



## Foreign Currency (FCY) Annual Travel Quota (TQ) Endorsement Form – HSBC BDT Debit Card

Date:

Card Type:

Debit Card Number:																			
Cardholder Name															Issue No:				
Account Number	BD HSBC																		
Account Name																			
Card Valid Through (mm/yy)																			
FCY TQ Limit Assign/Change	Assign	Change	Cancel																
Passport No:		Issue Date:		Expiry Date:															
Amount (Upto USD 12,000*)	USD _____			Purpose of travel: _____ If other, specify: _____															
TQ Endorsement Tenure**	Upto _____(dd/mm/yyyy)			Passport expiry or card expiry whichever is first															

I undertake and assume full responsibility for complying with the provisions mentioned in the Guidelines for Foreign Exchange Transactions, including any future amendments and all existing and future rules, orders, regulations, guidelines and directives issued under the aforesaid acts and further undertake to incur/discharge all liability in relation to any failure to comply with the above. I further declare that foreign exchange released to me against the debit card shall only be used for expenses incurred by me in a foreign country physically. I also agree and understand that the maximum international usage/release of foreign currency against my debit card shall be limited up to the remaining endorsed TQ amount for the prevailing year and shall be subject to available balance in my deposit account linked with the mentioned debit card. I acknowledge and agree to the necessary processing time as per prevailing SLA (service level agreement) to set the TQ limit. I also acknowledge my FCY TQ limit will be auto reset to zero or initial state (whichever is applicable) immediately after 31st December of each year as per applicable laws and regulations.

I have authorized the above instructions and agree to all terms and conditions mentioned in this form and the attached "Terms and Conditions for Endorsement of TQ Limit against HSBC BDT Debit Card".

\_\_\_\_\_  
Card Holder's Signature

\*Limits to be assigned are subject to availability of total annual travel quota entitlement left unutilized.

\*\*Multiple year endorsements are only applicable for all purposes of travel except employment, study or immigration. For the exceptions, only single year endorsement (i.e. any start date of the year this form is submitted to the bank, up to 31 December of the same year) is applicable.

For Bank Use Only:
Received & Verified by Staff (Sign, Seal, Branch Name & Date)
_____ GHR:
Attachments:                      Passport (Information Page and Endorsed Page) (Originally Seen Marked)



## Terms and Conditions (T&Cs) for Endorsement of TQ Limit against HSBC BDT Debit Card Issued by HSBC

### 1. Key Definitions:

'Acquiring Bank' or 'Acquirer' means the owner/operator/bank of the machine/system in which the Debit Card was used to make transactions in.

'Card' or 'Debit Card' means the HSBC BDT Debit Card or any variant of VISA Debit Card that is issued by HSBC Bangladesh against a local currency/Taka account subject to the rules of Bangladesh Bank to be used for purposes of cash withdrawal through Automated Teller Machines (ATMs) and transaction through point of sales (POS) machines in merchant outlets.

'Customer' means any applicant (either single or joint) for any account, product or service of HSBC and any existing Account holder (either single or joint).

'Endorsement' means the physical demarcation/markings/stamp/seal/visible indication made in a customer's own Bangladeshi Passport (specifically in the space which is indicated in the Passport for the usage on such purposes) mentioning the annual limit of Foreign Currency (defined below) transactions denominated in US Dollars (not exceeding prevailing limits of TQ set by the Bangladesh Bank), the name of the financial institution making the demarcation, the date up to which the TQ limit would be effective, the financial instrument through which the Foreign Currency shall be transacted (e.g. credit/debit card, cash etc.) and the signature of an authorized official of the financial institution issuing the marking.

'Foreign Currency' means any other currency note/amount/unit of exchange except the Bangladeshi Taka.

'HSBC' or "Bank" means 'The Hongkong and Shanghai Banking Corporation Limited'; commonly known as 'HSBC' and/or 'HSBC Bangladesh'.

'Issuing Bank' or 'Issuer' means, the bank which has issued the debit card/transaction instrument to the Customer for their transaction purposes.

'Personal Account' means any local currency HSBC Bangladesh Account against which a BDT debit card has been issued.

'TQ' means 'Travel Quota' which is the yearly spending limit, assigned to Bangladeshi Nationals availing banking facilities from a registered bank operating in Bangladesh only, as per the regulations of Bangladesh Bank, for Foreign Currency (defined below) transactions made while travelling outside Bangladesh.

2. The terms and conditions governing Personal Account as well as Debit Card are to be read in conjunction with these terms and conditions, provided that in the event of any conflict or inconsistency, the terms and conditions with respect to the subject matters herein shall prevail over the terms and conditions governing Personal Account and Debit Card to the extent of such conflict or inconsistency. Any capitalized terms which are not defined herein shall have the meanings set out in the terms and condition of Personal Account and the terms and conditions of the Debit Card.
3. The 'HSBC BDT Debit Card' or any other name as may be designated by HSBC, at any time to Debit Cards issued by it and all of its variants containing similar features of Non-Taka and Taka transactions at the same time, is authorized to be used for transactions both inside and outside of Bangladesh (in Bangladeshi Taka in case of transaction inside Bangladesh and other Foreign Currency for transactions outside Bangladesh). All Foreign Currency transactions shall be converted to US Dollars as per the prevailing conversion rates including any applicable transaction fees & charges declared by the relevant interbank transaction entity i.e. VISA network, Acquiring Banks, Issuing Bank and any other party to complete the Foreign Currency transaction through the Debit Card.



4. HSBC shall not be liable for network failure/hardware or software malfunction/glitches /card damage or any other physical/non-physical issues of whatever nature that may hamper/stop/delay transaction through Debit Card issued by HSBC with Acquiring Banks, HSBC entities all over the world and their point of sales devices.
5. The terms and conditions of NPSB (Bangladesh Bank) will govern the use of NPSB. The Terms and Conditions of VISA will govern the use of VISA network.
6. All fees & charges related to transactions/foreign exchange gain and loss/conversion fees/any other transaction charges shall be paid by the Customer unless expressly exempted by HSBC by written notification to Customer.
7. The Customer acknowledges that the yearly TQ Endorsement limit, which is the summation of endorsement amounts authorized by other banks/authorized endorsement authority in addition to HSBC shall not exceed the maximum US dollar limit stipulated by Bangladesh Bank as per applicable regulations.
8. The Customer shall submit original documentation (Original Bangladeshi Passport) for processing of this request for Endorsement. The Bank shall be entitled to make and retain photocopies of applicable documents as stipulated by the Bank to be kept with the request, for record keeping and any future regulatory requirements.
9. The Customer shall contact the HSBC Bangladesh Contact Centre for the activation of Foreign Currency limit with respect to their Debit Cards issued by HSBC.
10. The Bank shall not be liable for any fraudulent/unauthorized transactions carried out with their Debit Cards (whether in Taka or Non-Taka form) both locally and internationally and the customer shall be solely responsible for the security of their Card and all related records/information which may arise despite the security measures implemented by the Bank.
11. The Customer shall notify the Bank immediately if any fraudulent/unauthorized transaction is discovered to be made through their Card for further actions by the Bank, which shall follow the VISA settlement & dispute procedure adopted worldwide.
12. The Customer is solely responsible for awareness and compliance with respect to the TQ limit endorsed to them and shall be responsible for checking and verifying their limit against their expenditure through established means of communication (branches/contact centre/email) with the Bank. No transaction shall be authorized by VISA network/Acquirer/Issuer if the yearly TQ limit assigned to the customer exceeds assigned TQ limit.
13. Bank shall not be responsible or liable to the Customer for any inconvenience, loss or damage incurred or suffered due to any of the following: Bank (HSBC Bangladesh), its servants, employees, agents or contractors are unable to perform any of the obligations under these Terms and Conditions and any transactions contemplated herein directly or indirectly as a result of (i) the failure of any machine, data processing system, any operating systems or transmission link; or (ii) industrial or other dispute, Act of God or anything beyond the control of the Bank both locally and internationally, or (iii) as a consequence of any fraud or forgery.
14. These Terms and Conditions covers TQ Endorsement against HSBC BDT Debit Card, which is additional to any other prevailing terms and conditions governing customer's Personal



Account(s) and any other products or services [copies of which are available at any of the Bank's branches or online at the official website of HSBC Bangladesh (e.g. [www.hsbc.com.bd](http://www.hsbc.com.bd))].

15. The Customer hereby agrees that they shall be abide by the laws, regulations and requests of public and regulatory authorities which relate to, amongst others, the prevention of money laundering, terrorist financing and the provision of financial and other services to any persons or entities which may be subject to sanctions;
16. These Terms and Conditions are governed by and construed in accordance with the laws of the People's Republic of Bangladesh and Customer hereby are deemed to submit irrevocably to the non-exclusive jurisdiction of the Courts of Bangladesh. Nothing in this clause shall limit bank's right to bring or commence any proceedings against customer in any other court of competent jurisdiction.