Online Banking, it's easy. Simply visit **expat.hsbc.com** click 'Register' and follow the on-screen instructions.

Using your card in shops and online



Paying for goods and services around the world

You can use your HSBC Visa Debit Card wherever you see the Visa logo to pay for goods and services. You can spend up to the balance on your account, or the amount of any arranged overdraft and details of all transactions will be shown on your statement. You cannot withdraw your consent to make a card payment after you have authorised it, but a retailer or supplier may make a refund. We will credit your account when we receive the refund.

Using contactless – Fast, Easy, Secure

Contactless is ideal for paying for those small, everyday items where the value is \$55 or less. It has been developed to help make your day easier and more convenient – no more fiddling around with loose change, just tap and go.



Not only is it easier and quicker, paying with contactless is just as safe as using Chip & PIN.

Tap and go



Touch the reader with your card. Your payment will be confirmed, then you're good to go.

Look out for the contactless symbol, anywhere in the world.

You will need to make one Chip & PIN or signature transaction to enable contactless on your card, but after that you're good to go.

For your added protection we may decline a contactless payment from time to time and require you to complete the transaction by Chip & PIN or signature instead, to make sure it is you. When this happens simply insert your card into the card reader and enter your PIN or provide your signature when prompted.



Spending online

You can use your card online where you see the Visa logo. We strongly recommend that you use secure payment sites and software when sending your card details over the internet. For further help, log on to Online Banking and click on 'My Security'.



Verified by Visa (Visa Secure)

We will automatically register you for Verified by Visa (Visa Secure). It is an additional security layer when you spend online and is designed to protect both your account and your money against unauthorised use. Find out more information on expat.hsbc.com.



Recurring Transactions

A recurring transaction, sometimes called a 'continuous payment authority', is where you have provided a company with your debit card details and given them permission to regularly take money from your account. They are typically for gym membership, insurance cover, magazine subscriptions etc.

To cancel a recurring transaction, you should contact both the retailer who you have set up the arrangement with as well as contacting us. We will then monitor your account to ensure no further payments are taken. If the payments continue to be taken for any reason, we will refund the money.

To stop a specific payment, you have to request a cancellation at least one working day before it's due. If you don't, the payment will be honoured and your cancellation will apply to the next regular payment.

Recurring transactions are different from standing orders and direct debits because the payment instruction is directly with the company concerned and not with us, the bank. Therefore the direct debit indemnity scheme does not apply to these transactions.

Should your card number change, you should advise the retailer of your new card number if you want the payment authority to continue to operate.

Using your card around the world

Accepted around the world

You can use your HSBC Visa Debit Card for purchases or cash withdrawals anywhere you see the Visa logo. It works in exactly the same way, whether Chip & PIN or contactless. This includes 29 million shops, hotels, restaurants and other outlets across 160 countries.

You don't have to tell us when you're going abroad

If we have any concerns about a transaction made using your card, we'll get in touch to check it's genuine, so please make sure we have the correct mobile number and email address for you. If you need to update your mobile number or email address, or to check the one we have, log in to Online Banking and select 'contact details'. Alternatively, call us on **+44 1534 616 313** for Premier customers or **+44 1534 616 212** for Advance customers.

Paying in USD around the world?

In many countries, the retailer or cash machine provider may offer you the option of paying in USD or the local currency. If you pay in USD the currency conversion is done by the merchant using the merchant's exchange rate, which may be more expensive and could add up to a lot over the course of your spending. Therefore it's almost always cheaper to use local currency (for example euros).

If you use your debit card to make a payment or buy something in non-USD currency, we will charge you a 2.75% transaction fee (which will show on your statement as 'non-USD transaction fee'). We do not charge any other fees when you make purchases in US Dollars outside of the UK, Channel Islands and Isle of Man.

Cash withdrawals

Cash machine instructions will come up in English for you. We will set a limit on the amount you can withdraw each day from self-service machines. You will be advised of the amount of the limit when you receive your card from us. For cash withdrawals on your debit card in non-USD currency we will charge you a 2.75% transaction fee (which will show on your statement as 'non-USD transaction fee'). Please be aware that some cash machine operators may also apply a direct charge for withdrawals from their cash machines, which should be advised on screen at the time of withdrawal.



It's easy to keep track of your spending during your trip

When you use your card around the world, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into USD.

Keep a note of our phone number just in case you need to call us for help from abroad if your card is lost or stolen. It's **+44 1534 616 313** for Premier customers or **+44 1534 616 212** for Advance customers. We recommend you store it in your mobile.

Using Chip & Pin

Cards with chip technology are harder to copy or alter than traditional cards and help safeguard against counterfeiting. When combined with a four-digit PIN, using your card is much more secure than using a signature, which could be forged.

If you're worried about remembering your PIN, you can change it at any HSBC cash machine in the UK, Channel Islands or Isle of Man.

Security measures to protect your card

You'll have three consecutive chances to enter your PIN correctly, even if it's at three separate cash machines or at three different shops. If you make a mistake after the first attempt, simply try again. But to protect your card against unlawful use, three failed attempts will lock your PIN.

Unlocking your PIN

If your PIN has been locked in a shop or store and you later remember it, you can unlock your PIN at any HSBC Bank cash machine in the UK, Channel Islands and Isle of Man. Select the PIN Services option and follow the instructions.

If you locked your PIN at a cash machine, for security, you will not be able to use your card at a cash machine until the following day – even if you subsequently remember it.

If you can't remember your PIN, you can request a PIN reminder via Online Banking or by calling us on **+44 1534 616 313** for Premier customers or **+44 1534 616 212** for Advance customers.

Using HSBC self-service machines around the world

You can withdraw cash at any of our cash machines. You'll find these in most of our branches, as well as those operated by others in the Link network.

At HSBC cash machines you can:

- ◆ withdraw cash up to your daily limit
- ◆ make payments to your HSBC credit card
- ◆ check your account balance
- ◆ view and print mini statements
- ◆ request a statement by post
- ◆ activate replacement debit cards
- ◆ change and/or unlock your PIN
- ◆ make charity donations.

Card Security

Losing your card is inconvenient and could cost you money. Keep it safe at all times and help us fight card fraud.

- ◆ Treat your card like cash. Never leave it unattended
- ◆ Sign your new or replacement card as soon as you receive it. Always destroy your old card immediately
- ◆ Keep your card receipts and other information about your account containing personal details safe and dispose of them carefully.

HSBC will never send a courier to your home to collect your card. Please contact us immediately if a courier comes to collect your card, PIN, secure key or cash.

Be wary of telephone calls claiming to be from your bank or the police; never hand over your card details (or PIN) under these circumstances; use known numbers to contact HSBC and if they suggest you call them back to confirm the call is genuine, try to call from another line as fraudsters may not disconnect the first call.

Fraudsters target cash machines – if your card is unexpectedly retained by a cash machine, report it immediately on **+44 1534 616 313** for Premier customers or **+44 1534 616 212** for Advance customers.

- ◆ Check your statements regularly and contact us immediately if you do not recognise any transactions on them
- ◆ We monitor transactions for fraudulent activity and may need to contact you on occasion. To assist us please ensure we have up-to-date contact details including a mobile phone number.

If your card is lost or stolen you should immediately telephone **+44 1534 616 313** for Premier customers or **+44 1534 616 212** for Advance customers. We recommend that you keep this number with you, for instance stored in your mobile phone.



In order to avoid card fraud you can visit expat.hsbc.com/help/security/fraud-guide/ for a helpful guide on how to protect your account.

PIN security

- ◆ Memorise your PIN and destroy the PIN advice immediately after receipt
- ◆ Never tell anyone your PIN, never write it down or record it in a way that can be understood by someone else, or quote it in correspondence
- ◆ We will not ask you to disclose your PIN so never quote it via telephone or email to the bank, police or your family
- ◆ Shield the keypad from view when entering your PIN
- ◆ Do not allow anyone else to use your card or PIN.

Choose your own PIN

If you change your PIN to a memorable four-digit number of your choice, do not choose numbers that can be easily guessed, eg, 1234, 4444, your date of birth or your telephone number. Change your PIN immediately if you suspect someone knows it.

Other security precautions you can take

Take care when storing or disposing of information about your accounts. People who commit fraud use many methods, such as 'bin raiding', to get this type of information. Be aware that your post is valuable information in the wrong hands. If you don't receive a bank statement, card statement or any other expected financial information, give us a call.

Our fraud teams work 24/7 to keep your money safe.

If they see anything suspicious or unusual, they will contact you, to check it is you using your card. To help us get through to you quickly, please make sure your contact details are up to date, including your mobile number.

Please note, if you have a joint account, main account holder needs to notify us via Online Banking.

How to contact us

Customer Service and 24-hour Telephone Banking*, Card activation and Lost or stolen cards

For Premier customers call: **+44 1534 616 313**

For Advance customers call: **+44 1534 616 212**

(All lines are open 24/7)

Online Banking

expat.hsbc.com (24 hours, 7 days a week*)

To ensure we carry out your instructions accurately, to help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

*Subject to planned maintenance periods

expat.hsbc.com



TO STOP FRAUD™

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