

Services Guide



Shine
On

HSBC 

The world's local bank





Dear Customer,

Welcome to the privileged circle of PowerVantage Plus Platinum Debit Cardholders. Your PowerVantage Plus 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 PowerVantage Plus Platinum Debit Card at 26 million merchant outlets and more than 1 million VISA ATMs worldwide.

The PowerVantage Plus 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 PowerVantage Plus Platinum Debit Card, please read this User Guide and Terms and Conditions thoroughly.

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

Yours sincerely,

Rajnish Bahl

Head - Personal Financial Services, India



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[Enclosure: Debit Card Terms and Conditions](#)



Knowing your PowerVantage Plus Platinum Debit Card

Front

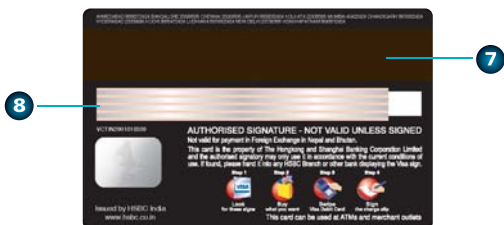
1. **Debit Card number:** This is your exclusive 16-digit Card number. Please quote this number in all communication / correspondence with the Bank.
2. **Your name:** Only you are authorised to use your Debit Card. Please check to see that your Debit Card has been correctly indent printed.
3. **Valid 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 PowerVantage Plus Platinum Debit Card worldwide.
5. **Electronic usage sign:** In case of purchase transactions, the PowerVantage Plus Platinum Debit Card can only be used at merchant outlets with electronic point-of-sale swipe terminals. Please do not try and use your PowerVantage Plus 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 PowerVantage Plus Platinum Debit Card is linked.





Back

- Magnetic strip:** Important information pertaining to your PowerVantage Plus Platinum Debit Card is encoded here. Please protect your PowerVantage Plus 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 PowerVantage Plus 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 accuracy of the name on your PowerVantage Plus Platinum Debit Card.
- Please sign on the signature panel on the reverse of your PowerVantage Plus Platinum Debit Card.
- For your safety, the PowerVantage Plus Platinum Debit Card sent to you is inactive for use at merchant establishments (Please refer to the section “Getting Started with your PowerVantage Plus 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 PowerVantage Plus Platinum Debit Card at ATMs.
- Once your PowerVantage Plus 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 PowerVantage Plus Platinum Debit Card

Activation

- 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 PowerVantage Plus Platinum Debit Card, you can either:
 - a) Use your PowerVantage Plus 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 PowerVantage Plus Platinum Debit Card.

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

Using Your PowerVantage Plus Platinum Debit Card

At Merchant establishments

You can use your PowerVantage Plus 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 PowerVantage Plus Platinum Debit Card:

1. **LOOK** for a VISA logo at the merchant establishment. The merchant must have an electronic POS (Point of Sale) swipe terminal.
2. **SHOP:** Select the goods you wish to purchase.
3. **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.

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 PowerVantage Plus Platinum Debit Card. The merchant verifies the signature and returns the PowerVantage Plus 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 PowerVantage Plus Platinum Debit Card at the time of purchase i.e. the PowerVantage Plus Platinum Debit Card cannot be used for Mail Order, Telephone Order or Internet Transactions.

At ATMs

- You can use your PowerVantage Plus 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 for your last 8 transactions
 - Transfer funds between accounts
 - Change PIN
 - Request account statements
 - Request a chequebook
 - Deposit cash/cheque

Cash withdrawals and balance enquiries overseas will attract a transaction fee of Rs. 120 and Rs. 15 respectively. (Service Tax and any other cess will be applicable as per the prevailing rates. Please refer tariff sheet on page no. 13 for further details).

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



Privileges On Your PowerVantage Plus Platinum Debit Card

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

- **24 x 7 International Concierge Service**

As a privileged PowerVantage Plus 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**

Get Zero Lost Card Liability, against fraudulent purchase transactions occurring on account of loss of debit card for up to 30 days prior to reporting the loss to HSBC. The liability per card is restricted to a maximum of Rs. 50,000. All you need to do is report the loss to HSBC PhoneBanking and submit all required documents. Terms & Conditions apply.

- **Higher Transaction Limits**

Especially for PowerVantage Plus 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 A PowerVantage Plus Platinum Debit Card

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

To activate your PowerVantage Plus Platinum Debit Card or for any queries regarding your PowerVantage Plus 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 "PhoneBanking Numbers" on page no. 14.

- **Additional Cards**

Additional PowerVantage Plus Platinum Debit Cards will be issued to joint account holders 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 PhoneBanking / Customer Service.

- **Effective Money Management Tool**

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



International Usage Of Your PowerVantage Plus Platinum Debit Card

- Your PowerVantage Plus 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 travelling 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 PowerVantage Plus Platinum Debit Card will be reflected in your Bank account statement.
- Please note that you will be able to access only your primary account while transacting at VISA ATMs and merchant establishments overseas.
- Please note that a foreign currency conversion markup is applicable on all international transactions (VISA ATM and Point of Sale). Please refer to the tariff sheet for details
- HSBC will charge a cross currency conversion markup of 3.5% (Service tax extra) on all international transactions (VISA ATM & Point of Sale) using the PowerVantage Plus Platinum Debit Card.



VISA Global Customer Assistance Services (GCAS)

PowerVantage Plus Platinum 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.

<u>Service</u>	<u>Charge</u>
Lost / Stolen Card reporting	Free
Emergency Cash	Free
Emergency Card	Free
Miscellaneous enquiry	US \$ 5

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 / traveller's cheques / your Bank account / Debit Card / Credit Card) should not exceed the limit set by



the 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.

- Please note that your 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.
- To track your overseas spends in order to ensure that they are within the permissible RBI limits, you will have to convert the equivalent Rupee amount shown on your statement for each overseas transaction to US\$ using the day's telegraphic transfer selling rate which can be obtained from your Authorised Dealer.
- All transactions (domestic and international) incurred by your additional PowerVantage Plus Platinum Debit Cardholders will also be reflected on your account statement. Additional PowerVantage Plus Platinum Debit Cardholders also must ensure that the expenses they incur overseas are strictly in accordance with the Exchange Control Regulations of the RBI. Any violation of the Exchange Control Regulations arising out of utilisation of this PowerVantage Plus Platinum Debit Card is the responsibility of the individual PowerVantage Plus Platinum Debit Cardholder (primary / additional) and he / she will 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 PowerVantage Plus Platinum Debit Card.



Safeguarding Your PowerVantage Plus Platinum Debit Card

Following these simple guidelines will ensure that using your PowerVantage Plus 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 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.



<input checked="" type="checkbox"/> Do's	<input type="checkbox"/> Don'ts
<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 reissued 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.



PowerVantage Plus Platinum Debit Card – Tariff Sheet

Service	Fees
Annual Fee (p.a.)	Rs. 500
Additional Card (p.a.)	Rs. 500 per Card
HSBC ATM Cash Withdrawal/ Balance Enquiry (India)	FREE
Other bank VISA ATMs Cash Withdrawal & Balance Enquiry (India)	FREE
ATM Cash Withdrawal (outside India)	Rs. 120 per transaction
ATM Balance Enquiry (outside India)	Rs. 15 per enquiry
Card Replacement Fee (within India)	Rs. 150
Card Replacement Fee (outside India)	Rs. 150 + international courier cost
PIN replacement	INR 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
Account Statement	Monthly - Free
Transactions declined due to insufficient funds at an ATM	INR 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. The Bank will charge a cross currency conversion mark-up of 3.5% (Service tax extra) on all international transactions (ATM & Point of Sale) using the HSBC 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.



HSBC PhoneBanking numbers

Ahmedabad	:	98982 72424
Bangalore	:	2558 9595
Chandigarh	:	98769 22424
Chennai	:	2526 9595
Coimbatore	:	98943 72424
Gurgaon	:	99107 92424
Hyderabad	:	2335 8686
Indore	:	98932 72424
Jaipur	:	99280 32424
Jodhpur	:	99280 32424
Kochi	:	98954 72424
Kolkata	:	2243 8585
Lucknow	:	99351 42424
Ludhiana	:	98769 22424
Mumbai	:	4042 2424
Mysore	:	99809 22424
Nagpur	:	99600 42424
New Delhi	:	2373 8989
NOIDA	:	99107 92424
Patna	:	99313 62424
Pune	:	6602 8585
Raipur	:	98932 72424
Trivandrum	:	98954 72424
Vadodara	:	98982 72424
Visakhapatnam	:	98490 12424



You may contact us at:

- Ahmedabad : 98982 72424
- Bangalore : 2558 9595
- Chandigarh : 98769 22424
- Chennai : 2526 9595
- Coimbatore : 98943 72424
- Gurgaon : 99107 92424
- Hyderabad : 2335 8686
- Indore : 98932 72424
- Jaipur : 99280 32424
- Jodhpur : 99280 32424
- Kochi : 98954 72424
- Kolkata : 2243 8585
- Lucknow : 99351 42424
- Ludhiana : 98769 22424
- Mumbai : 4042 2424
- Mysore : 99809 22424
- Nagpur : 99600 42424
- New Delhi : 2373 8989
- NOIDA : 99107 92424
- Patna : 99313 62424
- Pune : 6602 8585
- Raipur : 98932 72424
- Trivandrum : 98954 72424
- Vadodara : 98982 72424
- Visakhapatnam: 98490 12424

POWER VANTAGE Plus
ACCOUNT

HSBC 
The world's local bank

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