

Explore and experience
the privileges



HSBC India Premier Signature Debit Card Service Guide



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 Premier Signature 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 endeavor 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 Premier Signature Debit Card can be used¹ at HSBC Group ATMs of Visa network and at Visa merchant outlets.

The HSBC India Premier Signature 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 Premier Signature Debit Card, please read this user 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 Premier Signature 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.

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Knowing your HSBC India Premier Signature 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 debit card. Please check to see that your name has been correctly printed.
4. **Electronic usage sign:** In case of purchase transactions, the HSBC India Premier Signature Debit Card can only be used at merchant outlets with Point of Sale (POS) swipe terminals. Please do not use your HSBC India Premier Signature Debit Card at merchants with 'paper imprinters' or for Mail Order/Telephone Order (MOTO) transactions.
5. **Valid From - Expires End (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 should accept your HSBC India Premier Signature Debit Card.



Back

- Magnetic stripe:** Important information pertaining to your HSBC India Premier Signature Debit Card is encoded here. Please protect your HSBC India Premier Signature Debit Card from scratching and exposure to magnets and magnetic fields as they can damage the stripe.
- Signature panel:** Please sign this panel immediately on receipt of your HSBC India Premier Signature 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.



- 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.
- Service Provider** - 'Service Provider' means third party utility service provider or any other service provider, e.g. CSP, Electricity Distributor, Gas Distribution
- 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 Premier Signature Debit Cardholder has nil lost debit card liability after reporting and registering the loss of the HSBC India Premier Signature Debit Card to HSBC. Lost Card Liability protection is offered both by ICICI Lombard General Insurance Co. Ltd. and Visa

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
- 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.
- 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/set transaction limits, mention last 4 digits of your HSBC card, transaction type and transaction limit e.g. 1234 enable ATM INR 50,000 and send a secure message via Online Banking or visit your nearest HSBC India Branch.

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 Phone banking/Branch (for existing debit card holders) , 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.

- C. 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 Online 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. Upon activation, your card can be used at domestic ATM, Point of Sale within the limits specified in the Terms and Conditions for your card.

To convert the card from domestic usage to international or vice versa, send a secure message via Personal Internet Banking or the Mobile Banking app or submit a 'Domestic/International Card Usage Form' at the nearest HSBC India branch. The form is also available under application forms section in www.hsbc.co.in.

- 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 Premier Signature Debit Card and sign on the signature panel on the reverse of your HSBC India Premier Signature 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 ₹2,00,000 on daily and maximum of ₹5,000 for a single transaction and for international payments, the same is applicable. 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 do so through HSBC India Mobile Banking App using the card control feature, visit your nearest HSBC India branch or send a secure message through Online 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 (PoS) within the limits specified in the Terms and Conditions for your card. To provide enhanced security, Domestic card not present (Online) Domestic & International Contactless and International transactions (ATM, POS and Online) transactions are disabled. In case you are a NRE or Resident Debit Card holder, then you can apply for International usage on your card. Under both domestic and International usage, you can also choose to enable or disable PoS and Online transactions independently. To do so or to personalise card limits or enable/disable all types of transactions on your card, please use HSBC India Mobile banking app,

please send a secure message via Online Banking or visit your nearest HSBC India Branch.

For sending a secure message through Personal Banking, log on to Online 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 India PhoneBanking for further details.
- 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. The terms and conditions are also uploaded on the HSBC India website for Cardholders information
- In case you use your HSBC India Premier Signature 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 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

- 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 Premier Signature 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 Premier Signature Debit Card
- You only will be able to access only your primary account at merchant establishments whilst transacting on this debit card
- You can use your HSBC India Premier Signature Debit Card at HSBC Group ATMs of Visa network and at Visa merchant outlets worldwide
- 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 Online Banking
- 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.

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 Premier Signature Debit Card

Activating your HSBC India Premier Signature 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 HSBC India Premier Signature Debit Card:

1. The Debit Card can be activated through IVR. Kindly call us on 1800 121 4015 (along with the 6-digit PIN).
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.

or

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.

Merchant Establishment

You need to follow these simple steps to make payments at merchant establishments with your HSBC India Premier Signature Debit Card.

The Debit Card is for electronic use only and will be accepted only at merchant establishments which have an electronic POS swipe/contactless payment enabled terminal. Any usage of the card for purchases at merchant establishments other than through a Point of Sale/contactless payment enabled swipe terminal will be deemed unauthorized and the Cardholder shall be responsible for such transactions. Please refer Merchant Establishment usage section mentioned in the terms and conditions for details.

1. Look for a Visa logo at the merchant establishment. The merchant must have an Point of Sale (POS) swipe terminal.
2. Shop and select the goods you wish to purchase.
3. Present your HSBC India Premier Signature Debit Card to the merchant at the time of making payment. The merchant will dip the debit card into the card reader in 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 HSBC India Premier Signature Debit Card 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 Premier Signature Debit Card.
7. The merchant verifies the signature and returns the HSBC India Premier Signature Debit Card along with 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 Debit Card at merchant establishments located outside India.

Online usage

- Your HSBC India Premier Signature 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 require 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

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 - 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

Please note:

At other bank Visa ATMs, you can only access the primary account linked to your HSBC India Premier Signature Debit Card.

Your bank account linked to your HSBC India Premier Signature Debit Card should have appropriate balance to carry out any transactions on your debit card.

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 a cross currency conversion mark-up of 3.5% of the INR value of the transaction (plus applicable taxes#) 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.

Taxes will be applicable as per the prevailing rates. Please refer Tariff Sheet on page 20 for further details.

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

#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.

Benefits of HSBC India Premier Signature Debit Card

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

- **Enjoy higher Transaction Limits**

For HSBC India Debit Cardholders, the daily ATM cash withdrawal limit is ₹400000 and purchase transaction limit is ₹400,000 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.
- **Enjoy 24X7 Access to HSBC India PhoneBanking/ Customer Services**

To activate your HSBC India Premier Signature Debit Card or for any queries regarding your HSBC India Premier Signature Debit Card, please call HSBC India PhoneBanking. To know the HSBC India PhoneBanking numbers in your city, please refer to the section 'PhoneBanking Numbers'.
- **24X7 Concierge Service**

As a privileged HSBC India Premier Signature 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.
- **Additional Cards**

Additional HSBC India Premier Signature Debit Cards will be issued to joint account holders of the account, provided the operating instructions for the account are 'Anyone or Survivor'. To know how to apply for additional cards, please call HSBC India PhoneBanking.
- **Effective Money Management Tool**

All transactions on your HSBC India Premier Signature Debit Card including those on additional cards will reflect along with the relevant details on your regular bank account statement sent periodically.
- **Insurance cover on your HSBC India Premier Signature Debit Card**

Your HSBC India Premier Signature Debit Card is insured through insurance service provider ICICI Lombard General Insurance Co. Ltd. that covers you up

to ₹500,000 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.

*Lost Card Liability Protection is also provided by Visa up to ₹100,000; however customers may choose to claim either from Visa or from ICICI Lombard General Insurance Co. Ltd.

- **Lost Card Liability Protection provided by Visa**
You are protected directly by Visa from any financial liability, arising from purchase transactions done on your card, for up to 30 days prior to reporting the loss to HSBC. The maximum liability cover per card is ₹100,000.
- **Visa Platinum Offers**
Enjoy Visa Signature privileges.
Visit www.visaSignature.com for more details and terms and conditions.

International usage* of your HSBC India Premier Signature Debit Card

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

Your HSBC India Premier Signature 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:

- Point of Sale (POS) 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 ₹. The rate of exchange will be determined by HSBC India.

All international transactions on your HSBC India Premier Signature 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.

Please note:

The 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 Point of Sale) using the HSBC India Premier Signature Debit Card.

*Applicable to debit cards issued on Resident and NRE Accounts.

[#]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.

Visa Global Customer Assistance Services (VGCAS)

HSBC India Debit Cardholders can receive global assistance 24 hours a day, and 7 days a week when they travel overseas from Visa Global Customer Assistance Services.

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.

These services are available to you at the following toll free numbers:

Australia: 1-800-953852 Canada: 183-338-63370
Hong Kong: 800-938-181 United Kingdom: 0800-048-9157
Singapore: 800-1014-362 United States: 183-399-82278

For any other country, please log on to the Visa website www.visa-asia.com

Important guidelines on international usage

- 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 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 the Mobile Banking app or update the limits through card control feature on 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 Online 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:

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 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

Signature

- Any violation of the exchange control regulations arising out of utilisation of this HSBC India Premier Signature Debit Card is the responsibility of the individual HSBC India Premier Signature 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 Premier Signature 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 Rupee equivalent
- To track your overseas spends in order to ensure that they are within permissible RBI limits, you will have to convert the equivalent Rupee 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 Foreign Exchange Management Act, 1999 (FEMA). The Cardholder shall surrender Cardholder 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 Foreign Exchange Management Act, 1999 (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 Premier Signature Debit Card

Dos	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 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 a merchant outlet, never sign an incomplete charge slip
Always ensure that the debit card is used in your presence when transacting at merchant establishments	Do not attempt to use your debit card at merchant establishments that do not possess Point of Sale swipe terminals
Please promptly notify HSBC India in writing of any changes in your telephone number or mailing address	Do not attempt to use your debit card for making purchases via telephone/ mail, on the internet or in any other 'Card not present' situation

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 our PhoneBanking numbers or write to your Branch Manager. Details are available on HSBC India website www.hsbc.co.in

HSBC India Premier Signature Debit Card - Tariff Sheet

HSBC Customers

Service	Deposit accounts
Annual fee (p.a.)	Free
Additional card (p.a.)	Free
HSBC ATM cash withdrawal and balance enquiry India/Overseas	Free
Number of free [^] cash withdrawal transactions at other banks' ATMs in India/Overseas	Free
Non HSBC ATM cash withdrawal (outside India)	₹120 per transaction
Non HSBC ATM balance enquiry (outside India)	Free
Card replacement fee (within India)	Free
Card replacement fee (outside India)	Free
PIN replacement fee	Nil
Card replacement fee	Nil
ATM cash withdrawal limit (per day)	₹400,000
Purchase transaction limit (per day)	₹400,000
Transfer limits (to accounts linked to or not linked to card) (per day)	₹400,000
Per transaction limit for cash withdrawal at other banks' ATMs in India	₹10,000
Transactions declined due to insufficient funds at an ATM	₹25

*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.

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[#]) on all international transactions (ATM and Point of Sale) using the HSBC India Premier Signature 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.

Non-Resident country specific disclaimers (applicable only for Non-Resident 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.

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

Resident Customers	Within India	From Overseas
HSBC Premier (Toll Free)	1800 266 3456 1800 120 4722	+91-40-61268001 +91-80 71898001

HSBC PhoneBanking numbers for NR customers	
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/Region	Phone Banking 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)