

## Plan ahead for overseas ATM withdrawal

As the travel season is coming up, we'd like to provide you with some tips on using overseas ATM cash withdrawal services.

### Overseas cash withdrawal with your HSBC UnionPay ATM chip card

You can use your HSBC UnionPay ATM chip card for cash withdrawal at any overseas HSBC ATM<sup>1</sup> except in **Argentina, France, Greece, Malta, Mexico, New Zealand** and **Turkey**.

Apart from using your UnionPay ATM chip card, you can also withdraw cash at all overseas HSBC ATMs and PLUS/Cirrus ATMs with an **HSBC PLUS ATM chip card** or an **HSBC Visa/MasterCard credit card**.

To use the PLUS/Cirrus network, you can either:

1. Apply for an additional PLUS ATM chip card<sup>2</sup> by downloading the 'PLUS ATM Chip Card Enrolment Form' from HSBC's website or by visiting any HSBC branch in Hong Kong, or
2. Link your bank account(s) to your personal HKD Visa/MasterCard credit card(s)<sup>3</sup>.

We've listed below the ATM cash withdrawal fee per transaction at overseas ATMs<sup>4</sup> via different ATM networks for your easy reference:

Cash withdrawal fee per transaction	PLUS/Cirrus ATM network	UnionPay ATM network
Overseas ATM cash withdrawal	HKD40	HKD20

The transaction fees for ATM cash withdrawals are subject to change from time to time. Please refer to the latest bank tariff at [www.hsbc.com.hk](http://www.hsbc.com.hk) for details.

### Activate your overseas ATM withdrawal limit before travel

Before you travel overseas, please set the overseas ATM withdrawal limit for your ATM card(s) or credit card(s). You can set the limit through HSBC Internet Banking, HSBC Mobile Banking, Phone Banking, at any HSBC branch or through any HSBC/Hang Seng ATM in Hong Kong.

### Emergency encashment service

If you want to know more on overseas ATM withdrawal or if you need emergency cash assistance overseas, please visit our website at [www.hsbc.com.hk](http://www.hsbc.com.hk) or call our customer service hotlines as follows:

- HSBC Premier customers : (852) 2233 3322
- HSBC Advance customers : (852) 2748 8333
- Other customers : (852) 2233 3000

#### Remarks:

1. To locate our ATMs in different countries, please visit our home page [www.hsbc.com](http://www.hsbc.com) and choose "Select Country" to access the specific website for search purposes. You may also visit the UnionPay's website [www.unionpayintl.com](http://www.unionpayintl.com) and select "ATM Query" for more information on the alternative networks which support UnionPay ATM cards.
2. Please note that the new PLUS ATM chip card will be linked to the HKD current account of any HSBC integrated account. If you wish to use overseas ATM services with this PLUS ATM chip card, please maintain sufficient funds in your HKD current account before departure.
3. After linking your bank account(s) to Visa/MasterCard credit cards, you may access your bank account(s) through the PLUS/Cirrus ATM network. In the event that a particular ATM does not show account selections (this will vary from bank to bank and account selection service may not be available), a cash advance fee will be charged for a cash withdrawal from your credit card account.
4. Overseas local bank surcharge may be levied (if applicable).

If there is any discrepancy between the English and Chinese versions, the English version shall prevail.