



The Hongkong and Shanghai Banking Corporation Limited (“We”)

Important Notes for Mastercard® Debit Card Applicants/ Holders

What you need to know about the Mastercard® Debit Card

1. The Debit Card is linked to your existing banking account and you can use it to withdraw cash or perform purchase transactions wherever Mastercard is accepted.
2. If you have received your physical Debit Card by mail, you can activate the physical Debit Card through HSBC HK Mobile Banking app, HSBC Online Banking, Phone Banking, or by visiting any HSBC Branch/ ATM in Hong Kong. Your virtual Debit Card will be available on the HSBC HK Mobile Banking app once the physical Debit Card has been activated. By activating your physical Debit Card, you agree to the Debit Card Terms and Conditions.
3. Once you have activated your Debit card, you can set up your card Personal Identification Number (PIN) using our Interactive Voice Response (IVR) hotline: (852) 3163 0633. And if you have forgotten your PIN, please visit any HSBC Branch to set up a new PIN straight away.
4. If you spend in the 12 supported currencies of the Debit Card and have sufficient balances of the spending currency in your account, your transaction will be settled automatically with the corresponding spending currencies without currency conversion. Otherwise, we may convert your spending amount into Hong Kong dollars for settlement. Such foreign exchange transactions are subject to the risk of exchange rate fluctuation.
5. If you have insufficient funds in your account, generally any transactions will be rejected. However, there are still several exceptions where your Debit Card transaction will cause your account to be overdrawn, for example, giving tips after a bill is paid or the final settlement amount of a transaction is larger than the original amount (this could be caused by exchange rate difference). The amount of the overdraft will be subject to our prevailing interest rate calculated on a daily basis. In general, you can avoid overdraft by reserving adequate funds in your account before your Debit Card transactions.
6. When you make a purchase, the transaction amount will be held until it is deducted from your account. Please note that the fund held from your account will be rounded up to the nearest whole number. For example, HKD128 will be held from your account if you spent HKD127.20. Remember to have extra funds in your account to ensure the transaction will go through smoothly.



How much you can transact with the Debit Card

7. The pre-set daily spending limit is as follows:
 - a. HSBC Global Private Banking Mastercard Debit Card – HKD100,000;
 - b. HSBC Jade Mastercard Debit Card – HKD100,000; and
 - c. HSBC Mastercard Debit Card – HKD50,000.

You can enquire or adjust your daily spending limit by calling the dedicated service line for HSBC Global Private Banking / HSBC Premier Elite / HSBC Premier / HSBC Personal Banking Customer.

8. The maximum Non-registered Accounts Daily Transfer Sub-limit at local HSBC or Hang Seng ATMs is HKD400,000.
9. The maximum Daily Cash Withdrawal Limit is HKD80,000. You can enquire or adjust your limits at local HSBC or Hang Seng ATMs. The changes will be effective within two working days after receiving the request.

Other points you need to know

10. All Debit Cards have an expiry date. A renewal card will be delivered to you before your existing card's expiry date.
11. You can perform online transactions with your Debit Card details. You can see your Debit Card details on your physical card or by accessing the virtual Debit Card via the HSBC HK Mobile Banking app.
12. You can perform ATM cash withdrawals overseas. Please set the overseas ATM daily withdrawal limit for the Debit Card prior to departure.
13. For card loss, theft or misuse, please report immediately to any HSBC branch or call the dedicated service line for HSBC Global Private Banking / HSBC Premier Elite / HSBC Premier / HSBC Personal Banking Customer, and report to the police.
14. You should keep your Debit Card and virtual Debit Card safe and under your personal control. You should treat your Debit Card as if it were cash.

Data Privacy Notice

15. By submitting an application for the Debit Card you agree that the Bank may use and disclose all personal data about you that the Bank currently or subsequently holds for the purposes as set out in the Data Privacy Notice.