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life's next
great adventure



HSBC
Advance

Together we thrive

Welcome to the privileged circle of HSBC India Advance Platinum Debit Cardholders. Your HSBC India Advance Platinum Debit Card issued by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) is designed keeping in mind your convenience and lifestyle. You will be pleased to know that you now have a debit card that brings you convenience and privileges.

The debit card gives you electronic access to your savings or current account 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 and also supports usage online on websites that support Visa debit cards.

Your HSBC India Advance Platinum Debit Card can be used at HSBC Group ATMs of Visa network and at Visa merchant outlets.

The HSBC India Advance Platinum Debit Card offers you the best possible alternative to carrying cash and allows you extensive access to your savings or current account, anywhere and at any time.

To learn more about the services you can enjoy and the usage of your HSBC India Advance Platinum Debit Card, please read this service guide and terms and conditions thoroughly.

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

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

Table of contents

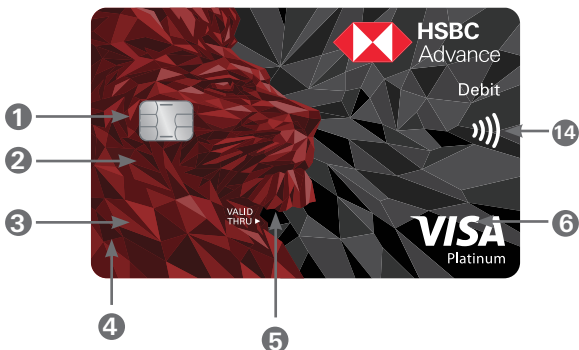
• Knowing your HSBC India Advance Platinum Debit Card	1
• Important points	3
• Getting started with your HSBC India Advance Platinum Debit Card	7
• Using your HSBC India Advance Platinum Debit Card	8
• Privileges on your HSBC India Advance Platinum Debit Card	12
• Other benefits of HSBC India Advance Platinum Debit Card	13
• Insurance cover on your HSBC India Advance Platinum Debit Card	14
• International usage of your HSBC India Advance Platinum Debit Card	15
• Important guidelines on international usage of HSBC India Advance Platinum Debit Card	16
• Safeguarding your HSBC India Advance Platinum Debit Card	18
• HSBC India Advance Platinum Debit Card Tariff Sheet	19
• PhoneBanking numbers	23

Knowing your HSBC India Advance Platinum Debit Card

Important definitions

Front

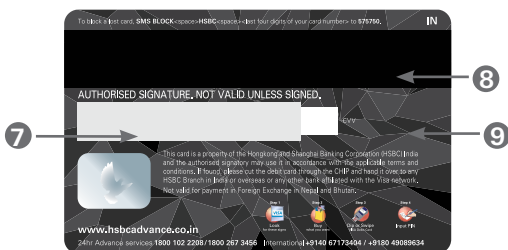
1. **Chip:** The embedded Chip provides the latest in security features. The Chip protects your card from fraudulent usage - especially counterfeiting and skimming card frauds.
2. **Debit card number:** This is your exclusive 16-digit card number. Please quote this number in all communication/ correspondence with the Bank.
3. **Your name:** Only you are authorised to use your HSBC India Advance Platinum Debit Card. Please check if your name has been correctly printed.
4. **Electronic usage sign:** In case of purchase transactions, the HSBC India Advance Platinum Debit Card can only be used at merchant outlets with Point of Sale (POS) swipe terminals. Please do not use your HSBC India Advance Platinum Debit Card at merchants with 'paper imprinters' or for Mail Order/Telephone Order (MOTO) transactions.
5. **Valid From (mm/yy) – Expires End (mm/yy):** Your HSBC India Advance Platinum 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 should accept your HSBC India Advance Platinum Debit Card.



Knowing your HSBC India Advance Platinum Debit Card

Back

- Signature panel:** Please sign on this panel immediately on receipt of your HSBC India Advance 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 (in case the transaction is done through non PIN enabled POS terminals) needs to be the same as this signature.
- Magnetic stripe:** Important information pertaining to your HSBC India Advance Platinum Debit Card is encoded here. Please protect your HSBC India Advance Platinum Debit Card from scratching and exposure to magnets and magnetic fields as these can damage the magnetic stripe.
- Card Verification Value (CVV):** The CVV Number (Card Verification Value) on your debit card is a 3-digit number on your VISA debit cards.
- Personal Identification Number (PIN):** You will receive a confidential PIN for use of your debit card at ATMs and Point of Sale (POS) terminals.



- 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.
- 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.
- 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.
- 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 Advance Platinum Debit Card sent to you is inactive. (Please refer to the section 'Getting started with your HSBC India Advance Platinum Debit Card' for details on how to activate your card)
- A Personal Identification Number (PIN) will be issued to you separately for using your HSBC India Advance Platinum Debit Card at ATMs and POS terminals
- 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, in addition to your signing the charge slip to complete the payment. Please contact us in case you need a new PIN to be issued in case the transaction done through non PIN enabled POS terminals. You are requested not to share the ATM PIN for security reason
- 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 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 Personal Internet Banking 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 One Time Password (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 Advance Platinum Debit Card and sign on the signature panel on the reverse of your HSBC India Advance Platinum Debit Card
- Do remember to begin using this debit card only from its 'Valid From' date and upto the expiry 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 ₹2,000 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 de-activated state Upon activation, 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. To provide enhanced security all card not present transaction types and International transactions are disabled. If you had requested for International usage, then this will be activated. To personalise card limits or enable/disable all types of transactions on your card , please send a secure message via internet banking or visit your 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 or call HSBC PhoneBanking for further details
- 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 HSBC India Advance Platinum Debit Card at the time of purchase, i.e. the HSBC India Advance Platinum 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 Cardholders agreement. The terms and conditions are also uploaded on the HSBC India website for Cardholder's information
- In case you use your HSBC India Advance Platinum Debit Card as a Power of Attorney (POA) holder [(on behalf of the accountholder(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 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 the use of your debit card in accordance with the relevant Exchange

Control Regulation issued and amended by Reserve Bank of India from time to time and adheres with the provisions under FEMA. Any violation will hold you liable for action as per the guidelines of the Act

- If you are receiving an HSBC India Advance Platinum 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 Advance Platinum 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 Advance Platinum Debit Card
- You will be able to access only your primary account at merchant establishments whilst transacting on this debit card
- You can use your HSBC India Advance Platinum Debit Card at HSBC Group ATMs, ATMs affiliated to the 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
- 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 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 is a 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 Advance Platinum Debit Card

Activation

- For security reasons, we have sent you an inactive card. You need to activate your card prior to first usage or for online transactions
- To activate your HSBC India Advance Platinum Debit Card:
 1. Use your HSBC India Advance Platinum Debit Card at any Visa ATM in India by entering the PIN. This is applicable only to debit cards linked to HSBC India Resident and/or Non-Resident External (NRE) account.
or
 2. 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.
or
 3. The debit card can be activated through IVR. Kindly call on 1800 103 4015.
- 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 Debit Card is linked to Non-Resident Ordinary (NRO) account or is a Power of Attorney (POA) 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 Advance Platinum Debit Card at

Merchant establishments

- You need to follow these simple steps to make payments at merchant establishments with your HSBC India Advance Platinum Debit Card:
 1. Look for a Visa logo at the merchant establishment. The merchant must have a Point of Sale (POS) swipe terminal.
 2. Shop and select the goods you wish to purchase.
 3. Present your HSBC India Advance Platinum Debit Card to the merchant at the time of making payment. The merchant will dip the debit card into the card reader at the POS terminal and enter the amount to be paid by you.
 4. At the PIN enabled POS outlets, you will be required to enter your PIN on the POS machine.
 5. A charge slip is generated from the electronic swipe terminal.
 6. Check the amount on the charge slip and sign it in case the transaction done through non PIN enabled POS terminals. Your signature must match that on the HSBC India Advance Platinum Debit Card.
 7. The merchant verifies the signature and returns the HSBC India Advance Platinum Debit Card along with the charge slip.
 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 'Important guidelines on international usage' for details on usage of your HSBC India Advance Platinum Debit Card at merchant establishments located outside India.

Online usage

- Your HSBC India Advance Platinum 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 VbV sites
- To shop online with your HSBC India Advance Platinum Debit Card, you would need to input the CVV number of your debit card (found at the back of debit card) and require to authenticate the transaction using an OTP (One Time Password). 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 Advance Platinum Debit Card while undertaking such online transactions

At ATMs

- At an HSBC ATM, you can perform any of the following transactions:
 1. Cash withdrawal.
 2. Balance enquiry.
 3. Obtain a mini-account statement for your last 8 transactions on your account.
 4. Transfer funds between HSBC accounts.
 5. Change PIN.

6. Request account statements.
 7. Request a cheque book.
 8. Deposit cash/cheque at select ATMs where this facility is available.
- At other bank ATMs, you can perform any of the following transactions:
 1. Cash withdrawal.
 2. Balance enquiry.

Please note:

At other banks' Visa ATMs, you can only access the primary account linked to your HSBC India Advance Platinum Debit Card. Your bank account linked to your HSBC India Advance Platinum Debit Card should have appropriate balance to carry out any transactions on your debit card.

No cash withdrawal charges will be applicable for cash withdrawals at HSBC ATMs overseas¹.

Cash withdrawals at non-HSBC Visa ATMs overseas will attract a transaction fee of ₹120 per transaction¹.

Balance enquiries overseas (at HSBC and non-HSBC Visa ATMs) will attract a transaction fee of ₹15 (per enquiry¹).

¹The Bank will charge (w.e.f. 20 July 2009), a cross currency conversion markup of 3.5% of the value of the transaction (plus applicable taxes[#]) on all international transactions (ATM and POS) using the HSBC India Advance Platinum Debit Card.

[#]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.

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

Privileges on your HSBC India Advance Platinum Debit Card

Your HSBC India Advance Platinum Debit Card entitles you to a host of exclusive Platinum privileges:

- **24x7 Concierge Service**

As a privileged HSBC India Advance 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 number is accessible only from a phone which has international dialling facility. This is a toll free number from India and you will not be charged for this call.

Please visit www.visaplatinum.com for details of Visa concierge numbers in other countries.

- **Lost Card Liability Protection**

An exclusive feature that protects you from any financial liability arising from purchase transactions made with your card, for up to 30 days prior to reporting the loss to HSBC India. The maximum liability cover per card is ₹50,000. Please refer to the terms and conditions of the debit card, to know the details of this benefit.

- **Transaction Limits**

For HSBC India Advance Platinum Debit Cardholders, the daily ATM cash withdrawal limit and purchase transaction limit are ₹200,000 per day, subject to balances held in account.

- **Visa Platinum Offers**

Enjoy Visa Platinum privileges.

Visit www.visaplatinum.com for more details and terms and conditions.

Other benefits of HSBC India Advance Platinum Debit Card

Your HSBC India Debit Card entitles you to a host of privileges:

- **24x7 Access to HSBC India PhoneBanking/Customer Service**

To activate your HSBC India Advance Platinum Debit Card or for any queries regarding your HSBC India Advance Platinum Debit Card, please call the HSBC India PhoneBanking in your city, (refer to the section 'HSBC India PhoneBanking numbers').

- **Additional Cards**

Additional HSBC India Advance Platinum Debit Cards will be issued to joint accountholder(s) of the account, provided the operating instructions for the account are 'Anyone or Survivor'. Annual fee would apply to each of the additional debit cards applied for. To know how to apply for additional debit cards, please call HSBC India PhoneBanking.

- **Effective Money Management Tool**

All transactions made with your HSBC India Advance Platinum Debit Card including those of additional cards will reflect, along with relevant details on your bank account.

Insurance cover on your HSBC India Advance Platinum Debit Card

Your HSBC India Advance Platinum Debit Card is insured through insurance service provider ICICI Lombard that covers you up to ₹400,000 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 Advance Platinum Debit Cardholder has nil lost debit card liability after reporting and registering the loss of the HSBC India Advance Platinum 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.

*Lost Card Liability Protection is also provided by Visa up to ₹50,000; however customers may choose to claim either from Visa or from ICICI Lombard.

International usage of your HSBC India Advance Platinum Debit Card

(Applicable to debit cards issued on Resident and NRE accounts if opted for international usage)

Your HSBC India Advance 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.

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 –

- POS (Point of Sale) transactions outside India
- E-commerce transactions on international websites
- Transactions at ATMs located outside India

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 INR. The rate of exchange will be determined by HSBC India.

All international transactions on your HSBC India Advance 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.

- 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

Important guidelines on international usage of HSBC India Advance Platinum Debit Card

- In case you use your HSBC India Advance Platinum 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 1,000 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, you can or send a secured message through HSBC Personal Internet Banking 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)
- All expenses including cash withdrawals incurred overseas must be strictly in accordance with the relevant guidelines of the Foreign Exchange Management Act, 1999 (FEMA)

Please note:

- 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 RBI from time to time. For more details on your foreign exchange entitlement, please visit your nearest HSBC branch or call HSBC India PhoneBanking/ Customer Service Representatives in your city
- Any violation of the exchange control regulations arising out of utilisation of this HSBC India Advance Platinum Debit Card is the responsibility of the individual HSBC India Advance Platinum Debit Cardholder (primary/additional) and he/she shall 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
- The onus of ensuring compliance with the regulations is with the holder of the internationally valid HSBC India Advance Platinum Debit Card
- 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
- 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

- 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
- 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
- The Cardholder will intimate HSBC India in case of change of residency status as per FEMA.

The Cardholder shall surrender the debit card before proceeding overseas on permanent employment and/or emigrating and/or changing nationality. Please ensure that use of 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 FEMA.

Any violation of FEMA will render the Cardholder liable for action thereunder

- In case your debit card is lost/stolen or if you suspect that your debit card has been used fraudulently, call the HSBC India PhoneBanking numbers immediately to report the loss.

The Bank will block the card immediately. In case you need your debit card to be re-issued, you can place a request through the HSBC India PhoneBanking numbers

Safeguarding your HSBC India Advance Platinum Debit Card

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

<input checked="" type="checkbox"/> Dos	<input checked="" type="checkbox"/> 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 stripe	Never reveal or surrender your PIN to anyone
Please memorise your Personal Identification Number (PIN) and destroy all physical evidence of the PIN	Never keep a written copy of your PIN in proximity of your debit card
It is 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)	When transacting at merchant establishments, never sign an incomplete charge slip
Always ensure that the debit card is used in your presence when transacting at merchant establishments	Do not use your debit card at merchant establishments that do not possess Point of Sale (POS) swipe terminals
Promptly notify HSBC India in writing of any changes in your telephone number or mailing address	Do not use your debit card for making purchases via telephone/mail, on the internet or in any other 'card not present' situation
In case your debit card is lost/stolen or if you suspect that your debit card has been used fraudulently, call HSBC India PhoneBanking immediately to report the loss. The Bank will block the card immediately	
In case you need your debit card re-issued, you can place a request through the contact centre	

HSBC India 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 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

HSBC India Advance Platinum Debit Card Tariff Sheet

Charges	HSBC Advance Account	HSBC Advance Account
Annual fee (First year)	No charges applicable	
Annual fee (Second year onwards)	₹300 per card issuance	
Cash withdrawal and balance enquiry at HSBC ATMs in India	No charges applicable	
Cash withdrawal at other banks' ATMs in India	No charges applicable	
Balance enquiry at other banks' ATMs in India	No charges applicable	
Other banks' ATM cash withdrawals/balance enquiries (outside India)	Cash withdrawal charges - ₹120 per withdrawal Balance enquiry charges - ₹15 per enquiry	
HSBC Group ATM transactions (outside India)	No cash withdrawal charges applicable (A cross currency conversion markup of 3.5% of transaction value is applicable) Balance enquiry charges - ₹15 per enquiry	
Charge slip retrieval/ Charge back processing fee	₹225 per retrieval	
Duplicate PIN issue for ATM and debit cards	No charges applicable	
Transactions declined due to insufficient funds at ATM	₹25 per transaction	No charges applicable
International Point of Sale (POS) transactions	A cross currency conversion markup of 3.5% of transaction value is applicable	
Per transaction limit for cash withdrawal at other banks' ATMs in India	₹10,000	
ATM cash withdrawal limit	₹200,000	
Purchase transaction limit	₹200,000	

Transfer limits (to accounts linked to or not linked to card) per day	
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Usage of the debit card is governed by applicable terms and conditions and Exchange Control Regulations issued and amended by Reserve Bank of India from time to time and the provisions under the Foreign Exchange Management Act, 1999 (FEMA). Please visit www.hsbc.co.in for detailed terms and conditions.

Kindly note that a Cardholder resident in India is notified that collecting and effecting/remitting payments directly/indirectly outside India in any form towards overseas foreign exchange trading through electronic/internet trading portals is prohibited and a Cardholder making such transactions would make himself/herself/themselves liable to be proceeded against with for contravention of the Foreign Exchange Management Act, 1999 (FEMA), besides being liable for violation of regulations relating to Know Your Customer (KYC) norms/Anti Money Laundering (AML) standards.

Please note:

The charges mentioned above are subject to change. HSBC India shall provide a prior notice of one month, in case of any changes to the Tariff Schedule.

Use of debit card at petrol pumps would invite a surcharge of 2.5% of the petrol purchase value or ₹10 (whichever is higher).

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[#]) on all international transactions (ATM and POS) using the HSBC India Advance Platinum Debit Card.

[#]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.

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

HSBC Advance PhoneBanking numbers in India

Toll Free numbers : 1800 102 2208 or 1800 267 3456

HSBC Advance PhoneBanking numbers for NR customers

Calls to India from overseas	: 040 - 6717 3404 \ 080 - 4908 9634
Australia	: 1300 787 414 (Local Rates)
Canada	: 1877 NRI HSBC (1877 674 4722) (Toll Free)
Hong Kong	: 852 2822 3986/852 2822 2767 (Free from landline)
Singapore	: 65 6533 5462 (Local Rates)
United Kingdom	: 080 03285902/080 00851264/ 080 03893587 (Local Rates)
Middle East	: Bahrain 973 1756 9645 (Local Rates) Kuwait 965 2223 0727 (Local Rates) Oman 968 2476 2727 (Local Rates) Qatar 974 4432 8325 (Local Rates) Saudi Arabia 9661 276 4163 (Local Rates - Riyadh, Alkhobar, Dammam and Jeddah) United Arab Emirates 800 4393 (Toll Free - Dubai, Sharjah, Ajman, Fujairah, Al Ain, Ras Al Khaimah, Umm Al Quwain)
United States of America	: 1877 NRI HSBC/1877 674 4722 (Toll Free)

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