

HSBC  PREMIER



Debit Card Services Guide

Debit Card
Services Guide

55°N Visitors to Moscow's Glinka Museum of Musical Culture will be amazed at the sheer size of its collection. The museum boasts over 3000 instruments from the Caucasus to Mongolia to the Far East.

Moscow Russia



Dear Customer,

Welcome to the world of HSBC Premier. You will be pleased to know that you now have an internationally valid HSBC Premier Platinum Debit Card that brings you convenience and privileges like never before.

Your HSBC Premier Platinum Debit Card is designed keeping in mind the convenience and lifestyle you are used to.

You can use your HSBC Premier Platinum Debit Card at 26 million merchant outlets and more than 1 million VISAATMs worldwide.

The HSBC Premier Platinum Debit Card thus 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 HSBC Premier Platinum Debit Card, please read this User guide and Cardholder agreement thoroughly.

Thank you for giving us the opportunity to serve you. We look forward to being of service to you and trust you will enjoy using your HSBC Premier Platinum Debit Card.

Yours sincerely,



Gannesh Bharadhwaj

Head – Personal Financial Services, India



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Knowing your HSBC Premier Platinum Debit Card

Front

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



Back

- Magnetic strip:** Important information pertaining to your HSBC Premier Platinum Debit Card is encoded here. Please protect your HSBC Premier Platinum Debit Card from scratching or exposure to magnets and magnetic fields as they can damage the strip.
- Signature Panel:** Please sign this panel immediately on receipt of your HSBC Premier 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 HSBC Premier Platinum Debit Card.
- ▶ Please sign on the signature panel on the reverse of your HSBC Premier Platinum Debit Card.
- ▶ For your safety, the HSBC Premier Platinum Debit Card sent to you is inactive for use at merchant establishments (Please refer to the section "Getting Started with your HSBC Premier 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 HSBC Premier Platinum Debit Card at ATMs.
- ▶ Once your HSBC Premier Platinum Debit Card is active, you can use it at any VISA ATM and merchant establishment, both in India as well as abroad.

Getting started with your HSBC Premier Platinum Debit Card

1. Activating Your HSBC Premier Platinum Debit Card

- ▶ For security reasons we send you an inactive Card. You need to activate your Card first before using the Card at any merchant establishment.
- ▶ 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 HSBC Premier Platinum Debit Card, you can either:
 - a) Use your HSBC Premier Platinum Debit Card at any VISA ATM, by entering the ATM PIN or
 - b) Make a Telephone Banking PIN verified call to HSBC Phonebanking/ Customer Service representatives in your city to confirm receipt and they will activate your HSBC Premier Platinum Debit Card.

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

Merchant establishments

- ▶ You can use your HSBC Premier Platinum Debit Card for shopping at over 26 million VISA merchant establishments worldwide.

You need to follow these simple steps to make payments at Merchant establishments with your HSBC Premier Platinum Debit Card:

LOOK: For the VISA logo at the merchant establishment and the merchant must have an electronic POS (Point Of Sale) swipe terminal.

SHOP: Select the goods you wish to purchase.

SWIPE: Present the 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.

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 HSBC Premier Platinum Debit Card. The merchant verifies the signature and returns the HSBC Premier 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 HSBC Premier Platinum Debit Card at the time of purchase i.e. the HSBC Premier Platinum Debit Card can not be used for Mail Order, Telephone Order or Internet Transactions.

At ATMs

- ▶ You can use your HSBC Premier Platinum Debit Card at any HSBC ATM or VISA ATM, in India or overseas.
- ▶ HSBC has more than 170 ATMs in India, while VISA has 23,500 ATMs in India and more than 1 million worldwide.
- ▶ At an HSBC ATM, you can perform any of the following transactions:
 - Cash Withdrawal
 - Balance Enquiry
 - Obtain a mini account statement - last 8 transactions on your account
 - Transfer funds between accounts
 - Change PIN
 - Request account statement
 - Request a chequebook
 - Deposit Cash/Cheque

Cash withdrawals and balance enquiries overseas will attract a transaction fee of Rs. 120 (per transaction) and Rs. 15 (per enquiry) respectively. Service Tax and any other cess will be applicable as per the prevailing rates. Please refer tariff sheet on page no 12 for further details.

Please note: At other bank VISA ATMs you can only access the primary account linked to your HSBC Premier Platinum Debit Card.

Benefits of Owning an HSBC Premier Platinum Debit Card

Your HSBC Premier Platinum Debit Card entitles you to a host of privileges like never before:

1. Higher transaction limits

Especially for HSBC Premier Platinum Debit cardholders, the daily ATM cash withdrawal limit and purchase transaction limit has been enhanced to Rs. 150,000 per day, subject to the balances held in the account.

2. Enjoy 24/7 Access to HSBC Phonebanking / Customer Services

To activate your HSBC Premier Platinum Debit Card or for any queries regarding your HSBC Premier Platinum Debit Card, please call HSBC Phonebanking/Customer Service in your city. To know the HSBC Phonebanking/Customer Service numbers in your city, please refer to the section "Phone Banking Numbers".

3. Additional Cards

Additional HSBC Premier Platinum Debit Cards will be issued to joint account holders of the account, provided the operating instructions for the account are "anyone or survivor". To know how to apply for additional cards please call HSBC Phonebanking / Customer Service.

4. Effective Money Management Tool

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

5. 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. 100,000.

6. VISA Platinum Offers

Enjoy Platinum exclusive privileges to make your Platinum experience truly exclusive. Visit www.visaplatinum.com for more details and terms & conditions.

International Usage of of your HSBC Premier Platinum Debit Card

- ▶ Your HSBC Premier Platinum Debit Card can be used at VISA ATMs overseas for cash withdrawals and at VISA merchant establishments overseas for purchases. However, it is not valid for making transactions in currencies other than the local currencies of India, Nepal and Bhutan when traveling in Nepal and Bhutan.
- ▶ Steps for usage of the Debit Card will be the same as usage in India. Your transaction will be in foreign currency but your account will be debited in Indian rupees. The rate of exchange will be determined by HSBC.
- ▶ All international transactions on your HSBC Premier Platinum Debit Card will be reflected in your bank account statement.
- ▶ Please note that you will be able to access only our primary account while transacting at VISA ATMs and merchant establishments overseas.
- ▶ Please note that a foreign currency conversion mark up is applicable on all international transactions (VISA ATM and Point of Sale). Please refer to the tariff sheet for details.
- ▶ The bank will charge (w.e.f. 20 July 2009) a cross currency conversion markup of 3.5% (Service tax extra) on all international transactions (ATM & Point of Sale) using the HSBC Premier Platinum Debit Card.

VISA Global Customer Assistance Services (GCAS)

HSBC Debit Cardholders can receive global assistance 24 hours a day, & 7 days a week when they travel overseas from VISA Global Customer Assistance Services.

Please note that the Services are charged as follows:
Miscellaneous enquiry: US\$5 per call

These services are available to you at the following toll free numbers:

Australia: 1-800-450346.

Hong Kong 800-900-782.

Canada: 866-639-1911.

United Kingdom: 0800-169-5189.

Singapore: 800-4481-250.

United States: 866-765-9644.

For any other country please log on to the VISA website www.visa-asia.com

Important Guidelines On International Usage

- ▶ All expenses including cash withdrawals incurred overseas must be strictly in accordance with the relevant guidelines of the Exchange Control Regulations of the Reserve Bank of India (RBI).
- ▶ Please note that the aggregate expenses you incur overseas (i.e. through cash / traveler's cheques / your Bank account / Debit Card / Credit Card) should not exceed the limit set by RBI from time to time. For more details on your foreign exchange entitlement please visit your nearest HSBC branch or call HSBC Phonebanking / Customer Service representatives in your city.
- Any violation of the Exchange Control Regulations arising out of utilization of this Premier Platinum Debit Card is the responsibility of the individual Premier Platinum Debit cardholder (primary / additional) and he/she shall be liable for action under the provisions of the Foreign Exchange Management Act (FEMA) 1999 and any other regulations in force from time to time.
- Please also note that the onus of ensuring compliance with the regulations is with the holder of the internationally valid HSBC Premier Platinum Debit Card.

Safeguarding your HSBC Premier Platinum Debit Card

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

Dos	Donts
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
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

<p>Please promptly notify HSBC in writing of any changes in your telephone or mailing address</p>	<p>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</p>
<p>In case your Debit Card is lost/stolen or if you suspect that your Debit Card has been used fraudulently, call the HSBC Phonebanking/Customer Service representatives immediately to report the loss. The bank will block the card immediately</p>	
<p>In case you need your Debit Card to be re-issued you can place a request through the contact centre.</p>	

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.

HSBC Premier Platinum Debit Card – Tariff Sheet

Annual Fee	Free
Additional Fee	Free
HSBC ATM Cash Withdrawal & balance enquiry (India)	Free
Non-HSBC ATM Cash Withdrawal (India)	Free
Balance Enquiry at any non-HSBC VISA ATM (India)	Free
ATM Cash Withdrawal (Outside India)	Rs. 120 per transaction
Balance Enquiry at any ATM (Overseas)	Rs. 15 per enquiry
Card Replacement Fee (India/Overseas)	Free
PIN replacement	Free
Sales Slip Retrieval/ Charge Back Processing Fee	Rs. 225
ATM Cash Withdrawal Limit (per day)	Rs. 1,50,000
Purchase Transaction Limit (per day)	Rs. 1,50,000
Transfer Limits (to accounts linked to or not linked to card) (per day)	Rs. 1,50,000
Account Statement	Monthly - Free
Transactions declined due to insufficient funds at an ATM	Free
Per Transaction Limit for Cash withdrawal at other bank ATMs in India	Rs. 10,000

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. The Bank will charge (w.e.f. 20 July 2009) a cross currency conversion markup of 3.5% (Service tax extra) on all international transactions (ATM & Point of Sale) using the HSBC Premier Platinum Debit Card.
3. 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.

Phonebanking Numbers

City	Number
Ahmedabad	98983 77315
Bangalore	4118 6515
Chandigarh	98769 37315
Chennai	4200 8715
Coimbatore	98944 77315
Gurgaon	99107 97315
Hyderabad	6667 4715
Indore	98931 77315
Jaipur	99280 37315
Jodhpur	99280 37315
Kochi	98954 77315
Kolkata	2213 9915
Lucknow	99367 97315
Ludhiana	98769 37315
Mumbai	6666 8815
Mysore	99809 27315
Nagpur	98909 47315
New Delhi	4149 0715
Noida	99107 97315
Patna	99313 97315
Pune	2600 1115
Raipur	98931 77315
Trivandrum	98954 77315
Vadodara	98983 77315
Visakhapatnam	98496 77315

HSBC  PREMIER
The world's local bank

24 hours Customer Call Centre Numbers:
1800 103 4722 (1800 103 HSBC)

www.hsbc.co.in

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