

HSBC DIRECT for business

Debit Card User Guide

Convenience and cash at your fingertips



▶▶▶▶ SME Business Banking ◀◀◀◀

HSBC  DIRECT *for business*

Dear Customer,

Thank you for selecting the HSBC DIRECT for business Debit Card from HSBC. You will be pleased to know that you now have a Debit Card that allows you to access your HSBC DIRECT for business Current Account with HSBC, wherever you need to use money, bringing you convenience like never before.

As part of HSBC's constant endeavour to offer its customers enhanced value, the HSBC DIRECT for business Debit Card from HSBC is internationally valid and combines the benefits of domestic and overseas usage in one plastic.

In India, the Debit Card can be used at over 23,500 HSBC and VISA ATMs.

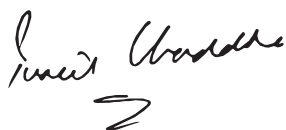
Internationally, you can use the Debit Card at close to 1 million VISA ATMs, whilst continuing to have your HSBC DIRECT for business Current Account debited in Rupees.

What's more, the HSBC DIRECT for business Debit Card can be used for making purchase transactions at over 3,50,000 merchant outlets in India and over 26 million merchant outlets across the world.

The HSBC DIRECT for business Debit Card thus offers you an alternative to carrying cash and allows you almost unlimited access to your HSBC DIRECT for business Current Account, anywhere and anytime. To learn more about the services you can enjoy and the usage of the Debit Card, please read this user guide and Debit Card terms and conditions thoroughly.

Once again, we look forward to being of service to you and trust you will enjoy using your Debit Card.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Puneet Chaddha', with a stylized flourish underneath.

Puneet Chaddha
Head, Commercial Banking, India.

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The HSBC DIRECT for business Debit Card(s)

Front

The HSBC DIRECT for business Debit Card (“Debit Card”) is the debit card issued to the authorised delegates of the business entity (“Business Entity”) in relation to the HSBC DIRECT for business Current Account.

1. **Debit Card number:** This is your exclusive 16-digit card number. Please quote this number in all communication/ correspondence with the Bank.
2. **Name printed on Debit Card:** This is the name of the delegate who has been authorised by the Business Entity and who will be responsible to keep the Debit Card under his/her custody for and on behalf of the firm. Please check to see that the card has been correctly indent printed. It is however clarified that the Customer ID Number, instead of the name of the authorized delegate, would be printed on the Debit Card issued along with the Instant Welcome Pack.
3. **Valid From - Expires End (mm/yy):** The 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 accepts your Debit Card worldwide.
5. **Electronic usage sign:** Debit Cards issued to the Business Entity, can be used for purchase transactions at merchant establishments with electronic point-of-sale swipe terminals. These cards cannot however be, used at merchants with “paper imprinters” or for Mail/Telephone/Internet order transactions.
6. **Primary Account Number:** This is the primary business account number to which this Debit Card is linked.



Back

7. **Magnetic Strip:** Important information pertaining to your Debit Card is encoded here. Please protect your Debit Card from scratching or exposure to magnets and magnetic fields as they can damage the strip.
8. **Signature Panel:** Please sign this panel immediately on receipt of your 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.



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

Important Information on Usage and Care of the HSBC DIRECT for business Debit Card



Activation for use at Merchant Outlets

While merchant transactions are permitted on Debit Cards, for security reasons, these Debit Cards, when issued are inactive for use at merchant outlets. The Cardholder is required to activate the Debit Card by doing any of the following:

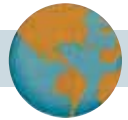
- a) Use the Debit Card at an ATM, by entering the PIN.
- b) Make a PhoneBanking PIN verified call to HSBC PhoneBanking/Customer Service representatives in your city to confirm receipt and they will activate the Debit Card. PhoneBanking telephone numbers are provided on pages 15/16.

Usage Guidelines

The Debit Card issued by HSBC is extremely versatile and simple to use, being valid both in India and overseas.

A Debit Card issued to the Business Entity can be used for merchant transactions and it works in the same way as a Credit Card for purchase transactions at merchant outlets, with the only difference being that the transaction amount is directly debited to the linked primary HSBC DIRECT for business current account.

International Usage



Your Debit Card is valid both in India and overseas. However, it is not valid for effecting transactions in currencies other than the local currencies of India, Nepal and Bhutan when travelling in Nepal and Bhutan.

All the Debit Card transactions (cash withdrawals as well as purchases) overseas must be made in strict accordance with the Exchange Control Regulations of Reserve Bank of India prevailing from time to time.

In the event of your failure to do so, you will be liable for action under the Foreign Exchange Management Act 1999.

Detailed instructions as to the use of the Debit Card overseas can be found in the section "Guidelines for International Usage" on Page 7.

Merchant Outlet Transactions



Debit Cards issued to the Business Entity can be used for making purchases at over 3,50,000 VISA Electron/ VISA merchant outlets in India and over 26 million worldwide. Follow these simple steps to ensure a hassle-free experience:

1. Look for a VISA/VISA Electron sign at the point-of-sale merchant establishment. The merchant must have an electronic point-of-sale card swiping terminal.
2. Present the Debit Card after making your purchase.
3. The Debit Card will be swiped by the merchant for authorisation.
4. After a successful authorisation, a hold for the transacted amount will first be placed on the business current account. Your account will be subsequently debited for the transacted amount.
5. A sales slip will be generated.
6. Check and sign the sales slip. Your signature must match that on the reverse of the Debit Card.
7. Ensure your Debit Card is returned to you.

Please note that since signature verification is essential for Debit Card transactions, you need to be physically present along with your Debit Card at the time of purchase i.e. the Debit Card cannot be used for Mail Order, Telephone Order or Internet Transactions.

As an HSBC DIRECT for business Current Account holder you will be able to purchase items worth up to Rs. 50,000 per day on your Debit Card.

Automated Teller Machine (ATM) Usage

You can use the Debit Card at any HSBC Group* or VISA ATM, in India or overseas. The HSBC Group has over 175 ATMs in India, while VISA has over 23,500 ATMs in India and more than 1 million worldwide. This allows you 24 hour access to any of the accounts linked to your Debit Card.

* HSBC Group means HSBC Holdings plc, its subsidiaries, associated and affiliated companies.

At any HSBC ATM in India you can:

- Effect a cash withdrawal
- Obtain a mini account statement for your last 8 transactions
in the business current account
- Get the available account balance
- Request account statements
- Transfer funds between accounts
- Change PIN
- Request a cheque book
- Deposit cash/cheque
- Pay utility bills



Debit Cardholders can avail of unlimited FREE ATM transactions at non-HSBC VISA network ATMs in India.

At other bank VISA ATMs in India and HSBC ATMs overseas, you can perform cash withdrawal and balance enquiry transactions only. Cash withdrawals at other bank VISA ATMs in India will be free of cost. Cash withdrawals overseas will attract a transaction fee of Rs.120. Balance enquiry overseas will attract a transaction fee of Rs. 15.

The daily ATM cash withdrawal limits will apply. As an HSBC DIRECT for business Current Accountholder you can withdraw up to Rs. 200,000 per day.

Please note that you need to be registered for bill payment to be able to make payments through ATM. Bill payment registration can be done by logging on to Internet Banking.

Other Benefits of Owning an HSBC DIRECT for business Debit Card from HSBC

Business PhoneBanking

For any queries regarding your Debit Card, please call HSBC Business PhoneBanking in your city at the following numbers:

City	Business PhoneBanking	City	Business PhoneBanking
Ahmedabad	98983 77318	Ludhiana	98769 37318
Bangalore	4118 6590	Mumbai	6666 8890
Chandigarh	98769 37318	Mysore	99809 27318
Chennai	4200 8790	New Delhi	4149 0790
Coimbatore	98944 77318	Nagpur	98900 47318
Gurgaon	99107 97318	NOIDA	99107 97318
Hyderabad	6667 4790	Pune	2600 1190
Indore	98934 77318	Patna	99313 97318
Jaipur	99280 37318	Trivandrum	98954 77318
Jodhpur	99280 37318	Raipur	98934 77318
Kochi	98954 77318	Vadodara	98983 77318
Kolkata	2213 9980	Visakhapatnam	98496 77318
Lucknow	99350 97318		

Global Customer Assistance

Debit Cardholders from HSBC can receive global assistance 24 hours a day, 7 days a week when they travel overseas from VISA Global Customer Assistance Services. These services can be used for lost/stolen card reporting. 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

In case you are travelling in any other part of the world, you may avail of these services by placing a collect call to 1410-581-79-31 or the VISA Global Assistance Centre in Singapore at 0065-6345-1345.

Please note that the Services are charged as follows:

Miscellaneous Customer Service enquiries: US\$ 5 per call

Lost / Stolen Card reporting: US\$ 35 per card.

Flexible Transaction Limits:

The Business Entity can authorise the Bank, to increase or decrease Debit Card transaction limits (For daily transaction limits, please refer the tariff sheet on page 8) and modify access features of all Debit Cards issued in relation to the account by:

- Submitting relevant form at the Bank's branch
- Requesting through Business PhoneBanking service

Primary and Delegate Cardholders

Additional Debit Cards will be issued to the delegates of the Business Entity who have been so authorised by the Business Entity.

The Business Entity can authorise the Bank to issue a primary Debit Card to one delegate who will be identified as the 'Primary Debit Cardholder'. There will be only one Primary Debit Cardholder per HSBC DIRECT for business Current Account held with the Bank.

Primary Debit Cardholder, apart from carrying out transactions, will also be able to modify access features and/or increase or decrease any limit, daily or otherwise, as may be applicable, to the Debit Card(s) linked to the account of which he is the Primary Debit Cardholder.

The Primary Debit Cardholder can also authorise the Bank to modify access features of all Debit Cards, issued in relation to the account, using the secure Business PhoneBanking service. Accordingly, access to the following features can be enabled or restricted by the Primary Debit Cardholder –

- Balance Enquiry • Cash Withdrawal • Fund Transfer • Utility Bill Payment • Merchant Transactions • Cheque Book Request • Statement Request • Account Enquiry • Cash Deposit • Cheque Deposit

Account Statement

Debit Card transactions will reflect along with relevant details on your regular Bank account statement sent periodically.

In case you require the frequency of the statement to be changed, please contact the Bank. For applicable charges, please refer to the tariff sheet for business current account.

Loss/Theft of Debit Card

If your HSBC DIRECT for business Debit Card ever gets lost or stolen, you should immediately report the loss to HSBC in India (Call any of our customer service representatives in India) or the VISA Global Assistance Helpline, if you are overseas. Please refer to the Business Debit Card terms and conditions herein below for further details.

HSBC will arrange to replace the Debit Card as soon as the instructions are received in writing. If you recover your Debit Card after you have reported its loss, please do not attempt to use it. Instead, please destroy the card by cutting it into several pieces through the magnetic strip.

Zero Lost Card Liability

If the HSBC Debit Card ever gets lost or stolen, you are protected against fraudulent purchase transactions from the moment you report the loss to HSBC in India or the VISA Global Assistance Helplines. You are also required to file a police report for the lost/stolen card and send HSBC a copy of the same to enable us to process the claim. Please confirm the loss in writing to,

The Manager -
HSBC, C/o Centralised Account Services,
Ambal House, No. 610 Anna Salai,
Chennai 600 006.

If you recover your Debit card after you have reported its loss, please do not attempt to use it. Instead, please destroy the Debit card by cutting it into several pieces through the magnetic strip.

Care for your Debit Card

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

- Treat your Debit Card in the same way you treat cash. Keep it with you at all times and never leave it unattended.
- The Debit Card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank Officer at the HSBC branch and that too only after cutting it into several pieces through the magnetic strip.
- Never reveal or surrender your personal identification number (PIN) to anyone. Please destroy all evidences of the PIN number after memorising it and never keep a written copy of it in close proximity to your Debit Card. It also recommended that you change the PIN to a number of your choice as soon as possible and at regular intervals (at least once in three months thereafter).
- If the 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.
- In case you need your Debit Card re-issued or terminated, please send in your request in writing to the HSBC branch where you have your account. Upon card expiry or closure of your account, please cut your Debit Card into several pieces through the magnetic strip.
- Please promptly notify HSBC, in writing, of any changes in your telephone numbers or mailing address.
- In case of Debit Cards issued to Cardholders on which merchant transactions are permitted:
- Always ensure that the Debit Card is used in your presence when transacting at merchant establishments. Never sign an incomplete sales slip.
- Do not attempt to use the Debit Card at merchant establishments that do not possess electronic point-of-sale swipe terminals.
- 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.

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.

Guidelines for International Usage

1. All transactions including cash withdrawals incurred overseas must be strictly in accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI). Please note that the aggregate expenses you incur overseas (i.e. through cash/traveller's cheques/your bank account/Debit Card/Credit card) should not exceed the limit set by the RBI, as prevailing from time to time.

Foreign Exchange Entitlement (as per RBI regulation existing on date of print);

Basic Travel Quota (BTQ):

Resident Indians are allowed a BTQ entitlement not exceeding US\$ 10,000 or its equivalent per person in one calendar year for one or more private visits to any country (except Nepal and Bhutan).

Business Travel and Entertainment Allowance:

Exchange not exceeding US\$ 25,000 per trip, irrespective of the period of stay, for business purposes or for participating in conferences or seminars.

2. Please note that the business current account statement reflects both domestic and international Debit Card transactions. Each international transaction will show the amount in the transaction currency together with the corresponding rupee equivalent amount.
3. To track the overseas spends in order to ensure that they are within the permissible RBI limits, you will have to convert the equivalent Rupee amount shown in business current account statement for each overseas transaction to US\$ using the day's telegraphic transfer selling rate which can be obtained from your Authorised Dealer.
4. Immediately after using the Debit Card for foreign exchange transactions, the Accountholder should complete the requisite documentation as per FEMA and forward the same to the Bank within 15 days.
5. Any violation of Exchange Control Regulation arising out of utilisation of this Debit Card is the responsibility of the Debit Cardholder and the business current Accountholder will be liable for action under the provisions of the Foreign Exchange Management Act, 1999 (FEMA) and any other regulations in force from time to time. Please also note that the onus of ensuring compliance with the regulation is with the HSBC DIRECT for business current Accountholder.
6. In case the Debit Card is used for both business and personal expenses, the two must be tracked separately to ensure that you comply with both the Basic Travel Quota and Basic Travel Allowance permissible limits.

HSBC DIRECT for business Debit Card - Tariff Sheet

Service	Charges and Fees
Card Issuance Fee	NIL
Annual Fee (p.a.)	NIL
Additional Card Issuance Fee	NIL
Cash Withdrawal Transactions at HSBC ATMs in India	Free
Cash Withdrawal / Balance Enquiry at Other Bank VISA ATMs in India	Free
Cash Withdrawal at Other Bank VISA ATMs outside India	Rs. 120 per transaction
Balance Enquiry at Other Bank VISA ATMs outside India	Rs. 15 per enquiry
Lost Card Replacement Fee (within India)	Rs. 100 per card
Lost Card Replacement Fee (outside India)	Rs.100 + international courier cost of Rs. 700
PIN replacement	FREE
Sales Slip Retrieval/ Charge Back Processing Fee	Rs. 225
Maximum ATM Cash Withdrawal Limit (per day)	Up to Rs. 200,000
Maximum Purchase Transaction Limit (per day)	Up to Rs. 50,000
Maximum Transfer Limit (per day) (to accounts linked to or not linked to card)	Up to Rs. 100,000
Maximum Utility Bill Payment Limits (per day)	Up to Rs. 250,000

HSBC DIRECT for business Debit Card Terms and Conditions

The Terms and Conditions for use of the HSBC DIRECT for business Debit Card(s) are as specified in this document and as amended by the Bank from time to time. The Accountholder and Cardholder (as defined hereinafter), as applicable, shall be deemed to have unconditionally agreed to and accepted these Terms and Conditions by signing the Debit Card application form, or acknowledging receipt of the Debit Card in writing, or by signing on the reverse of the Debit Card, or by performing a transaction with the Debit Card or after 10 days have elapsed since the Debit Card was dispatched to the address on record. The Accountholder will also continue to remain bound by the Terms and Conditions of operation of the HSBC DIRECT for business Current Accounts with HSBC.

Definitions

1. **"HSBC"** means the branches in India of THE HONKONG AND SHANGHAI BANKING CORPORATION LIMITED, a company incorporated under the Companies Ordinance of the Hong Kong Special Administrative Region (HKSAR), having its registered office at 1, Queen's Road Central, Hong Kong Special Administrative Region and its India corporate office at 52/60 Mahatma Gandhi Road, Mumbai 400 001. ("HSBC" or "the Bank" and includes its successors and assignees.)
2. The **"Debit Card(s)"** shall mean, any card issued to the Accountholder/authorised delegate of the Accountholder by the Bank which may be used to effect the banking transactions by electronic means whether at ATMs', point-of-sale terminals or otherwise.
3. The **"Cardholder"** shall mean the Accountholder and/or the authorised delegate of the Accountholder who is authorised to hold and/or access the Debit Card(s).
4. The **"Account"** refers to a HSBC DIRECT for business Current Account in respect of which the Debit Cards are issued.
5. The **"Accountholder"** refers to the Business Entity that holds the account.
6. **"ATM"** refers to Automated Teller Machines.
7. **"Primary Debit Cardholder"** refers to Cardholder, as authorised by the Accountholder, for the purpose of effecting transactions, setting flexible Debit Card transaction limits and modify access features of all Debit Card(s), issued in relation to the account. There can be maximum of only one Primary Debit Cardholder for each account.
8. **"Delegate Cardholder"** refers to the Cardholder as authorised by the Accountholder for the purpose of effecting specified transactions on the account. There can be maximum of 9 Delegate Cardholders.
9. **"Statement"** means a periodic statement (physical and/or electronic statement) of account/s sent by HSBC setting out the transactions carried out in the account during the given period and the balance in such account. It may also include any other information that HSBC may deem fit to include.
10. **"Transaction"** means any permissible instruction given, by a Cardholder using the Debit Card directly or indirectly, to HSBC to effect permissible actions in relation to the Account (examples of transactions would be cash withdrawals, viewing balances at ATMs, payments at points-of-sale or otherwise).
11. **"Merchant Establishments"** shall mean establishments wherever located, which display the VISA or VISA Electron logo and honour VISA Debit Cards.
12. **"EDC"** refers to electronic point-of-sale swipe terminals that permit the debiting of the demand deposit accounts for purchase transactions at merchant establishments.
13. **"International Transactions"** refers to all transactions effected by the Debit Cardholder from HSBC outside of India, Nepal and Bhutan.
14. **"VISA"** shall mean a mark owned by VISA International.
15. **"VISA ATM Network"** shall mean ATMs that honour the Debit Card and that display the VISA or Electron symbols.
16. **"Primary Account"** shall mean, in case of multiple accounts linked to the Debit Card, the account that has been designated as being the main/first account of operation i.e. the account from which purchase transactions, charges and fees related to the Debit Card are debited. In case only one account is linked to the Debit Card, "Primary Account" shall refer to such account.

Use of terms "you", "your", "him" or similar pronouns shall, where the context so admit, mean the Accountholder/ Cardholder, as may be applicable.

Issue of Debit Card

- a) The Bank shall have the sole discretion to limit the number of Debit Cards that would be issued per account.
- b) The Bank shall also have the sole discretion to limit the maximum number of accounts that can be linked to one Debit Card.
- c) The Debit Card and the related PIN will be issued in the name of the Cardholder (except the one that is issued along with the Instant Welcome Pack) who has been authorised by the Accountholder and who will be responsible to keep the said Debit Card under his/her custody, for and on behalf of the Accountholder.
- d) The Accountholder undertakes to indemnify the Bank against all actions, losses, claims and consequences arising out of the usage of the Debit Card, the safety of the PIN and the transaction/s effected thereby in the account with the Bank.
- e) Debit Cards issued to Cardholder will allow the Cardholder to use the card at ATMs of the HSBC Group or the VISA ATM network as well as for making purchases at Merchant Establishments. As a security feature, the Debit Card issued will be inactive for use at Merchant Establishments. In order to activate the Debit Card for transactions at merchant establishments, the Cardholder will need to do any of the following:
 - i) Use the Debit Card at an ATM, by entering the PIN.
 - ii) Call Business PhoneBanking representatives of their city to confirm receipt and activate the Debit Card.
- f) Debit Cards issued to the Cardholder can be used for making purchases at any VISA Electron/VISA merchant outlets in India and outside India.

Accountholder/Cardholder obligations and card validity

1. The Cardholder must sign the Debit Card immediately upon receipt. The Cardholder must not permit any other person to use it and should safeguard the Debit Card from misuse by retaining the Debit Card under his/her personal control at all times.
2. The Personal Identification Number (PIN) issued to the Cardholder for use with the Debit Card or any numbers chosen by the Cardholder as a PIN, are for the use of the Cardholder for and on behalf of the Accountholder and are non-transferable and strictly confidential. A written record of the PIN number should not be kept in any form, place or manner that may facilitate its use by another party. The PIN should not be disclosed to any third party under any circumstances or by any means whether voluntary or otherwise.
3. As a security feature, the Bank's computer system will invalidate any Debit Card that has not been used for effecting any Transaction within 1 year from the date of issue of the Debit Card or from the last withdrawal transaction.
4. The Cardholder shall not be entitled to overdraw the account or withdraw funds by the use of the Debit Card in excess of the agreed overdraft limit, if any.
5. The Accountholder and the Cardholder should note that the Debit Card is valid up to the last day of the month/year indicated. The Accountholder and the Cardholder hereby undertakes to destroy the Debit Card when it expires by cutting it into several pieces. The renewed Debit Card shall be sent to the Cardholder before the expiry of the Debit Card at the discretion of HSBC, upon evaluation of the conduct of the account. HSBC reserves the sole right of renewing the Debit Card on expiry.
6. Primary Debit Cardholder, apart from carrying out transactions, will also be able to modify access features and/or increase or decrease any limit, daily or otherwise, as may be applicable, to the Debit Card(s) linked to the account of which he is the Primary Debit Cardholder.
7. The card(s) will be at all times, the property of the Bank and shall be returned to the Bank unconditionally and immediately upon the Bank's request. The Bank reserves the right to cancel at any time without prior notice or to renew at its discretion, the ATM and/or any of the services thereby offered at any time.
8. The Accountholder shall be responsible for all transactions effected by the use of the Debit Card, along with the Cardholder, whether the transactions were/are authorised by the Accountholder or not and shall indemnify the Bank for the loss or damage caused by an unauthorised use of the card or related PIN including any penal action arising therefrom on account of any violation of RBI guideline or rules framed under Foreign Exchange Management Act, 1999 or any other law, rules and regulations for the time being in force.
9. The account shall be debited with the amount of any withdrawal, transfer and/or other transaction effected by use of the Debit Card. The Accountholder will maintain sufficient funds in the account to meet any transactions. The Accountholder and the Cardholder shall not be entitled to overdraw the account with the Bank or withdraw funds by use of the card in excess of the overdraft limit, if any, agreed upon with the Bank.

ATM Usage

1. The Debit Card is accepted at the HSBC Group ATMs and ATMs of other banks worldwide, which are members of the VISA ATM network.
2. The Bank may, at its discretion, withdraw temporarily or terminate the ATM funds transfer facility and/or all funds transfer facility for any other type of transaction(s). The Bank also reserves the right to change the maximum per day limit for funds transfer through the ATM.
3. Cash withdrawals performed by the Cardholder at the ATMs in countries other than India will be subject to a cash withdrawal fee, as per the prevailing tariff of charges. Cash withdrawals at non-HSBC ATMs in India will also be subject to a fee, if applicable, and will be debited to the account at the time of posting the cash withdrawals.
4. Cash and/or cheques deposited in any HSBC ATM by the use of the Debit Card will be only credited to the account after verification by the Bank, which shall be conclusive and binding for all purposes. The ATM Customer Advice issued by the ATM at the time of deposit only represents what the Accountholder purports to have deposited and will not be binding on the Bank. Cheques will be accepted for collection only and proceeds will not be available until these cheques are cleared. Similarly, for all cash withdrawals, at an ATM, any statements issued by the ATM at the time of withdrawal shall be conclusive, unless verified otherwise by HSBC. Any such verification shall likewise be final and conclusive and this verified amount will be binding on the Accountholder and Cardholder.
5. The availability of ATM service in a country other than that in which the Debit Card was issued is governed by the local regulations in force in such other country. HSBC shall not be liable if these services are withdrawn without notice thereof.

Merchant Establishment Usage

1. The Debit Card is for Electronic Use Only and will be accepted only at Merchant Establishments which have an electronic point-of-sale swipe terminal. Any usage of the card for purchases at Merchant Establishments other than through an electronic point-of-sale swipe terminal will be deemed unauthorised and the Cardholder and the Accountholder (as applicable) will be solely responsible for such transactions.
2. Whenever the Debit Card is used to make payments at Merchant Establishments, the Cardholder must sign the sales slip and retain the Cardholder copy. Copies of the sales slip may be furnished by HSBC at an additional charge. A sales slip with the signature of the Cardholder together with the Debit Card number noted thereon shall be conclusive evidence between HSBC and the Cardholder as to the extent of liability incurred by the Cardholder. HSBC shall not be required to ensure that the Cardholder receive to his/her satisfaction, the goods/services purchased using the Debit Card. Any sales slip not personally signed by the Cardholder but which can be proven as being authorised by the Cardholder/Accountholder will also be deemed to be the Accountholder's/Cardholder's liability.
3. HSBC does not accept any responsibility for any dealings the Merchant Establishment may have with the Cardholder/Accountholder, including but not limited to the supply of goods and services. Should the Cardholder/Accountholder have any complaint relating to any Merchant Establishment, the matter should be resolved with the merchant establishment and failure to do so will not relieve the Cardholder/Accountholder from any obligations to HSBC. HSBC may however try and assist the Cardholder/Accountholder wherever possible. For this, the Cardholder/Accountholder should inform HSBC of the complaint immediately along with any supporting documents.
4. The Cardholder will be liable for all costs associated with the collection of dues, legal expenses (should it become necessary to refer the matter to any agent), or where legal resources have been utilised in resolution of a dispute.
5. HSBC accepts no responsibility for refusal of any Merchant Establishment to honour the Debit Card.
6. HSBC accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to the account with the transaction amount.
7. A purchase and a subsequent credit for cancellation of goods/ services like air/rail tickets are two separate transactions. The refund will only be credited to the account (less cancellation charges) as and when it is received from the Merchant Establishment. If the credit is not posted to the account within 30 days from the day of refund, the Accountholder must notify HSBC, along with a copy of the credit note from the Merchant Establishment.
8. In case of Debit Card(s) linked to multiple accounts, transactions at Merchant Establishments will be effected only on the primary account. In case there are insufficient funds in the primary account, HSBC will not honour the transactions even if the necessary funds are available cumulatively or severally in the other accounts linked to the Debit Card.

International Usage

1. Utilisation of the Debit Card must be in strict accordance with the Foreign Exchange Management Act, 1999 and any rules/regulations thereunder (hereinafter referred to as "FEMA"). In the event of any failure to comply with the same, the Accountholder, each of the constituents thereof, and the Cardholder will be liable jointly and severally for action under the FEMA and may be debarred from holding the Debit Card issued by HSBC either at the instance of HSBC or the Reserve Bank of India (RBI). The Accountholder, each of the constituents thereof, and the Cardholder shall jointly and severally indemnify and hold harmless HSBC from and against any/all consequences arising from the Accountholder not complying with the provisions of FEMA and any rules/regulations thereunder.
2. The Debit Card is not valid for foreign currency transactions in Nepal and Bhutan (i.e. in any currency that is not the local currency or the Indian Rupee).
3. HSBC shall be under no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of a charge caused by the Accountholder and/or the Cardholder having exceeded the foreign exchange entitlements as prescribed by the RBI as issued from time to time, on HSBC becoming aware of the Accountholder exceeding his entitlements.
4. The Accountholder and the Cardholder (as applicable) undertake not to use the Debit Card to effect payment(s) for any illegal purchases i.e. Purchases of items/services not permitted as per extant laws, rules and regulations.
5. In case of transactions effected in foreign currency using the Debit Card, the Accountholder should promptly contact the Bank and complete all necessary documentation, as required under FEMA. Necessary RBI approvals should be sought through HSBC before usage of the Debit Card in excess of the item-wise limits prescribed under FEMA. HSBC reserves the right to report to RBI any contravention of these requirements.

Fees

1. Annual fees, if any, for the Debit Card will be debited to the primary account on issuance/ renewal as per the prevailing tariff. These fees are not refundable.
2. Transaction fees for cash withdrawals will be debited to the Account at the time of posting the cash withdrawal. Other Debit Card related charges will be debited to the Bank account, from time to time, as per the prevailing tariff.
3. The current tariff is provided in this User Guide and the Bank shall provide prior notice of at least one (1) month before effecting any revision of the applicable tariff.
4. All charges in foreign currency will be billed to the account in Indian Rupees. The Accountholder hereby authorises HSBC and VISA to convert the charges incurred in the foreign currency into the Indian Rupee equivalent thereof at such rate as HSBC may from time to time designate.
5. Any cancellation of the Debit Card facility within 1 year from the date of availment will attract a charge, which may from time to time be fixed by the Bank.

Disclosure of information

1. When requested by HSBC, the Accountholder and Cardholder shall provide any information, records or certificates relating to any matters that HSBC deems necessary. The Accountholder and Cardholder authorise HSBC to verify the veracity of the information furnished by whatever means or from whichever source deemed necessary. If the data is not provided or if incorrect, HSBC may at its discretion refuse renewal of the Debit Card or cancel the Debit Card forthwith.
2. HSBC reserves the right to disclose customer information to any court of competent jurisdiction, quasi judicial authorities, law enforcement agencies and any other Central Government or State Government body.
3. HSBC reserves the right to disclose, in strict confidence, to other institutions, such information concerning the account as may be necessary or appropriate in connection to its participation in any electronic fund transfer network, or as the Bank may deem necessary for the performance of any obligations arising out of or in connection with the use or operation of the Debit Card.
4. HSBC may assign any activities to any third party at its sole discretion and provide details of the account to such third party agencies, for the purpose of back office processing and other activities outsourced as per Reserve Bank of India guidelines.

5. From time to time, HSBC communicates various features/products/promotional offers which offer significant benefits to its customers and may use the services of third party agencies to do so. The Accountholder may avail of the 'Do Not Contact' service to opt out of such communication.
6. HSBC reserves the right to report to the RBI, any foreign currency withdrawals/payments effected using the Debit Card.

Lost or stolen card

1. The loss or theft of the Debit Card should be reported to HSBC immediately. The loss or theft may be reported at the VISA Global Assistance Services Helplines whilst outside India. Although loss or theft may be reported by any means, the Accountholder must confirm the same in writing to HSBC as soon as possible. A copy of the acknowledged police complaint regarding such loss/theft must accompany the written confirmation.
2. If transactions at Merchant Establishments are received by HSBC after the Debit Card has been lost or stolen but before receipt of written intimation thereof by HSBC, the Accountholder shall be liable for all such amounts debited to the account.
3. Liability of transactions at Merchant Establishments, effected on a lost Debit Card after the loss is reported in writing in accordance with clause 1 of this section, will be zero provided it can be proven that reasonable care and diligence was undertaken in safekeeping the Debit Card, the loss/theft promptly reported and that the Cardholder acted in good faith (this feature hereinafter referred to as 'Zero Lost Card Liability'). However, no such Zero Lost Card Liability will be applicable on cash withdrawals done through ATMs, as such transactions require the use of a PIN, which is confidential to Cardholder.
4. The Accountholder, each constituent thereof, including the Cardholder, hereby indemnify HSBC fully against any liability (civil or criminal), loss, cost, expenses or damages that may arise due to loss or misuse of the Debit Card in the event that it is lost and not reported to HSBC in accordance with clause 1 of this section, or lost and misused before HSBC is informed in accordance with clause 1 of this section.
5. Provided the Accountholder complies in all respects with the applicable terms and conditions, a replacement Debit Card may be issued at the sole discretion of HSBC at the applicable fee. The Bank will debit the account with any cost incurred in issuing the replacement Debit Card.
6. Should the Accountholder and/or Cardholder subsequently recover the Debit Card, it must not be used. The Debit Card should be destroyed by cutting it into several pieces through the magnetic strip.

Statements and records

1. The records of Debit Card transactions will be available on the Account Statement sent by HSBC. Such account statements shall be mailed to the Accountholder or shall be made available on Business Internet Banking on a periodic basis. The Accountholder can also get a verbal or written record of his/her transactions at any time by calling the Business PhoneBanking or utilising the mini-statement facility at HSBC ATMs. In case the Accountholder would like the frequency of mailing account statements to be changed, a request should be made in writing. Charges at prevailing rates will apply.
2. HSBC's record of transactions processed by the use of the Debit Card shall be conclusive and binding for all purposes.
3. The Accountholder will inform HSBC in writing within fifteen (15) days from the statement date of any irregularities or discrepancies that exist in the transaction details on the statement sent by HSBC. If no such notice is received during this time, HSBC will assume the correctness of both the transactions and the statement.
4. HSBC shall make bona fide and reasonable efforts to resolve an aggrieved Debit Cardholder's disagreement with an applicable charge indicated in the account statement or as otherwise determined by the customer, within two months of receipt of notice of disagreement. If after such effort, HSBC determines that the charge is correct, then it shall communicate the same to the Debit Cardholder.

Termination

1. HSBC reserves the right to cancel/withdraw at any time without any prior notice or to renew at its discretion, the Debit Card or any of the other services offered at any time without prior notice and without assigning any reason.
2. In the event that the Accountholder decides to close the account with HSBC, the Debit Card issued to the Cardholder(s) linked to such account would automatically stand cancelled. The Cardholder(s) must immediately cease to use the Debit Card(s) and destroy and return the Debit Card(s) linked to such account. In case of any

outstanding transactions, that have not yet been debited to the account, the same will be netted off from the balance prior to HSBC returning the funds to the Accountholder.

3. In the event that the Accountholder decides to terminate the use of the Debit Card, the Accountholder shall give HSBC not less than 7 days' prior notice in writing and forthwith return to HSBC, the Debit Card, cut into several pieces through the magnetic strip, and obtain a valid receipt thereof. Such termination shall be deemed a termination of the Debit Card facility accorded by the Bank to the Accountholder.
4. The Debit Card shall be the property of the Bank and must be returned to the Bank immediately and unconditionally upon the Bank's request. The Cardholder should ensure that the identity of the Bank officer is established before handing over the Debit Card.
5. HSBC shall be entitled to terminate the Debit Card facility with immediate effect and the Debit Card shall be returned upon the occurrence of any of the following events:
 - i) Failure to comply with the terms and conditions herein set forth.
 - ii) An event of default under any agreement or commitment (contingent or otherwise) entered into with HSBC.
 - iii) The Accountholder/Cardholder becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.
 - iv) Demise of the Accountholder/Cardholder (in case of Sole Proprietorships or Partnership firms) or Liquidation, winding up or dissolution of the Accountholder.
 - v) Closure of the account or failure to maintain the minimum average balance in the account.

General

1. The Accountholder will promptly notify HSBC in writing of any change in address and telephone numbers of the Cardholder(s).
2. The Bank reserves the right to add, to delete and/or vary of these Terms and Conditions and such changed Terms and Conditions will be displayed on the HSBC website and a copy of the same available on request. Use of the Debit Card after the date upon which any change to these Terms and Conditions is to have effect (as specified in the Bank's notice), will constitute acceptance without reservation by the Accountholder of such change. If the Accountholder does not accept any such change, the Debit Card must be returned to the Bank prior to the date upon which such change is to have effect.
3. Any notice hereunder sent by post will be deemed to have been received by the Accountholder and the Cardholder within 7 days from the posting of the notification to the address last given to HSBC in writing by the Accountholder. Publication of changes by such means as HSBC may consider appropriate will constitute effective notice to the Accountholder thereof.
4. If a Cardholder, by using the Debit Card, draws an amount in excess of the balance available or overdraft limit permitted by HSBC, the Accountholder will pay HSBC promptly and unconditionally, the entire amount overdrawn with interest and penalties, if any, at a rate to be decided by HSBC. However this should not be construed as an agreement, either expressed or implied that HSBC is bound to grant any overdraft facility whatsoever.
5. HSBC makes no representations about the quality of the goods and services offered by third parties providing benefits such as discounts to Accountholder and Cardholder (as applicable). HSBC will not be responsible if the service is in any way deficient or otherwise unsatisfactory.
6. The Bank will not be liable for any failure to provide any service or to perform any obligation thereunder where such failure is attributable (whether directly or indirectly) to any malfunction of the ATM or the Debit Card, temporary insufficiency of funds, any dispute or other circumstances beyond its control.
7. HSBC shall not be liable for any loss or damage, including any consequential or indirect loss or damage, arising from or related to the issue/use/loss of the Debit Card and related PIN, howsoever caused.
8. In addition to these terms and conditions, the usage of the Debit Card shall also be subject to VISA guidelines.
9. The issue and use of the Debit Card shall be subject to extant laws, rules and regulations, VISA guidelines and HSBC's terms and conditions, as may be in force from time to time.
10. All authorisations and powers conferred on the Bank are irrevocable. These terms and conditions will be construed in accordance with and governed by the laws of India.
11. All disputes are subject to the exclusive jurisdiction of the Courts of Mumbai, irrespective of whether any other Court may have concurrent jurisdiction in the matter.



HSBC Branches & PhoneBanking numbers

Ahmedabad	98983 77318
Main Office:	Mardia Plaza, C.G. Road, Ahmedabad - 380 006.
Bangalore	4118 6590
Main Office:	7, Mahatma Gandhi Road, Bangalore - 560 001.
Jayanagar:	Suraj Ganga Arcade, # 332/7, 14th Cross, 2nd Block, Bangalore - 560 011.
Chandigarh	98769 37318
Main Office:	SCO1, Sector 9-D, Chandigarh - 160 017.
Chennai	4200 8790
Main Office:	96, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004.
Adyar:	No. 43, Rajalakshmi Palace, 1st Main Road, Gandhinagar, Chennai - 600 020.
Coimbatore	98944 77318
Main Office:	Srivari Gokul Towers, 108 Race Course Road, Coimbatore - 641 018.
Gurgaon	99107 97318
Main Office:	JMD Regent Square, Gurgaon Mehrauli Road, DLF Phase II, Gurgaon - 122 001.
Hyderabad	6667 4790
Main Office:	Uma Plaza, Road No.1, Nagarjuna Hills, Hyderabad - 500 082.
Indore	98934 77318
Main Office:	Darshan Mall, 15/2, Race Course Road, Indore - 452 001.
Jaipur	99280 37318
Main Office:	Vasanti, 61-A, Sardar Patel Marg, C-Scheme, Jaipur - 302 001.
Jodhpur	99280 37318
Main Office:	Plot No. C - 43A (2), PWD Colony, Jodhpur - 342 001.
Kochi	98954 77318
Main Office:	39/6765, Hotel Harbour View Residency, Opp. Shipyard, M.G. Road, Kochi - 682 015.
Kolkata	2213 9980
Main Office:	31, BBD Bagh, Dalhousie Square, Kolkata - 700 001.
New Alipore:	375, Block ?G?, New Alipore, Kolkata - 700 053.
Ballygunge:	15 Gariahat Road, Ballygunge, Kolkata - 700 019.
Gariahat:	2/1 A, Ekdalia Road, Kolkata - 700 019.
Howrah:	21 Grand Trunk Road (South), Howrah - 711 101.
Shakespeare Sarani:	Jasmine Towers, 31 Shakespeare Sarani, Kolkata - 700 017.
Ultadanga:	P-158, Nazrul Islam Avenue, Kolkata - 700 054.
Lucknow	99350 97318
Main Office:	1, Shahanjaf Road, Opp. Saharaganj Mall, Lucknow - 226 001.
Ludhiana	98769 37318
Main Office:	Ground Floor, Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 004.
Mumbai	6666 8890
Main Office:	52/60, Mahatma Gandhi Road, Mumbai - 400 001.
Andheri (E):	Kamala Bhavan, Swami Nityanand Marg, Mumbai - 400 069.

Andheri (W): E 2-3-4 Manish Gardens, Ground Floor, J.P. Road, Mumbai - 400 058.
 Bandra (W): HSBC Centre, Ambedkar Road, Mumbai - 400 050.
 Borivili (W): Siddharth Arcade, L.T. Road-Factory Lane Junction, Mumbai - 400 092.
 Chembur: Mercantile Apartments, Dr. Choitram Gidwani Road, Near Golf Club, Mumbai - 400 074.
 Juhu Vile Parle: Saroj, B7 Kapole Society, V.L. Mehta Road, Near Juhu Centaur, Mumbai - 400 049.
 Peddar Road: Asha Mahal, 46, Dr. B.G. Deshmukh Marg, Mumbai - 400 026.
 Powai: Prudential, Hiranandani Business Park, Powai, Mumbai - 400 076.
 Thane: Ishkrupa, Ram Maruti Road, Naupada, Thane (W) - 400 602.

Mysore 99809 27318

Main Office: NO. 1, Block III, Kalidasa Road, Jayalakshmpuram, Mysore - 570 002.

Nagpur 98900 47318

Main Office: Shriram Shyam Towers, Shop No. 6 & 7, S V Patel Road, Kingway, Nagpur - 440 001.

New Delhi 4149 0790

Main Office: 25 Barakhamba Road, New Delhi - 110 001.
 Basant Lok: 12, Basant Lok, New Delhi - 110 048.
 Punjabi Bagh: No. 34 Central Market, Sector 2, West Avenue Road, Punjabi Bagh (W)
 New Delhi -110 026.
 Greater Kailash: R-47, Greater Kailash-I, New Delhi - 110 048.
 South Extension: F-43, South Extension-I, New Delhi - 110 049.

NOIDA 99107 97318

Main Office: Plot No.K-14-18, Sector 18, NOIDA - 201 301.

Patna 99313 97318

Main Office: Kataruka Niwas, South Gandhi Maidan, Patna - 800 001.

Pune 2600 1190

Main office: Amar Avinash Corporate City, Sector No.11, Bund Garden Road, Pune - 411 001.
 Shivaji Nagar: Pradeep Chambers, 813/1, Shop No. 3, Bhandarkar Road, Pune - 41

Raipur 98934 77318

Main Office: D M Plaza, Holding No. 8/127, Moulana Abdul Rauf Ward No. 36,
 Fire Brigade Chowk, Chhotapara, Raipur - 492 001.

Trivandrum 98954 77318

Main Office: Kulathakal Towers, Diamond Hill, Vellayambalam, Trivandrum - 695 010.

Vadodara 98983 77318

Main Office: Sheel,1/2, Kalpana Society, Inox Multiplex Road, Race Course Circle,
 Vadodara - 390 007.

Visakhapatnam 98496 77318

Main Office: Vinayagar Paradise, Door No. 10-1-38/b, Waltair Uplands, T.B. Road
 Visakhapatnam - 530 003