

# MOST IMPORTANT TERMS AND CONDITIONS

To get the complete version, please visit [www.hsbc.co.in](http://www.hsbc.co.in)

## 1. Tariff

Annual Fee / Additional Card	₹ 150
Balance Enquiry and Cash Withdrawal at HSBC ATMs	Free
Balance Enquiry and Cash Withdrawal at other banks VISAATMs in India	5 <sup>^</sup> free cash withdrawal transactions per calendar month
Other bank VISAATM cash withdrawals / balance enquiries (outside India)	₹ 120 per withdrawal / ₹ 15 per enquiry
HSBC Group ATM transactions (outside India)	₹ 120 per withdrawal / ₹ 15 per enquiry
Replacement of lost / damaged Debit Card (within / outside India)	₹ 150 plus national / international courier charges
Sales Slip Retrieval / Charge Back Processing Fee	₹ 225
ATM card replacement fee	₹ 150
Per transaction limit for cash withdrawal at other banks ATM in India	₹ 10,000
Duplicate PIN issuance	₹ 50 per request
Transaction declined due to insufficient funds at an ATM	₹ 25 per transaction

## Notes:

^Subsequent transactions, on decline of first transaction due to insufficient funds, will be charged ₹ 20 per transaction and this will be recovered from the linked Savings / Current account in the subsequent calendar month.

Use of Debit Card at petrol pumps, will attract a surcharge of 2.5% on the purchase value or ₹ 10 (whichever is higher).

Some banks may levy an access fee for use of their ATMs abroad which is over and above the ATM cash withdrawal charge levied by HSBC.

HSBC will charge a cross currency conversion markup of 3.5% (service tax extra) on all international transactions (ATM and point-of-sale) using the HSBC Debit Card.

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

Tariff structure is subject to change from time to time at the sole discretion of HSBC India. HSBC India, shall provide one month's notice prior to the revised charges being levied / becoming effective.

## 2. Transaction Limits

ATM Cash Withdrawal - ₹ 25,000 (per day)

Purchase Transaction - ₹ 40,000 (per day)

Transfer Limits - ₹ 50,000 (to accounts linked to or not linked to card)

## Merchant Usage

This VISA Debit Card (Debit Card) is issued by The Hongkong and Shanghai Banking Corporation Limited (HSBC) to the HSBC customers (Cardholders) having their savings / current account with HSBC. This 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 Debit Card for purchases, at Merchant Establishments, other than through an electronic point-of-sale swipe terminal, will be deemed unauthorised and the Cardholder shall be responsible for such transactions.

As a security feature, the Debit Card issued will be initially inactive for use at merchant establishments. In order to activate the Debit Card for Transactions at merchant establishments, the Cardholder will be required to either use the Debit Card at an ATM, by entering the PIN or call HSBC PhoneBanking / customer service representatives in his city to confirm receipt and to get the Debit Card activated.

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 has received / availed of the goods / service to his / her satisfaction. Any sales slip, not personally signed by the Cardholder but for which the transaction can be proven as being authorised by the Cardholder will also be deemed to be the Cardholder's liability.

HSBC accepts no responsibility for any surcharge levied by any merchant establishment and debited to the Account along with the Transaction amount.

A purchase and a subsequent credit on cancellation of goods / services like air / rail tickets etc. 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 Cardholder should notify HSBC, along with a copy of the credit note from the merchant establishment.

In case of Debit Cards linked to multiple Accounts, Transactions executed at merchant establishments will be effected by debiting the primary account. In case this account has insufficient funds to honour such Transactions, then 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.

### **ATM Usage**

The Debit Card, is accepted at the HSBC Group ATMs and ATMs of other banks worldwide, which are members of the VISA ATM network.

HSBC 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 the control of HSBC.

Cash and / or cheques deposited in any ATM by the use of the Debit Card will be only credited to the account after verification by HSBC, 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 Cardholder purports to have deposited and will not be binding on HSBC. 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 HSBC 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 Cardholder.

### **3. Billing & Payments**

The account shall be debited with the amount of any withdrawal, transfer and / or any other transactions effected by use of the Debit Card. The Cardholder shall maintain sufficient funds in the account to meet any Transactions. The Cardholder shall not be entitled to overdraw the account with HSBC or withdraw funds by use of the Debit Card in excess of the overdraft limit, if any, agreed with HSBC.

The records of Debit Card Transactions (Transactions) will be available on the statement sent by HSBC. Such statements, shall be mailed to the Cardholder on a periodic basis to the mailing address, as available on the record and as per the terms and conditions applicable to the account. The Cardholder can also get a verbal or written record of his / her Transactions at any time by calling the HSBC PhoneBanking / Customer Service centres or utilising the mini-statement facility at HSBC ATMs.

The Cardholder 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 reflected and the statement issued to the Cardholder.

### **4. International Usage**

1) Use 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 Cardholder(s) will be jointly and severally liable for action under the FEMA provisions, and may be debarred from holding the Debit Card issued by HSBC either at the instance of HSBC or Reserve Bank of India (RBI). The Cardholder(s), shall jointly and severally indemnify and hold harmless HSBC from and against any / all consequences arising from his / her non compliance of FEMA provisions.

- 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 on decline of authorisation for any Transaction, on Account of the Cardholder having exceeded the foreign exchange entitlements, as prescribed by the RBI from time to time, on HSBC becoming aware of such excess.
- 4) The Cardholder undertakes 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 (including FEMA).

## 5. Lost Cards

- 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, but without any negligence, the

Cardholder must confirm the same to HSBC in writing as well.. A copy of the acknowledged police complaint, regarding such loss / theft of the Card, must accompany the written confirmation made to HSBC.

- 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 by HSBC, then the Cardholder shall be liable for all such amounts debited to his / her account, prior to the Debit Card being reported stolen / lost.
- 3) The liability of Transactions executed 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 the Customer can prove beyond doubt that complete care and caution was undertaken by the him / her in maintaining the lost Debit Card and the loss / theft was promptly reported by him / her and that the Cardholder acted in complete good faith (this feature hereinafter referred to as 'Zero Lost Card Liability) and without any malafide intentions at his end or in connivance with someone to cause wrongful gain to him / her self and wrongful loss to HSBC. However, no such Zero Lost Card Liability will be applicable on cash withdrawals done at ATMs Machine, as such Transactions requires the use of the secret PIN number, which is confidential and is only known to the Cardholder.
- 4) The Cardholder, hereby, indemnifies 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, the Debit Card is lost and its loss

is not reported to HSBC, in accordance with clause 1 of this section, or it is lost and the same is misused, before HSBC is informed in accordance with clause 1 of this section.

- 5) Provided the Cardholder 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. HSBC will debit the account with any cost incurred in issuing the said replacement Debit Card.

## 6. Disclosure

HSBC reserves the right to disclose Customer information to any court of law, quasi judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.

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 HSBC may deem necessary for the performance of any obligations arising out of or in connection with the usage or operation of the Debit Card.

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. In this connection, the Account holder(s) understands that HSBC needs to and so he / she authorises HSBC to process, share, store or transmit information about the Cardholder, the account and / or the

Transaction(s), within the HSBC Group or with any institution or agent or third party used by HSBC. HSBC undertakes that any such processing, sharing, storage or transmission of information will be done on a confidential basis and HSBC will endeavour to maintain the strict confidentiality of such information within the HSBC Group unless (a) otherwise required or permitted by any applicable law, regulation or request of any public or regulatory authority;

or (b) disclosure is required for the purposes of preventing fraud; or (c) HSBC deems disclosure necessary to provide the Debit Card facility. The Cardholder(s) and HSBC shall comply with all applicable data protection laws. The Cardholder(s) confirm(s) that all persons whose personal or other data is transmitted, processed or otherwise handled, have consented to such transmission, processing or other handling under these terms and conditions, in accordance with these laws, or will do so prior to any such transmission, processing or other handling. The Accountholder(s) further agrees to indemnify and hold HSBC harmless from all costs, penalties, damages and other losses incurred as the result of any breach of this provision.

HSBC reserves the right to report to the RBI, any foreign currency withdrawals / payments effected using the Debit Card.

## **7. Termination**

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 related to it, offered at any time without prior notice and without assigning any reason thereof. In the event, when the Cardholder decides to close his / her account with HSBC, the Debit Card issued on such account would automatically stand cancelled. The Cardholder must immediately cease to use the Debit Card and destroy and return to HSBC the Debit Card linked to such Account. In case of any outstanding Transactions, that have yet not been debited to the Account, the same will be netted off by HSBC from the existing balance of the account, prior to returning the funds to the Cardholder.

In the event, when the Cardholder decides to terminate the usage of the Debit Card facility, the Cardholder 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 HSBC to the Cardholder.

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(s) becoming the subject of any bankruptcy, insolvency proceedings or proceedings of a similar nature.

- iv) Demise of the Cardholder.
- v) Closure of the account or failure to maintain the minimum average balance in the account.

For detailed Debit Card Terms and Conditions please refer to the Debit Card User Guide.

## **HSBC Branches & PhoneBanking numbers**

### **Ahmedabad 98982 72424**

Main Office: Mardia Plaza, C G Road, Ahmedabad 380 006, India.

### **Bangalore 2558 9595**

Main Office: 7, M G Road, HSBC Centre, Bangalore 560 001, India.

Jayanagar: Suraj Ganga Arcade, # 332/7, 14th Cross, 2nd Block, Jayanagar, Bangalore 560011, India.

### **Chandigarh 98769 22424**

Main Office: SCO 1, Sector 9-D, Chandigarh 160 017, India.

### **Chennai 2526 9595**

Main Office: 96, Dr. Radhakrishnan Salai, Mylapore, Chennai 600 004, India.

Adyar: No. 43, Rajalakshmi Palace, 1st Main Road, Gandhinagar, Chennai - 600 020, India.

### **Coimbatore 98943 72424**

Main Office: SCO 1, Sector 9-D, Chandigarh 160 017, India.

### **Gurgaon 99107 92424**

Main Office: JMD Regent Square, DLF Phase II, Mehrauli - Gurgaon Road, Gurgaon 122 001, India.

### **Hyderabad 2335 8686**

Main Office: Uma Plaza, Road No. 1, Banjara Hills (Nagarjuna Hills), Hyderabad 500 082, India.

**Indore 98932 72424**

Main Office: Darshan Mall, 15/2 Race Course Road, Indore 452 001, India.

**Jaipur 99280 32424**

Main Office: Vasanti 61-A, Sardar Patel Marg, C-Scheme, Jaipur 302 001, India.

**Jodhpur 99280 32424**

Main Office: Plot No. C-43 A(2), PWD Colony, Jodhpur - 342001, India.

**Kochi 98954 72424**

Main Office: 39/6765, Harbour View Residency, MG Road, Kochi 682 015, India.

**Kolkata 2243 8585**

Main Office: 31, BBD Bagh, Dalhousie Square, Kolkata 700 001, India.

Ballygunge: 15, Gariahat Road, Ballygunge, Kolkata 700 019, India.

Gariahat: 2/1 Ekdalia Road, Kolkata 700 019, India

Howrah: 21, Grand Trunk Road, Howrah 711 101, India.

New Alipore: 375, Block G, New Alipore, Kolkata 700 053, India

Shakespeare Sarani: Jasmine Tower, 31 Shakespeare Sarani, Kolkata 700017, India.

Ultadanga: P 158, Nazrul Islam Avenue, Kolkata 700 054, India.

**Lucknow 99351 42424**

Main Office: 1, Shahnajaf Road, Opp. Saharaganj Mall, Lucknow - 226 001.

**Ludhiana 98769 22424**

Main Office: Ground Floor, Ludhiana Stock Exchange Building, Feroze Gandhi Market, Ludhiana 141 001, India.

## **Mumbai 4042 2424**

Main Office: 52/60, Mahatma Gandhi Road, Mumbai 400001, India.

Andheri (E): Kamla Bhawan, Swami Nityanand Marg, Andheri (East), Mumbai 400069, India.

Andheri (W): E-2-3-4, Manish Gardens, J P Road, Andheri (W), Mumbai 400058, India.

Bandra (W): HSBC Centre, Dr. Ambedkar Road, Bandra (W), Mumbai 400050, India.

Borivili (W): Siddharth Arcade, Lokmanya Tilak Road, Factory Lane Junction, Borivili (West), Mumbai 400092, India.

Chembur: Mercantile Apartments, Dr. C. P. Gidwani Road, Chembur, Mumbai 400074, India.

Juhu: Saroj, B7 Kapole Complex, V. L. Mehta Road, Juhu, Mumbai 400049, India.

Peddar Road: Asha Mahal, 46-B, Dr. G. Deshmukh Road, Peddar Road, Mumbai 400026, India.

Powai: Prudential Hiranandani Business Park, Powai, Mumbai 400076, India.

## **Mysore 99809 22424**

Main Office: Kataruka Niwas, South Gandhi Maidan, Patna, India.

## **Nagpur 99600 42424**

Main Office: Pradeep Chambers, 813/A, Shop No. 3, Bhandarkar Road, Shivaji Nagar, Pune - 411004, India.

## **New Delhi 2373 8989**

Main Office: 25, Birla Towers, Barakhamba Road, New Delhi 110001, India.

South Extension: F-43, South Extension Part-1, New Delhi 110049, India.

Greater Kailash: R-47 Greater Kailash I, New Delhi 110048, India.

Basant Lok: 12, Basant Lok, New Delhi 110057, India.

Punjabi Bagh: No.34, Central Market, Sector-II, West Avenue Road, Punjabi Bagh (West), New Delhi 110026, India.

**Noida 99107 92424**

Main Office: Plot No. K-14-18, Sector 18, Noida 201301, India.

**Patna 99313 62424**

Main Office: Kataruka Niwas, Municipal Survey No. 877, South Gandhi Maidan, Patna 800001, India.

**Pune 6602 8585**

Main Office: Amar Avinash Corporate City, Bund Garden Road, Pune 411001, India.

Shivaji Nagar: Pradeep Chambers, 813/A, Shop No. 3, Bhandarkar Road, Shivaji Nagar, Pune - 411004. India.

**Raipur 98932 72424**

Main Office: DM Plaza, 8/127 Moulana Abdul Rauf, Fire Brigade Chowk, Chhotapara, Raipur 492001, India.

**Thiruvananthapuram 98954 72424**

Main Office: Diamond Hill, Vellayambalam, Thiruvananthapuram 695010, India.

**Vadodara 98982 72424**

Main Office: Sheel, 1-2 Kalpana Society, INOX Multiplex Road, Race Course Road, Vadodara - 390007, India.

**Visakhapatnam 98490 12424**

Main Office: Vinayagar Paradise, Door No. 10-1-38B, Waltair Uplands, T. B. Road, Visakhapatnam - 530003, India.