

Your HSBC Premier Visa Debit Card Guide

Whether you're new to debit or seeking a refresher, read this guide for handy tips and helpful hints

Your HSBC Debit Card



More than just a card.

Whether you are shopping in-store, online or travelling abroad your HSBC Debit Card can come in handy. As well as making purchases quickly, safely and securely you can also withdraw cash - just look out for the Visa logo.



For your convenience, it comes with contactless technology, a simple tap to pay for purchases up to £45 at checkouts displaying the contactless logo. And don't worry, contactless payments are as safe and secure as the Chip & PIN payments.

- ◆ Quick, easy and secure - shop with confidence whether in-store, online or telephone
- ◆ Make payments or cash machine withdrawals wherever you are*¹ – simply look out for the Visa logo
- ◆ Pay fast with contactless for purchases up to £45
- ◆ Link your debit card to your mobile device and use it via Apple Pay, Google Pay or Samsung Pay*²

Please note: If you've asked for a non-contactless card, the contactless information in this guide won't apply to your card.

If this is a Chip & PIN card you will need to know your PIN to use it. All new customers will be sent their PIN automatically in a separate mailing. Existing customers should continue to use their current PIN (unless advised otherwise).

If you have forgotten your PIN you can request a PIN reminder through our Online Banking service at [ciiom.hsbc.com](https://www.ciiom.hsbc.com) or call us on **03456 006 161** (textphone **03457 125 563**).

If you are unable to use your PIN, please contact us on the same number.

*1 Cash machine withdrawals outside of the UK, Channel Islands and Isle of Man may incur a charge. Please refer to page 6.

*2 Apple, the Apple logo and Apple Pay are trademarks of Apple Inc, registered in the US and other countries.

Android, the Android logo and Google Pay are trademarks of Google Inc. Using your card with Google Pay is subject to terms and conditions.

Activating your card

We've introduced an activation process to keep your HSBC Visa Debit card secure until you receive it.

Activating your card is easy. You will need your card with you and remember if you are a joint account holder and have more than one card on the account, you'll have to activate each debit card individually. You can activate your card in any one of the following ways:



By phone

Please call **0800 783 5263**
(International **+44 1226 261 010**)
or by textphone **03457 125 563**



By Online Banking

All debit cards can be activated by visiting **ciom.hsbc.com** Once logged into Online Banking, simply click on 'Manage', then 'Activate card' and follow the instructions.

If you haven't yet registered for Online Banking, it's easy. Simply visit **ciom.hsbc.com** click 'Register' and follow the on-screen instructions.



At a cash machine

If you already have a PIN, replacement and renewal cards can be activated automatically by undertaking a cash withdrawal, balance enquiry, charity donation or by sending money.

Please note: You will not receive an on-screen confirmation.

If you are new to HSBC and this is your first debit card from us, or you are receiving a new PIN for any reason, you will be unable to activate it through a cash machine.

Using your card in shops and online



Paying for goods and services in the UK, Channel Islands and Isle of Man

You can use your HSBC Visa Debit Card wherever you see the Visa logo to pay for goods and services or to get cashback. You can spend up to the balance on your account, or the amount of any arranged overdraft and details of all transactions will be shown on your statements.

Using contactless – Fast, Easy, Secure

Contactless is ideal for paying for those small, everyday items where the value is £45 or less. It has been developed to help make your day easier and more convenient – no more fiddling around with loose change, just tap and go.



Not only is it easier and quicker, paying with contactless is just as safe as using Chip & PIN.

Tap and go



Touch the reader with your card. Your payment will be confirmed, then you're good to go.

Look out for the contactless symbol, anywhere in the world.

You will need to make one Chip & PIN or signature transaction to enable contactless on your card, but after that you're good to go. For your added protection we may decline a contactless payment from time to time and require you to complete the transaction by Chip & PIN or signature instead, to make sure it is you. When this happens simply insert your card into the card reader and enter your PIN or provide your signature when prompted.



Cashback

Some shops, supermarkets and other retailers in the UK, Channel Islands and Isle of Man offer cashback of up to £100 when paying by debit card and PIN. Cashback provides convenient access to your money, without using a cash machine.



Spending online

You can use your card online where you see the Visa logo. We strongly recommend that you use secure payment sites and software when sending your card details over the internet. For further help, log on to Online Banking and click on 'My Security'.



Verified by Visa (Visa Secure)

We will automatically register you for Verified by Visa (Visa Secure). It is an additional security layer when you spend online and is designed to protect both your account and your money against unauthorised use. Find out more information on [ciiom.hsbc.com](https://www.ciiom.hsbc.com).



Recurring transactions

A recurring transaction, sometimes called a 'continuous payment authority', is where you have provided a company with your debit card details and given them permission to regularly take money from your account. They are typically for gym membership, insurance cover, magazine subscriptions etc.

To cancel a recurring transaction, you should contact both the retailer who you have set up the arrangement with as well as contacting us. We will then monitor your account to ensure no further payments are taken. If the payments continue to be taken for any reason, we will refund the money.

To stop a specific payment, you have to request a cancellation at least one working day before it's due. If you don't, the payment will be honoured and your cancellation will apply to the next regular payment.

Recurring transactions are different from standing orders and direct debits because the payment instruction is directly with the company concerned and not with us, the bank. Therefore the direct debit indemnity scheme does not apply to these transactions.

Should your card number change, you should advise the retailer of your new card number if you want the payment authority to continue to operate.

Using your card outside the UK, Channel Islands and Isle of Man

Accepted around the world

You can use your HSBC Visa Debit Card for purchases or cash withdrawals anywhere you see the Visa logo. It works in exactly the same way, whether Chip & PIN, contactless or mobile. This includes 29 million shops, hotels, restaurants and other outlets across 160 countries.

You don't have to tell us when you're going abroad

If we have any concerns about a transaction made using your card, we'll get in touch to check it's genuine, so please make sure we have the correct mobile number and email address for you. If you need to update your mobile number or email address, or to check the one we have, log in to Online Banking and select 'contact details'. Alternatively, call us on **03456 006 161**, or come into a branch.

Paying in sterling outside the UK, Channel Islands and Isle of Man?

In many countries, the retailer or cash machine provider may offer you the option of paying in GBP sterling or the local currency. If you pay in sterling the currency conversion is done by the merchant using the merchant's exchange rate, which may be more expensive and could add up to a lot over the course of your holiday. Therefore it's almost always cheaper to use local currency (for example euros).

Purchases outside of the UK, Channel Islands and Isle of Man

If you use your debit card to make a payment or buy something in local currency, we will charge you a 2.75% transaction fee (which will show on your statement as 'non-sterling transaction fee'). If you buy something in GBP sterling whilst outside of the UK, Channel Islands and Isle of Man we will not charge this fee. We do not charge any other fees when you make purchases outside of the UK, Channel Islands and Isle of Man.

Cash withdrawals outside of the UK, Channel Islands and Isle of Man

Cash machine instructions will come up in English for you. For cash withdrawals on your debit card outside the UK, Channel Islands and Isle of Man we will charge you a 2.75% transaction fee (which will show on your statement as 'non-sterling transaction fee').

Please be aware that some cash machine operators may also apply a direct charge for withdrawals from their cash machines, which should be advised on screen at the time of withdrawal.



It's easy to keep track of your spending during your trip

When you use your card outside of the UK, Channel Islands and Isle of Man, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling.

Keep a note of our emergency number just in case you need to call us for help from abroad if your card is lost or stolen. It's **+44 1442 422929***. We recommend you store it in your mobile.

Using Chip & Pin

Cards with chip technology are harder to copy or alter than traditional cards and help safeguard against counterfeiting. When combined with a four-digit PIN, using your card is much more secure than using a signature, which could be forged.

If you're worried about remembering your PIN, you can change it at any HSBC cash machine in the UK, Channel Islands and Isle of Man.

Security measures to protect your card

You'll have three consecutive chances to enter your PIN correctly, even if it's at three separate cash machines or at three different shops. If you make a mistake after the first attempt, simply try again. But to protect your card against unlawful use, three failed attempts will lock your PIN.

Unlocking your PIN

If your PIN has been locked in a shop or store and you later remember it, you can unlock your PIN at any HSBC Bank cash machine in the UK, Channel Islands and Isle of Man. Select the PIN Services option and follow the instructions.

If you locked your PIN at a cash machine, for security, you will not be able to use your card at a cash machine until the following day – even if you subsequently remember it.

If you can't remember your PIN, you can request a PIN reminder via Online Banking or by calling us on **03456 006 161** (Textphone **03457 125 563**).

If you ordered a signature-only card

Instead of keying in a PIN, you'll need to sign when you buy things with your card. Cash machines and some merchants may not accept signature-only cards.

If you've not asked us for a signature-only card and you're unable to use a PIN, please visit a branch or call us using the same details as above.

Using HSBC self-service machines in the UK, Channel Islands and Isle of Man

You can withdraw cash at any of our cash machines in the UK, Channel Islands and Isle of Man. You'll find these in most of our branches, as well as those operated by others in the Link network.

At HSBC cash machines you can:

- ◆ withdraw cash up to your daily limit
- ◆ make payments to your HSBC credit card
- ◆ check your account balance
- ◆ view and print mini statements
- ◆ request a statement by post
- ◆ activate replacement debit cards
- ◆ change and/or unlock your PIN
- ◆ make charity donations



Express bank machines are located in HSBC UK, Channel Islands and Isle of Man branches and are secure, reliable and easy to use. Insert your debit card and PIN – exactly as you would at any cash machine – and follow the on-screen instructions.

Use our Express bank machines to:

- ◆ pay bills (send money)
- ◆ send money
- ◆ maintain standing orders and Direct Debits
- ◆ obtain statement details
- ◆ check your balance

Card Security

Losing your card is inconvenient and could cost you money. Keep it safe at all times and help us fight card fraud.

- ◆ Treat your card like cash. Never leave it unattended
- ◆ Sign your new or replacement card as soon as you receive it. Always destroy your old card immediately
- ◆ Keep your card receipts and other information about your account containing personal details safe and dispose of them carefully.

HSBC will never send a courier to your home to collect your card. Please contact us immediately if a courier comes to collect your card, PIN, secure key or cash.

Be wary of telephone calls claiming to be from your bank or the police; never hand over your card details (or PIN) under these circumstances; use known numbers to contact HSBC and if they suggest you call them back to confirm the call is genuine, try to call from another line as fraudsters may not disconnect the first call.

Fraudsters target cash machines – if your card is unexpectedly retained by a cash machine, report it immediately on **03456 007 010**.

- ◆ Check your statements regularly and contact us immediately if you do not recognise any transactions on them
- ◆ We monitor transactions for fraudulent activity and may need to contact you on occasion. To assist us please ensure we have up to date contact details including a mobile phone number

If your card is lost or stolen you should immediately telephone **0800 085 2401**, or **+44 1442 422 929** from outside the UK, Channel Islands and Isle of Man. For our textphone service, telephone on **03457 125 563**, or **+44 1792 494 394** from outside the UK, Channel Islands and Isle of Man.

We recommend that you keep this number with you, for instance stored in your mobile phone.



In order to avoid card fraud you can visit [ciiom.hsbc.com/help/security-centre/card-security/](https://www.ciiom.hsbc.com/help/security-centre/card-security/) for a helpful guide on how to protect your account.

PIN security

- ◆ Memorise your PIN and destroy the PIN advice immediately after receipt
- ◆ Never tell anyone your PIN, never write it down or record it in a way that can be understood by someone else, or quote it in correspondence
- ◆ We will not ask you to disclose your PIN so never quote it via telephone or email to the bank, police or your family
- ◆ Shield the keypad from view when entering your PIN
- ◆ Do not allow anyone else to use your card or PIN

Choose your own PIN

If you change your PIN to a memorable four-digit number of your choice, do not choose numbers that can be easily guessed, eg, 1234, 4444, your date of birth or your telephone number. Change your PIN immediately if you suspect someone knows it.

Other security precautions you can take

Take care when storing or disposing of information about your accounts. People who commit fraud use many methods, such as 'bin raiding', to get this type of information. Be aware that your post is valuable information in the wrong hands. If you don't receive a bank statement, card statement or any other expected financial information, give us a call.

Our fraud teams work 24/7 to keep your money safe.

If they see anything suspicious or unusual, they will contact you, to check it is you using your card. To help us get through to you quickly, please make sure your contact details are up to date, including your mobile number.

Please note, if you have a joint account, each account holder needs to notify us separately via Online Banking.

How to contact us

Customer Service and 24-hour Telephone Banking*

03456 006 161

Outside the UK, Channel Islands and Isle of Man

+44 1226 261 010

Textphone

03457 125 563

Textphone (outside the UK, Channel Islands and Isle of Man)

+44 1792 494 394

(Customer Service lines are open 8am to 10pm every day (24 hours a day if you are an HSBC Advance, Premier or Jade customer))

Card activation

0800 783 5263

Outside the UK, Channel Islands and Isle of Man

+44 1226 261 010

Textphone

03457 125 563

Textphone (outside the UK, Channel Islands and Isle of Man)

+44 1792 494 394 (All lines are open 24/7)

Lost or stolen cards

0800 085 2401

Outside the UK, Channel Islands and Isle of Man

+44 1442 422 929

Textphone

03457 125 563

Textphone (outside the UK, Channel Islands and Isle of Man)

+44 1792 494 394 (All lines are open 24/7)

Online Banking

ciiom.hsbc.com (24 hours, 7 days a week*)

To ensure we carry out your instructions accurately, to help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

*Subject to planned maintenance periods

Need to temporarily block your card?

You can now place a temporary block on your card, and simply unblock it when it turns up via your online banking. Your card will remain blocked until you unblock it, or report it lost or stolen.

Blocking your card will stop:

- ◆ cash withdrawals
- ◆ contactless payments
- ◆ online and in-store shopping
- ◆ digital wallet payments, such as Apple Pay or Google Pay
- ◆ debit card subscriptions (e.g. music or TV streaming services)

Accessibility

To find out more about our accessible services please visit ciiom.hsbc.com/accessibility or ask at any of our branches.

If you'd like this document in another format such as large print, Braille or audio, please contact us on 03456 006 161.

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays).



ciiom.hsbc.com **TO STOP FRAUD™**

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