

# HSBC India Debit Card

for Personal Banking and  
Basic Savings Bank Deposit Account  
(BSBDA) Service Guide

**The new face of cash**



Together we thrive



Welcome to the world of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India). You will be pleased to know that you now have an HSBC India Debit Card (hereinafter referred to as 'Debit Card') that brings you convenience and privileges.

The Debit Card gives you electronic access to your personal banking savings or current account or Basic Savings Bank Deposit Account (BSBDA) with HSBC India. As part of HSBC India's constant endeavour to offer its customers enhanced value, the Debit Card from HSBC India offers the added protection of Chip technology – a global security standard in cards. Debit Cards from HSBC India are classified as 'Chip and PIN' Debit Cards.

Your HSBC India Debit Card can be used<sup>1</sup> at HSBC Group ATMs of Visa network and at Visa merchant outlets.

The HSBC India Debit Card offers you the best possible alternative to carrying cash and allows you extensive 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 India Debit Card, please read this service guide and Cardholder's agreement thoroughly.

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

<sup>1</sup> Subject to you opting for international usage on your Debit Card. Please refer to terms and conditions to know more about international usage.

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# Knowing your HSBC India Debit Card

## Front

1. **Chip:** The embedded Chip provides the latest in security features. The Chip protects your card from fraudulent usage – especially counterfeiting and skimming card frauds.
2. **Debit Card number:** This is your exclusive 16-digit card number. Please quote this number in all communication/correspondence with the Bank.
3. **Your name:** Only you are authorised to use your Debit Card. Please check to see that your name has been correctly printed.
4. **Electronic usage sign:** In case of purchase transactions, the Debit Card can only be used at merchant outlets with Point of Sale (POS) swipe terminals. Please do not use your Debit Card at merchants with 'paper imprinters' or for Mail Order/ Telephone Order (MOTO) transactions.
5. **Valid from - Expires On (mm/yy):** Your Debit Card is valid from the first day of the month until the last day of the month of the year indicated on the Debit Card.
6. **Visa Electron/Visa logo and hologram:** Any merchant establishment displaying this logo accepts your HSBC India Debit Card.



## Back

7. **Magnetic stripe:** Important information pertaining to your Debit Card is encoded here. Please protect your Debit Card from scratching and exposure to magnets and magnetic fields as they can damage the stripe.

8. **Signature panel:** Please sign on this panel immediately on receipt of your Debit Card with a non-erasable ballpoint 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 in case the transaction done through non PIN enabled POS terminals.



9. **Card Verification Value (CVV):** The CVV Number (Card Verification Value) on your Debit Card is a 3-digit number on your Visa Debit Cards.
10. **Personal Identification Number (PIN):** You will receive a confidential PIN for use of your Debit Card at ATMs and Point of Sale (POS) terminals.
11. **Service Provider:** 'Service Provider' means third party utility service provider or any other service provider, for e.g. CSP, Electricity Distributor, Gas Distribution Agencies, Insurance Providers, etc.
12. **Gross Negligence:** Gross negligence is a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons, property, or both is not covered under the insurance cover offered by the Bank.
13. **Lost Card Liability:** The HSBC India Debit Cardholder has nil lost Debit Card liability after reporting and registering the loss of the HSBC India Debit Card to HSBC. Lost Card Liability protection is offered by The New India Assurance Company Ltd.
14. **Contactless payment:** Your card is now enabled with Visa payWave for contactless payments. Visa payWave is a technology that allows contactless payments on your debit card. Under contactless payments, you are not required to input your PIN at the Point Of Sale (POS) terminals that supports contactless payments up to the pre-defined limits set on your card. Please refer the details mentioned under 'Important points' below.

# Important points

- For your safety, the HSBC India Debit Card sent to you is inactive, for use at merchant establishments or for online transactions (Please refer to the section 'Getting started with your HSBC India Debit Card' on page 6 for details on how to activate your card)
- A Personal Identification Number (PIN) will be issued to you separately, for using your HSBC India Debit Card at ATMs and POS terminals
- Along with International and domestic usage, customers can choose to enable or disable POS and online transactions independently under these categories. To do so or to personalise card limits or enable/disable all types of transactions on your card, please send a secure message via Internet Banking or the Mobile Banking app or visit your nearest HSBC India Branch.
- We will send this PIN to your registered mobile number by SMS within 3 working days after your debit card is issued subject to successful authentication. Refer 'PIN and Passwords' section below for details on the process to be followed. You can change this PIN to one of your preference, by using the PIN change facility at any HSBC ATM.

## **PINs and Passwords**

- A. We will conform to internationally accepted standards for PIN generation, storage and terminal security relating to PINs and passwords. This will ensure confidentiality and security for your protection.
- B. We will send your Debit Card PIN by SMS to your mobile number registered on our records.

### **Please follow these steps.**

**Step 1:** Once your Debit Card is issued and/or you request for an ATM PIN at PhoneBanking/Branch (for existing debit Cardholders), we will send you an SMS notification for your Debit Card ATM PIN on your registered mobile number as available in our records. You need to respond to this SMS by sending a password or authentication code from your same mobile number.

**Step 2:** The password is a combination of the first two letters of your first name on the card, date of birth as DDMM and the last 4 digits of your credit card number (no symbols or spaces). SMS this password to +919958418884.

**Step 3:** After we validate your password, we will send your Debit Card PIN by SMS. Please treat your PIN as confidential and memorize it. After you use this PIN, you can change it to one of your preference at any HSBC ATM. It is recommended that you delete the PIN SMS for security reasons.

If you are unable to validate your password/details through an SMS, or if the validation is not successful after two retry attempts, request you to contact HSBC PhoneBanking or visit your nearest HSBC India branch and request for a new PIN. We will follow this approach for PIN on new Debit Cards issued by us.

The above process will also apply for regeneration of PIN for existing debit cards. You can place the PIN regeneration request by calling HSBC PhoneBanking, at your nearest HSBC India branch or by logging on to the HSBC Personal Internet Banking service and sending a secure message. The PIN will be sent to your registered mobile number via SMS in one (1) day or will be delivered at your registered communication address with us within seven (7) days, as per your convenience, after the PIN regeneration request is successfully placed.

- You will be required to authenticate your purchases at merchant outlets in India using your 6-digit PIN at the Point of Sale (POS) terminal, to complete the payment. Please contact us in case you need a new PIN to be issued
- For all Debit Cards issued on or after 1 December 2013, customers who have opted for domestic usage will not be able to make any overseas transaction, ATM and Point of Sale (POS) including online transactions on international websites
- Please note in absence of usage preference, bank shall issue a Debit Card with domestic usage only
- To convert the card from domestic usage to International or vice versa, you can send a secure message through HSBC Personal Internet Banking or the Mobile Banking app or submit a 'Domestic/ International Card Usage Form' at the nearest HSBC India branch
- For successful use of your Debit Card it is important that your bank accounts is operational and has sufficient balance at any given point of time. Your Debit Card also needs to be operational i.e. it should neither be blocked/hotlisted nor expired



- For online purchases, you should fill in the correct Debit Card details including CVV number (found at the back) and OTP which you would get as a test message on your mobile number registered with us. OTP is valid for that particular transaction only
- Please check the name on your HSBC India Debit Card and sign on the signature panel on the reverse of your HSBC India Debit Card
- Do remember to begin using this Debit Card only from its 'Valid From' date
- Now you can use your debit card for contactless payments without needing to input your PIN at the Point of Sale (POS) terminals enabled for contactless payments
- Please note that domestic payments through contactless mode is allowed for a maximum of ₹5,000 for a single transaction and for international payments, the same is allowed for a maximum amount equivalent to ₹5,000 for a single transaction. For any transaction which is above the aforesaid limits would necessarily require PIN for authentication
- Currently your debit card limit for contactless payment is zero. To change the limits (as applicable above), request you to visit your nearest HSBC India branch or send a secure message through Personal Internet Banking
- In case this is a replacement card (due to loss, theft, damage, etc.) you will continue to enjoy the replaced card's limits.
- For security reasons, your Debit Card is in a deactivated state. As per RBI guidelines, it is currently disabled for Contactless and International transactions (if not opted for International transaction). Once activated, your card can be used at domestic ATM, Point of Sale and Online channels within the limits specified in the Terms and Conditions for your card. The debit cards issued with new number and enabled with 'International' usage can be used for Domestic transactions (ATM, POS & Online) and International ATM transactions only. To personalize limits or to enable or disable the POS or Online (CNP) flags, customers can either send a secured message through Personal Internet Banking (PIB) or the Mobile Banking app or contact the nearest HSBC India branch. In case this is a

replacement card (due to loss, theft, damage, etc.) you will continue to enjoy the replaced card's limits.

For sending a secure message through Personal Banking, log on to Internet Banking Help and Support (Contact us Secure messages – Debit card set transaction limits)

- Please note that, you will always have the option to choose whether you'd want to opt for contactless payment at the Point of Sale (POS) terminals enabled for contactless payments. You can also pay normally by using your PIN
- To know more on your Debit Card usage, please refer to the Frequently Asked Questions (FAQs) hosted in [www.hsbc.co.in](http://www.hsbc.co.in) or call HSBC India PhoneBanking for further details. For all Debit Cards issued on or after 1 December 2013, customers who have opted for domestic usage will not be able to make any overseas transaction on ATM and Point of Sale (POS) including online transactions on international\* websites
- Please note in absence of usage preference, bank shall issue a Debit Card with domestic usage only
- In case of non PIN enabled POS terminals, PIN/signature verification is essential for Debit Card transactions, you need to be physically present along with your HSBC India Debit Card at the time of purchase i.e. the HSBC India Debit Card cannot be used for Mail Order/Telephone Order (MOTO) transactions
- By using your Debit Card you accept the terms and conditions stated in the Cardholder's agreement enclosed with this service guide and amended from time to time. The terms and conditions are also uploaded on the HSBC India website for Cardholders information
- In case you use your HSBC India Debit Card as a Power of Attorney (POA) holder [on behalf of the account holder(s)], we require you to state 'POA Holder' or 'Constituted Attorney' below your signature at the time of executing payments at merchant establishments on the charge slip
- We request you to intimate HSBC India in case of change of residency status as per Foreign Exchange Management Act, 1999 (FEMA). Please surrender your Debit Card before proceeding overseas on

permanent employment and/or emigrating and/or changing your nationality. Please note that the usage of your card has to be in accordance with FEMA and any violation may hold you liable for action as per guidelines of the Act

- If you are receiving an HSBC India Debit Card on renewal/replacement of your existing Debit Card, then a new PIN will not be issued. Please use your existing PIN for activation of your card
- If you have an existing/earlier issued HSBC India Debit Card linked to any of the accounts which is linked to this HSBC India Debit Card, it will be deactivated 30 days from the date of this letter. To prevent any misuse, please remember to destroy your earlier Debit Card by cutting it across the magnetic stripe once you have used your HSBC India Debit Card
- You will be able to access your primary account at merchant establishments whilst transacting on this Debit Card
- You can use your HSBC India Debit Card at HSBC India Group ATMs and ATMs of Visa network and at Visa merchant outlets worldwide
- For a resident customer, usage of Debit Card towards drawing cash or making payment to a merchant establishment overseas during your visit abroad is only for permissible current account transactions and is subject to limit as prescribed under Liberalised Remittance Scheme (LRS) as applicable from time to time
- From 15 September 2016, in addition to the SMS that you received on your registered mobile number on debit card transactions at Point of Sale (POS) terminals, ATMs and internet purchases, you will also be receiving e-mail alerts on your registered e-mail ID, confirming the Debit Card transaction. To avail this facility, please ensure that your current e-mail ID and mobile number is registered on Bank's records. To update mobile/e-mail ID, please call HSBC India PhoneBanking numbers. Alternatively you can update the same through Personal Internet Banking

**Please note:**

HSBC India Debit Cards linked to Non-Resident Ordinary (NRO) account or Power of Attorney (POA) Debit Card linked to HSBC India NRE account will have access only to HSBC India ATMs, ATMs affiliated to the Visa network and Visa merchant outlets in India.

# Getting started with your HSBC India Debit Card

## Activating your HSBC India 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 or for online transactions.

To activate your card:

1. The Debit Card can be activated through IVR. Kindly call us on 1800 103 4015.

**or**

2. Use your HSBC India Debit Card at any Visa ATM worldwide, by entering the PIN. This is applicable only to Debit Cards linked to HSBC India Resident and/or Non-Resident External (NRE) account.

**or**

3. Use your Debit Card at POS terminal that supports Chip and PIN capability. You will need to enter your 6-digit PIN after the merchant dips the Debit Card at the POS terminal.

A Personal Identification Number (PIN) will be issued to you separately for using your Debit Card at ATMs and POS terminals.

### **Please note:**

In case your HSBC India Debit Card is linked to Non-Resident Ordinary (NRO) account or is a Power of Attorney Debit Card linked to HSBC India NRE account you are requested to use the Debit Card at any Visa ATM/ merchant outlet in India, by entering the PIN issued by HSBC India.

## Using your HSBC India Debit Card

Your Debit Card from HSBC India is extremely versatile and simple to use, being valid both in India and overseas.

It works in the same way as a credit card does for purchase transactions at merchant outlets, with the only difference being that the transaction amount is directly debited to your bank account.

The Debit Card doubles up as an ATM card, thus saving you the need to carry a separate ATM card.

Your bank account linked to the Debit Card should have appropriate balance to carry out any transactions on your Debit Card.

## At ATMs

At any HSBC ATM in India you can:

1. Withdraw cash.
2. Obtain a mini account statement for your last 8 transactions.
3. Get your available account balance.
4. Request account statements.
5. Transfer funds between HSBC accounts.
6. Change PIN.
7. Request a cheque book.
8. Deposit cash/cheque.

**Please note:**

Cash withdrawals at HSBC ATMs in India will be free of cost. At other banks' Visa ATMs in India and HSBC ATMs overseas, you can perform cash withdrawal and balance enquiry transactions only. All international transactions\* will continue to be charged.

The Bank will charge (w.e.f. 20 July 2009) a cross currency conversion mark-up of 3.5% of the INR value of the transaction (plus applicable taxes<sup>#</sup>) on all international transactions\* (ATM and POS) using the HSBC India Debit Card.

Daily ATM cash withdrawal limits will apply. As a savings/current account holder you can withdraw up to ₹100,000 per day.

**Note:** Cardholders who have opted for international use\*, will be able to perform the above transactions at international HSBC ATMs.

<sup>#</sup>Please note that based on the Goods and Services Tax (GST) regulations and notified GST rates, Central GST, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable would apply on our fees and charges.

## At merchant establishments

Follow these simple steps to ensure total shopping satisfaction.

Please note that since PIN/signature verification is essential for Debit Card transactions done through non PIN enabled POS terminals, you need to be physically present along with your card at the time of purchase, i.e. the Debit Card cannot be used for Mail Order/Telephone Order or internet transactions.

1. Look for Visa/Visa Electron sign at the Point of Sale (POS) merchant establishment. The merchant must have an POS card swiping terminal.
2. Present your Debit Card after making your purchase.
3. The Debit Card will be swiped by the merchant for authorisation.
4. At the PIN enabled POS outlets, you will be required to enter your HSBC India Debit Card PIN on the POS machine.
5. A charge slip will be generated.
6. Check and sign the charge slip generated from non PIN enabled POS terminals. Your signature must match the one on the reverse of the Debit Card.
7. Ensure your Debit Card is returned to you.
8. After a successful authorisation, a hold for the transaction amount will first be placed on your account. Your account will subsequently be debited for the transacted amount.
9. Please refer to the section titled (Guidelines for international usage\*) for details on usage of your HSBC India Debit Card at merchant establishments located outside India.

As a savings/current account holder, you will be able to purchase items worth up to ₹100,000 per day on your Debit Card and have a cash withdrawal limit of ₹100,000.

For BSBDA holders purchase limit is ₹10,000. and the cash withdrawal limit will be ₹25,000.

When using the Debit Card at a merchant establishment, the purchase amount will always be debited to the designated primary account of the Debit Card.

### **International usage\***

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

All of your Debit Card transactions (purchases as well as cash withdrawals) overseas must be made in strict accordance with the Exchange Control Regulations of the 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 your Debit Card overseas can be found in the section 'Guidelines for international usage' on page 14.

\*Applicable to Debit Cards issued on Resident and NRE accounts.

### **Online usage**

- Your HSBC India Debit Card can be used for shopping online at websites where Visa cards are accepted. Whether it is travel or movie tickets, hotel reservations, shopping for luxuries, paying utility bills or making investments – you can do it safely from the comfort of your home. Your online transactions are secured by 3-D Secure (3DS) technology, which is an added layer of security for online Credit and Debit Card transactions. 3DS was developed to improve the security of online transactions and is offered to customers as the Verified by Visa (VbV) service
- Please note that, you will not be able to transact online other than Verified by Visa (VbV) sites

- To shop online with your HSBC India Debit Card, you would need to input the CVV number of your Debit Card (found at the back of Debit Card) and required to authenticate the transaction using an One Time Password (OTP). The OTP will be automatically sent by our system to your registered mobile number via SMS when you initiate the online transaction. At the VbV authentication screen, you will be required to enter the 6-digit OTP to complete the online transaction
- Please ensure, you have registered your mobile number with the Bank to receive the OTP and authenticate the online transaction
- All merchants in India offering online transaction option on their websites are required to implement Two Factor Authentication as per RBI mandate. Therefore, in case an Indian website does not provide VbV service, the transaction will be declined
- If the website is based abroad and does not provide VbV service, the online transaction will be selectively approved based on the type of purchase transaction and as per HSBC India's policy
- You are requested to adhere to the terms of usage of your HSBC India Debit Card while undertaking such online transactions



# Benefits of HSBC India Debit Card

## Enjoy higher Transaction Limits

For HSBC India Debit Cardholders, the daily ATM cash withdrawal limit is ₹100,000 and purchase transaction limit is ₹100,000 per day, subject to the balances held in the account. Please note that, the limits on Cash withdrawal and purchase transactions are subject to clear funds available in HSBC India Account(s). For Resident customers, the usage of debit card towards drawing cash or making payment to a merchant establishment overseas during your visit abroad is only for permissible current account transactions and is subject to limit as prescribed under Liberalised Remittance Scheme (LRS) as applicable from time to time.

## Global customer assistance

Debit Cardholders from HSBC India 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 or miscellaneous information that you may require overseas regarding medical, legal or other matters.

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 making a collect call to 1410-581-79-31 or the Visa Global Assistance Centre in Singapore to 0065-6345-1345.

**Please note that the services are charged as follows:**

Miscellaneous customer service enquiries: USD 5 per call.  
Lost/stolen card reporting: USD 35 per card. The charges are subject to change and you are requested to verify the same with the service providers.

### **Additional cards**

Additional cards will be issued to joint accountholders of the account, provided the operating instructions for the account are 'anyone or survivor'. Annual fees would apply for each of the additional cards applied for.

### **Account statement**

Transactions on your Debit Card including those of additional cards will reflect along with relevant details on your regular bank account statement sent periodically. Additional Debit Cardholders will not receive a separate account statement.

In case you require the frequency of the statement to be changed, please contact the Bank. Charges will apply. Please refer to the Tariff Sheet.

# Insurance cover on your HSBC India Debit Card

Your HSBC India Debit Card is insured through insurance service provider The New India Assurance Company Ltd. that covers you up to ₹200,000 under the following scenarios-

- Lost Card Liability
- Counterfeit/Skimming of Cards
- Online fraud protection

**Lost Card Liability** - Your liability for unauthorised transactions on the Lost Card. The HSBC India Debit Cardholder has nil lost Debit Card liability after reporting and registering the loss of the HSBC India Debit Card to HSBC India. Please refer the Debit Card terms and conditions for details.

**Counterfeit Cards** - Skimming i.e. Any Fraudulent Use of a Bank Card(s) where property, labor or services are sold and delivered by a merchant to an individual purporting to be the Cardholder using telephone, fax machines, postal services or a computer based system or network) is covered under this Policy.

**Online fraud protection** - Phishing/account takeover i.e. Any fraudulent loss or damage arising due to information obtained by Unauthorised Access to sensitive information such as usernames, passwords and any card details by masquerading as a trustworthy entity in an electronic communication which is not owned, operated or contracted by the Insured or the Insured's Bank Card processor) is covered under this Policy.

# Safeguarding your HSBC India Debit Card

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

1. Treat your Debit Card in the same way you treat cash. Keep it with you at all times and never leave it unattended.
2. Your Debit Card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank Officer at the HSBC India branch only after cutting it into several pieces across the magnetic stripe.
3. Never reveal or surrender your Personal Identification Number (PIN) to anyone. Please destroy all evidence of the PIN after memorising it and never keep a written copy of it in close proximity to your Debit Card. It is 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).
4. If your Debit Card is lost/stolen, or if you suspect that your Debit Card has been used fraudulently, call the HSBC India PhoneBanking/customer service representatives immediately to report the loss.
5. 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 in several pieces across the magnetic stripe.
6. Always ensure that the Debit Card is used in your presence when transacting at merchant establishments. Never sign an incomplete charge slip.
7. Do not attempt to use your Debit Card at merchant establishments that do not possess Point of Sale (POS) swipe terminals.
8. Please promptly notify HSBC India, in writing, of any change in your telephone numbers or mailing address.

If you require any assistance or are not satisfied with our services, please call HSBC India PhoneBanking or write to your Branch Manager. Details are available on HSBC India website [www.hsbc.co.in](http://www.hsbc.co.in)

# Guidelines for international usage

(Applicable to Debit Cards issued on Resident and NRE accounts if opted for international usage)

1. All expenses 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 regulations existing on date of print)**

- Basic Travel Quota (BTQ): Resident Indians are allowed a BTQ entitlement not exceeding USD 10,000 or its equivalent per person in one calendar year for one or more private visits to any country (except Nepal and Bhutan)
- To enhance security on your transactions, Debit Cards issued on or after 1 December 2013 will have an option of international or domestic usage facility. Cardholders who choose domestic usage facility will not be able to carry out the following kinds of transactions:
  - Point of Sale (POS) transactions outside India
  - E-commerce transactions on international websites
  - Transactions at ATMs located outside India
- All Chip Debit Cards issued on or after 1 December 2013 will be enabled for domestic or international usage as per the preference of the Cardholder at the time of Debit Card application
- In case you use your HSBC India Debit Card internationally where the merchant does not have a Chip enabled POS terminal, the magnetic stripe on your Debit Card is then utilised for that international transaction. A limit of USD 500 per transaction will apply, subject to the 'purchase transaction limit' (as defined in the Tariff Schedule) and available balance on your linked HSBC India Account

- Cardholders have the option to change the status of their Debit Cards either to domestic usage or international usage during the life of the card. To convert the card send a secured message through HSBC Personal Internet Banking or the Mobile Banking app or submit a 'Domestic/ International Card Usage Form' at the nearest HSBC India branch.

For sending a secure message through Personal Banking, log on to Internet Banking (Help and Support – Contact us – Secure messages – Debit card set transaction limits)

- Business Travel and Entertainment Allowance Exchange not exceeding USD 25,000 per trip, irrespective of the period of stay, for business purposes or for participating in conferences or seminars
  - 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
2. 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 INR equivalent.
  3. To track your overseas spends in order to ensure that they are within permissible RBI limits, you will have to convert the equivalent INR amount shown on your statement for each overseas transaction to USD, using the day's telegraphic transfer selling rate, which can be obtained from your authorised dealer.
  4. All transactions (domestic and international) incurred by your additional Debit Cardholders will also be reflected on your account statement. Additional Debit Cardholders also must ensure that the expenses they incur overseas are strictly in accordance with the Exchange Control Regulations of the RBI.
  5. We request you to intimate the Bank in case of change of residency status as per Foreign Exchange Management Act, 1999 (FEMA). Please surrender your Debit Card before proceeding overseas on permanent employment and/or emigrating and/or changing your nationality. Please ensure that use of your Debit Card is in accordance with the relevant Exchange Control Regulations issued and amended by Reserve Bank of India from time to time and adheres with the provisions under the Foreign Exchange Management Act, 1999 (FEMA). Any violation may hold you liable for action as per the guidelines of the Act.

# Tariff Sheet

## i) Personal Banking Customers

Service	Deposit accounts
Annual fee (p.a.)	₹150 (including senior citizens)
Additional card (p.a.)	₹150 per card
HSBC ATM cash withdrawal/ balance enquiries (India)	Free
Number of free <sup>^</sup> cash withdrawal transactions at other banks' ATMs in India	5 cash withdrawal transactions per calendar month. (^Subsequent transactions will be charged ₹20 per transaction*)
ATM cash withdrawal (outside India)	₹120 per transaction
ATM balance enquiry (outside India)	₹15 per enquiry
Card replacement fee (within India)	₹150
Card replacement fee (outside India)	₹150 plus international courier charges
PIN replacement fee	Nil
Charge slip retrieval/charge back processing fee	₹225
ATM cash withdrawal limit (per day)	₹100,000
Purchase transaction limit (per day)	₹100,000
Transfer limits (to accounts linked to or not linked to card)	₹50,000
Per transaction limit for cash withdrawal at other banks' ATMs in India	₹10,000
Transaction declined due to insufficient funds at an ATM	₹25 per transaction

\*Will be recovered from the linked savings/current account in the subsequent calendar month.

#Please note that based on the Goods and Services Tax (GST) regulations and notified GST rates, Central GST, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable would apply on our fees and charges.

## ii) Basic Savings Deposit Accounts

Service	Fees applicable
Debit Cards annual fees	Nil
Debit Card daily withdrawal limits	Cash withdrawal ₹25,000 Purchase ₹10,000
Withdrawal from account	4 free withdrawals per month across demand drafts, pay orders, cheque issuances, electronic transfers, ATM withdrawals and cash withdrawal requests placed through any of our branches

### Note:

1. Tariff structure is subject to change from time to time. Changes will be made with prospective effect giving notice of one month.
2. Use of Debit Card at petrol pumps would invite a surcharge of 2.5% of the petrol purchase value or ₹10 (whichever is higher).
3. The Bank will charge (w.e.f. 20 July 2009) a cross currency conversion markup of 3.5% of the INR value of the transaction (plus applicable taxes<sup>#</sup>) on all international transactions (ATM and POS) using the HSBC India Debit Card.

<sup>#</sup>Please note that based on the Goods and Services Tax (GST) regulations and notified GST rates, Central GST, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable would apply on our fees and charges.

RBI does not keep funds or accounts of any individual/public/trust. Do not be a victim to any such offers coming to you on phone or e-mail in the name of RBI.



**NR specific disclaimers (applicable only for NR customers):**

NRI deposits and/or accounts are held with The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) and are payable in India. NRI deposits/accounts are governed by extant regulatory requirements prescribed by Reserve Bank of India, subject to the sovereign risk arising from and governed by the laws of, or any changes to the laws of India, and are not insured by any insurance company or corporation outside India.

NR deposits with the Bank in India are not insured by Federal Deposit Insurance Corporation (FDIC) of the USA. Under current US tax laws, US citizens and residents are subject to tax on their worldwide income. You should consult your tax advisor for the US treatment of income from these deposits and any other US reporting requirements that may apply to your account.

NRI accounts and services are offered by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India). HSBC India is a branch of The Hongkong and Shanghai Banking Corporation Limited. The Hongkong and Shanghai Banking Corporation Limited has a Representative Office in the UAE licenced by the Central Bank of the United Arab Emirates.

Deposits/accounts held with HSBC India are not protected deposit and are not protected by Deposit Protection Scheme in Hong Kong.

Deposits/accounts held with HSBC India do not benefit from the protection of deposits as covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain.

Deposits and accounts held with HSBC India are not protected by the Australian Financial Claims Scheme.

Approved for issue in the UK by HSBC Bank plc. 8 Canada Square, London E14 5HQ. Deposits/investments made with non-UK members of the group do not benefit from the protection provided under the UK Financial Services and Markets Act 2000, including the UK Financial Services Compensation Scheme.

Contracts and forms signed in Canada are not valid until accepted and approved by HSBC India outside of Canada. Acceptance and approval will be communicated by post and any oral agreements will be conclusively binding upon written acceptance by HSBC India outside of Canada, a confirmation of which will be sent by post.

# HSBC PhoneBanking numbers

To activate your Debit Card or for any queries regarding your Debit Card, or for lost/stolen card reporting, you can call the HSBC India PhoneBanking:

## HSBC PhoneBanking numbers in India

Resident Customers	Within India	From Overseas
Calls to India from overseas	1800 267 3456 1800 121 2208	+91-40-61268002 +91-80-71898002

## HSBC PhoneBanking numbers for NR customers Calls to India from overseas

Country	PhoneBanking Number (Toll free)
India	1800 102 2209 / 1800 121 2209
Bahrain	80006764
Canada	18333863370
Philippines	180011102858
Hong Kong	800938181
Indonesia	0078030165151 (Nikas) & 0018030165151 (PTI)
Malaysia	1800819823
New Zealand	0800420572
Oman	80077610
Qatar	00800101031
Saudi Arabia	8008501133
China	108007142932 (China South), 108001402946 (China North)
Singapore	8001014362
Thailand	1800014029
UAE	80001830251
UK	08000489157
USA	18339982278
Australia	1800953852
Austria	0800296718
Denmark	80254085
France	0800904636
Germany	08000800116
Ireland	1800948637
Italy	0800582749
Netherlands	08000238310
Switzerland	0800894680

Non-resident or overseas Indian, please contact the below for support:

Country	PhoneBanking Number (Non-toll free)
Calls to India from overseas	+91-040-61268007 +91-080-71898007
Kuwait	+965 2223 0782 (Local Rates) +965 2223 0727 (Local Rates)

