

NRO Advance Platinum Debit Card Service Guide



HSBC Advance

HSBC 
The world's local bank

*Issued by The Hongkong and Shanghai Banking Corporation Limited, India.
Incorporated in Hong Kong SAR with limited liability.*

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Dear Customer,

Welcome to the privileged circle of Advance Platinum Debit Cardholders. Your Advance Platinum Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC/ Bank) is designed keeping in mind your convenience and lifestyle.

You will be pleased to know that you now have an internationally valid Debit Card that brings you convenience and privileges like never before.

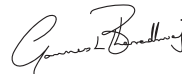
You can use your Advance Platinum Debit Card at more than 3,50,000 VISA merchant outlets and more than 23,500 million VISA ATMs in India.

The Advance Platinum Debit Card offers you the best possible alternative to carrying cash and allows you almost unlimited access to your Savings or Current account, anywhere and anytime.

To learn more about the services you can enjoy and the usage of your Advance Platinum Debit Card, please read this Service Guide and Terms and Conditions thoroughly.


Thank you for giving us the opportunity to serve you. We sincerely hope that you enjoy using your Advance Platinum Debit Card.

Yours sincerely,



Gannesh Bharadhwaj
Head, Retail Banking Wealth Management





HSBC Advance can help you
get to where you want to be



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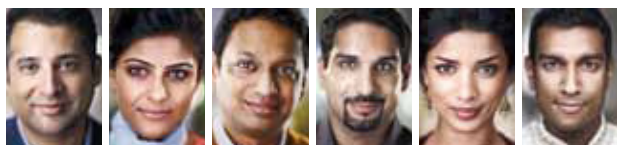
Enclosure: Debit Card Terms and Conditions



Your Advance Platinum Debit Card

FRONT

- Debit Card number:** This is your exclusive 16-digit Card number. Please quote this number in all communication/correspondence with the Bank.
- Your name:** Only you are authorised to use your Advance Platinum Debit Card. Please check to see that your Debit Card has been correctly indent printed.
- Valid From - Expires End (mm/yy):** Your Advance Platinum Debit Card is valid until the last day of the month of the year indicated on the Debit Card.
- VISA Electron / VISA logo and hologram:** Any merchant establishment displaying this logo should accept your Advance Platinum Debit Card worldwide.
- Electronic usage sign:** In case of purchase transactions, the Advance Platinum Debit Card can only be used at merchant outlets with electronic point-of-sale swipe terminals. Please do not try and use your Advance Platinum Debit Card at merchants with "paper imprinters" or for Mail / Telephone / Internet order transactions.
- Primary Account Number:** This is the primary Bank account to which this Advance Platinum Debit Card is linked.



Your Advance Platinum Debit Card

BACK

- Magnetic Strip:** Important information pertaining to your Advance Platinum Debit Card is encoded here. Please protect your Advance Platinum Debit Card from scratching or exposure to magnets and magnetic fields as they can damage the magnetic strip.
- Signature Panel:** Please sign this panel immediately on receipt of your Advance Platinum Debit Card with a non-erasable ball point pen (preferably in black ink). The signature you will use to sign charge slips at merchant outlets needs to be the same as this signature.

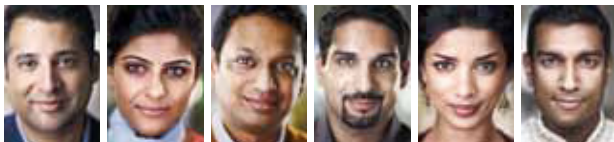


- Personal Identification Number (PIN):** You will receive a confidential PIN for use of your Debit Card at ATMs.



Important Points

- Please check the name on your Advance Platinum Debit Card.
- Please sign on the signature panel on the reverse of your Advance Platinum Debit Card.
- For your safety, the Advance Platinum Debit Card sent to you is inactive. (Please refer to the section “Getting Started With Your Advance Platinum Debit Card” for details on how to activate your Card).
- A Personal Identification Number (ATM PIN) will be issued to you separately for using your Advance Platinum Debit Card at ATMs.
- Once your Advance Platinum Debit Card is active, you can use it at any VISA ATM and merchant establishment in India.



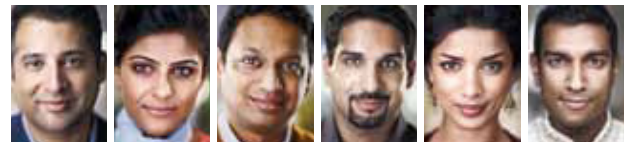
Getting Started With Your Advance Platinum Debit Card

Activation

- For security reasons we have sent you an inactive Card. You need to activate your Card first prior to usage.
- Please ensure that you have received your ATM PIN (Personal Identification Number) and Telephone Banking PIN which would have been sent to you separately.
- To activate your Advance Platinum Debit Card, you can either:
 - a) Use your Advance Platinum Debit Card at any VISA ATM in India, by entering the ATM PIN or
 - b) Make a Telephone Banking PIN verified call to HSBC Advance PhoneBanking in your city to confirm receipt and they will activate your Advance Platinum Debit Card.

Please note: If you are receiving an Advance Platinum Debit Card on renewal of your existing Debit Card then no new PIN will be issued. Please use your existing PIN for activation of your card.

Once your Advance Platinum Debit Card is activated you can use it at any VISA ATM or merchant establishment for purchases.

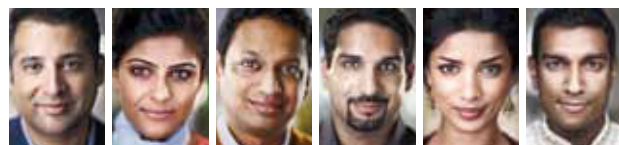


Merchant establishments

- You can use your Advance Platinum Debit Card for shopping at over 3,50,000 VISA merchant establishments in India.
- You need to follow these simple steps to make payments at merchant establishments with your Advance Platinum Debit Card:
 1. **LOOK** for a VISA logo at the merchant establishment. The merchant must have an electronic Point-of-Sale swipe terminal.
 2. **SHOP**: Select the goods you wish to purchase
 3. **SWIPE**: Present your Advance Platinum Debit Card to the merchant at the time of making payment. The merchant will swipe the Card on the electronic Point-of-Sale terminal. After successful authorisation, a hold is placed on your account for the transaction amount
 4. **SIGN**: A sales slip is generated from the electronic swipe terminal. Check the amount on the sales slip and sign it. Your signature must match that on the Advance Platinum Debit Card. The merchant verifies the signature and returns the Advance Platinum Debit Card.

Please note that:

- You will only be able to access your primary account at merchant establishments.
- Since signature verification is essential for debit card transactions, you need to be physically present along with your Advance Platinum Debit Card at the time of purchase i.e. the Advance Platinum Debit Card cannot be used for Mail Order, Telephone Order or Internet Transactions.



At ATMs

- You can use your Advance Platinum Debit Card at any HSBC ATM or VISA ATM, in India.
- HSBC has more than 170 ATMs in India, while VISA has 23,500 ATMs in India.
- At an HSBC ATM, you can perform any of the following transactions:
 - Cash withdrawal
 - Balance enquiry
 - Obtain a mini account statement for your last 8 transactions
 - Transfer funds between accounts
 - Change PIN
 - Request account statements
 - Request a chequebook
 - Deposit cash/cheque
- At other bank ATMs, you can perform any of the following transactions:
 - Cash withdrawal
 - Balance enquiry

Service Tax and any other cess will be applicable as per the prevailing rates. Please refer tariff sheet on page no. 11 for further details.

Please note:

- At other bank VISA ATMs you can only access the primary account linked to your Advance Platinum Debit Card.

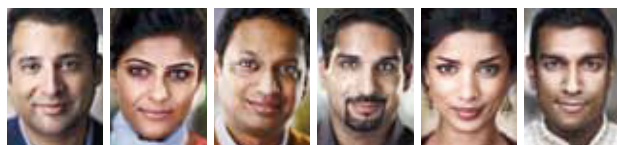


Privileges On Your Advance Platinum Debit Card

Your Advance Platinum Debit Card entitles you to a host of exclusive platinum privileges like never before:

- **24 x 7 Concierge Service*** – As a privileged Advance Platinum Debit Cardholder, enjoy 24-hour access to a wide range of special assistance services making your life simpler. To avail of the concierge services from India, just dial 000 117 followed by 866 765 9643. This is a toll-free number.
- **Zero Lost Card Liability*** – An exclusive feature which protects you from any financial liability arising from purchase transactions done on your Card, for up to 30 days prior to reporting the loss to HSBC. The maximum liability cover per Card is Rs 50,000.
- **Higher Transaction Limits** – Especially for Advance Platinum Debit Cardholders, the daily ATM cash withdrawal limit and purchase transaction limit has been enhanced to Rs. 100,000 per day, subject to the balances held in the account.
- **VISA Platinum Offers** – Enjoy Platinum exclusive privileges to make your Platinum experience truly exclusive.

*Refer enclosed privileges guide for more details on privileges.



Other Benefits of Owning Advance Platinum Debit Card

- **24/7 Access to HSBC Advance PhoneBanking/Customer Services**

To activate your Advance Platinum Debit Card or for any queries regarding your Advance Platinum Debit Card, please call HSBC Advance PhoneBanking in your city. To know the HSBC Advance PhoneBanking in your city, please refer to the section “HSBC Advance PhoneBanking Numbers”.

- **Additional Cards**

Additional Advance Platinum Debit Cards will be issued to joint accountholders of the account, provided the operating instructions for the account are “anyone or survivor”. Annual fees would apply for each of the additional Debit Cards applied for. To know how to apply for additional Debit Cards please call HSBC Advance PhoneBanking.

- **Effective Money Management Tool**

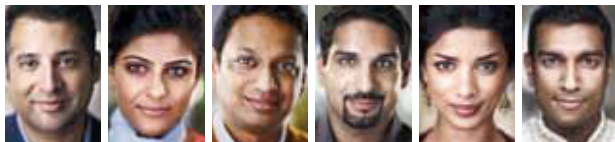
All transactions on your Advance Platinum Debit Card including those of additional Cards will reflect along with relevant details on your regular Bank account statement sent periodically.



Safeguarding Your Advance Platinum Debit Card

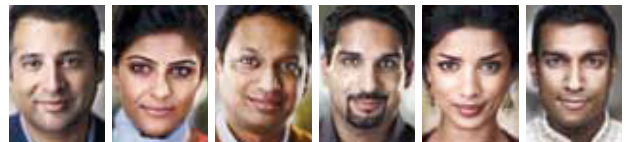
Following these simple guidelines will ensure that using your Advance Platinum Debit Card from HSBC is a pleasant experience.

✓ Do's	✗ Don'ts
Treat your Debit Card like Cash and keep it with you always.	Never leave your Debit Card unattended.
Your Debit Card is for your exclusive use only.	Never surrender your Debit Card to anyone other than a designated Bank Officer at the HSBC branch and that too after destroying it.
When you destroy your Card upon Card expiry or closure of your account, cut it into several pieces through the magnetic strip.	Never reveal or surrender your VISA ATM PIN to anyone.
Please memorise your ATM Personal Identification Number (PIN) and destroy all physical evidence of the PIN.	Never keep a written copy of your ATM PIN in close proximity to your Debit Card.
It is recommended that you change the ATM PIN to a number of your choice as soon as possible and at regular intervals (at least once in three months thereafter).	When transacting at merchant establishments never sign an incomplete sales slip.



✓ Do's	✗ Don'ts
Always ensure that the Debit Card is used in your presence when transacting at merchant establishments.	Never attempt to use your Debit Card at merchant establishments that do not possess electronic point-of-sale swipe terminals.
Please promptly notify HSBC in writing of any changes in your telephone or mailing address.	Do not attempt to use your Debit Card for making purchases via telephone / mail, on the internet or in any other "Card not present" situation.
In case your Debit Card is lost/stolen or if you suspect that your Debit Card has been used fraudulently, call HSBC Advance PhoneBanking immediately to report the loss. The Bank will block the Card immediately.	
In case you need your Debit Card reissued you can place a request through the contact centre.	

HSBC aims to give you the highest level of service and keep you informed of products and services that may be of interest to you. If you require any assistance or believe that you have not received complete service, please call or write to your branch manager.



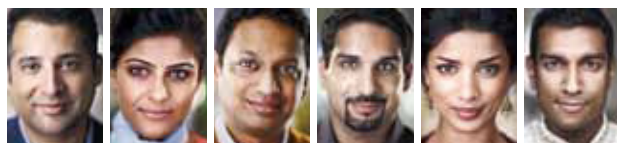
Advance Platinum Debit Card Tariff Sheet

Service	Fees
Annual Fee (p.a.)	Rs. 300
Additional Card (p.a.)	Rs. 300 per Card
HSBC ATM Cash Withdrawal/ Balance Enquiries (India)	FREE
Other bank VISA ATMs Cash Withdrawal & Balance Enquiry (India)	FREE
Card Replacement Fee (within India)	Rs. 150
PIN Replacement	Rs. 50 per request
Sales Slip Retrieval/Charge Back Processing Fee	Rs. 225
ATM Cash Withdrawal Limit (per day)	Rs. 100,000
Purchase Transaction Limit (per day)	Rs. 100,000
Transfer Limits (to accounts linked to or not linked to Card)	Rs. 100,000
Per Transaction Limit for Cash Withdrawal at other bank ATMs in India	Rs. 10,000
Account Statement	Monthly – Free
Transactions declined due to insufficient funds at an ATM	Rs. 25 per transaction

Service tax and any other cess applicable as per the prevailing rates.

Note:

1. Tariff structure subject to change from time to time at the sole discretion of HSBC.
2. Use of Debit Card at petrol pumps would invite a surcharge of 2.5% of the purchase value or Rs. 10/- (whichever is higher) as per industry standards.



HSBC Advance PhoneBanking numbers

Bihar	:	9931397324
Delhi	:	9910797324
Gujarat	:	9898377324
Kerala	:	9895477324
Madhya Pradesh	:	9893288024
Maharashtra	:	9960077324
Punjab	:	9876927324
Rajasthan	:	9928037324
Tamilnadu	:	9894477324
Uttar Pradesh	:	9935057324
Karnataka	:	9980927324
Mumbai	:	40422427
Chennai	:	43419624
Hyderabad	:	9849677324
Kolkata	:	2213 9924



