

HSBC Visa debit card

Frequently Asked Questions

September 2019

1. How do I obtain a debit card with my Personal HSBC current or savings account?

If you have not yet opened a Personal deposit account with HSBC, you may request a card on your HSBC new account opening application. If you are requesting a debit card for an existing Personal account, you may apply via debit card application request form. We will send your card by mail within 7-10 days working days from the date the request is received.

2. What's the difference between the ATM card and the debit card?

An ATM card is used primarily for withdrawals at ATMs. A debit card has all the features of an ATM card, plus it can be used anywhere debit Visa® cards are accepted to purchase merchandise by directly debiting your account. Both cards can be used for withdrawals at any HSBC ATM Booths, NPSB ATM in Bangladesh, and can be used to withdraw cash at over one million ATMs worldwide where the Visa®, Electron® or Plus® marks are displayed (T&C Applied). Foreign transaction fees may apply when using ATMs outside of Bangladesh, including those operated by another HSBC entity operating ATMs outside Bangladesh. You may also be charged additional fees by the ATM operator or network used including a fee by another HSBC entity operating ATMs outside Bangladesh.

3. Why does my HSBC debit card have a chip?

HSBC is dedicated to protecting your personal information. Chip technology is the most secure way to use your HSBC debit card and is quickly becoming the industry standard

worldwide. It offers greater protection of your card information when used at a chip-enabled terminal and greater acceptance by merchants all over the world.

4. How do I use my chip-enabled debit card?

You may continue to use your chip-enabled debit card in the same manner as you use your ATM Card. If the retailer has a chip-enabled terminal, you may be prompted to insert your chip-enabled card, face up, into the card reader. Make sure you leave your card in the terminal while the entire transaction is processed. You will be prompted to enter your PIN for verification. Be sure to remove your card from the terminal when the transaction is complete.

5. Where can I use my chip-enabled HSBC debit card?

You can use your new chip-enabled HSBC debit card everywhere. Debit Visa® cards are accepted to complete purchases and to make ATM withdrawals (T&C applied).

6. What is contactless chip technology?

Contactless chip-enabled cards use a technology called RFID (radio frequency identification), which uses near-field communications to transmit your transaction to contactless chip technology enabled terminals.

7. How much security do contactless transactions offer?

Contactless transactions are protected with the same standard that protects cards equipped by a security chip. When a contactless transaction is initiated, the chip on the card generates a one-time key. Though, this key could be intercepted, it would not be valid for the next transaction.

8. How does the chip make my HSBC debit card more secure?

Your HSBC debit card is now embedded with a computer microchip that increases the security of your transactions. The chip creates a unique code each time it is used to

encrypt account data. This makes the card difficult to clone and helps protect you from unauthorized transactions.

9. Can I request a non-chip-enabled card?

No. All new HSBC debit cards are now equipped with the chip technology.

10. What happens to my personal information if my card gets lost or stolen?

The embedded microchip makes account information much more difficult to duplicate or copy, and provides enhanced fraud protection on your account when used at a chip-enabled terminal. If your card is lost or stolen, you should call at our contact Centre to block the card immediately and request a replacement card.

11. Do I need an HSBC bank account to hold an HSBC Visa Debit?

Yes, an HSBC Visa Debit cards links to the funds in your bank account. You will need to have, or open a current or savings account to hold an HSBC Visa Debit card.

12. How do I activate my card?

Call our Contact Centre at 16240 and follow the prompts. After successful activation, you can start spending with your card straight away using the same PIN number you currently use for your ATM card.

13. What is a card transaction?

A card transaction is one that appears on your statement as appearing as though your card has been used for that transaction. It could be any of the below, originating in Bangladesh or overseas:

- A cash withdrawal at an ATM
- A point of sale transaction

14. What is PIN?

A PIN, or Personal Identification Number, is a secret code that is selected by cardholder to prove they are rightful owner when making a transaction. Your PIN must always be kept a secret and never noted down.

15. What added security does using a PIN offer in comparison to signing?

PIN usage can help protect fraud due to lost or stolen cards, because the card and the PIN are required to make a payment. This why you must keep your PIN secret.

16. How do I obtain a PIN?

- For new cardholders, a PIN will be issued. It is recommended to change the bank provided PIN before first transaction.
- For existing cardholders, you may continue to use your current PIN.

17. What happens if I use my HSBC Visa Debit Card at a terminal not supporting PIN?

Your HSBC Debit Card at a merchant establishment in Domestic or International will require PIN validation. If the POS terminal does not ask for PIN entry and subsequently the transaction is received by the Bank without ATM PIN, the Bank may decline such transaction since they do not meet the Bangladesh Bank mandate of PIN validation.

18. Do I have to pay for my new HSBC Debit Card?

No fees will be levied for the HSBC Debit Card that has been replaced by the Bank. For replacements due to stolen/lost/damaged cards, and new debit card issued, charges will be applicable as per the existing tariff applicable to your debit card.

19. Can I use the HSBC Debit Card for online transactions as well as at ATMs in Bangladesh?

Yes, you can use the HSBC Debit Card for ATM transactions but you can't use it for online transaction at website.

20. Which merchants would accept the HSBC Debit Card?

HSBC debit card has a magnetic stripe to ensure acceptance at merchants whose POS terminals do not have Chip card capability. Hence the HSBC Debit Card can be used at most card accepting merchants (Visa/NPSB) in the same way as the magnetic stripe cards are used.

21. What do I need to do as a HSBC Debit Cardholder?

To continue to use your HSBC Debit Card at Merchant POS terminals, please ensure that you know your ATM PIN, as the same ATM PIN will be required to validate your purchase transactions at POS terminals. If you have forgotten/do not hold your ATM PIN, please place a request with HSBC Internet Banking for issuance of new ATM PIN or Visit any HSBC branch convenient for you.

22. What are the safety measures I should take while entering my ATM PIN at the POS terminals?

Please remember your ATM PIN and enter it yourself at the POS terminal. Do not reveal the same to merchants or anyone else so as to avoid any misuse of your card.