

Notice of changes relating to the UnionPay ATM networks in the United Kingdom (UK)

According to UnionPay, LINK (one of their current ATM network operators in the UK) no longer supports UnionPay ATM cards and credit cards from 30 March 2016. However, around 60% of the UnionPay network covering over 40,000 ATMs still accept these cards. UnionPay is also working to expand their network coverage.

As an HSBC customer, you can continue to use your UnionPay ATM card(s) and credit card(s) at all of HSBC's ATM network in the UK. To locate our ATMs in the UK, please visit our UK home page www.hsbc.co.uk and select "Find a branch". You may also visit the UnionPay's website www.unionpayintl.com and select "ATM Query" for more information on the alternative networks which support UnionPay ATM cards.

You can also withdraw cash via the following networks with the respective cards¹:

ATM network	Type of card	Website (to locate the ATMs in the UK)
Visa / PLUS	◆ HSBC's Visa credit card ◆ HSBC's PLUS ATM card ²	http://www.visa.com and select "ATM Locator "
MasterCard® / Cirrus	◆ HSBC's MasterCard® credit card	http://www.mastercard.com/hk and select "Service", then "ATM locator"

Cash withdrawal fees at overseas ATMs³ via different ATM networks are listed below for your easy reference.

ATM network	Visa/ PLUS or MasterCard® / Cirrus ATM network	UnionPay / HSBC ATM network
Overseas Cash withdrawal fee per transaction	HKD 40	HKD 20 ⁴

Activate your overseas ATM withdrawal limit

To enhance the security of overseas ATM transactions, the overseas ATM daily withdrawal limit, including cash advances, for all ATM cards and credit cards is initially set at HKD0. If you have not yet activated your overseas ATM daily withdrawal limit, please do so as soon as possible. You can do this through HSBC Internet Banking, HSBC Mobile Banking, Phone banking, any HSBC branch or any HSBC/ Hang Seng ATM in Hong Kong.

For more information on our overseas ATM networks, please visit the HSBC website of the respective country or contact the following customer service hotlines:

HSBC Premier customers: **(852) 2233 3322**
Other customers: **(852) 2233 3000**

The Hongkong and Shanghai Banking Corporation Limited



Remarks:

1. If you wish to use these ATM networks, please link your bank account(s) to your HKD personal Visa / MasterCard® credit card(s) or apply for a PLUS ATM card.
2. Apply for a PLUS ATM card by
 - ◆ Downloading the “PLUS ATM Chip Card Enrolment Form (for Integrated Account)” from HSBC website, returning your completed application form by mail to P.O. Box 72677, Kowloon Central Post Office, Kowloon, or;
 - ◆ Visiting any HSBC branch in Hong Kong
3. In the event that a particular ATM does not show account selection (account selection service may not be available subject to the set up of different banks), a cash advance fee will be charged for a cash withdrawal from your credit card account. Surcharge of overseas local bank may be levied (if applicable).
4. Charges are waived for cash withdrawal through the HSBC Group’s ATM network using HSBC Premier ATM Card/ Junior Pack Cash Card/ HSBC Premier credit card.