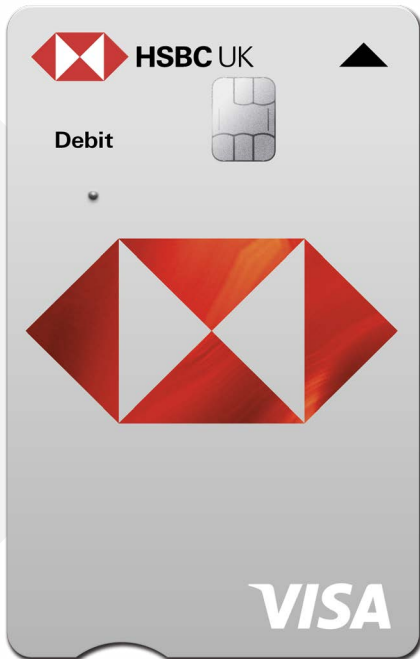


# Your HSBC Visa Debit Card Guide

Here's all you need to know about  
using your new card



# How to Activate your card

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

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:



## On your Mobile App

From your Account details page just tap on 'Manage cards' and follow the prompts to have your card ready to use in minutes.



## Via Online Banking

Visit [hsbc.co.uk](https://www.hsbc.co.uk) and once logged into Online Banking, simply click on 'Manage', then 'Activate card'.

If you haven't yet registered for Online Banking, it's easy. Simply visit [hsbc.co.uk](https://www.hsbc.co.uk) click 'Register'.



## By phone

Please call **0800 783 5263**  
(International **+44 1226 261 010**)  
If you have a textphone, you can dial the prefix **18001** followed by our customer service telephone numbers above.



## 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.

With the help of Alzheimer's Society and our customers, we've made our new cards more accessible.

We're continually making our cards easier to use for everyone as standard.

That's why we've teamed up with Alzheimer's Society to create your new debit card with helpful features to assist with your card use.

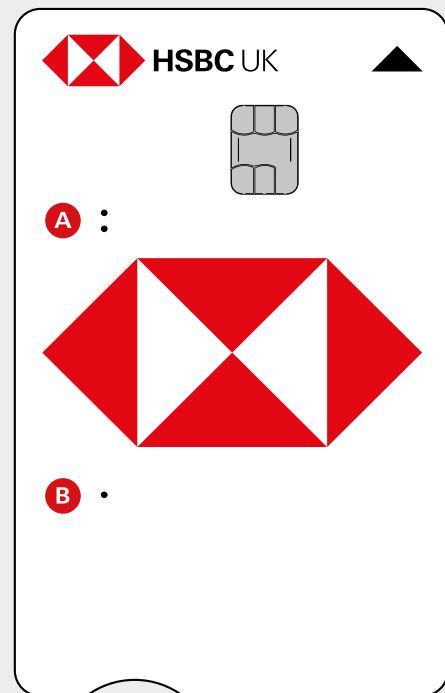
### Your card now has:

- **An arrow and a carved notch** to help you insert your card into the machine the right way.
- **Raised dots** to help you easily identify which card you are holding and using.

### Dots explained

**A** One dot: Debit  
Two dots: Credit

**B** One dot: Business card



Visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) to find out more about why we are committed to increasing accessibility at HSBC.

# Your HSBC Debit Card



Whether you are shopping in-store, online or travelling abroad your HSBC Debit Card is an easy, safe and convenient way of paying.

You can also make cash withdrawals wherever you are,<sup>1</sup> just look out for the Visa logo.

<sup>1</sup> Cash machine withdrawals may incur a charge. Within the UK, cash machines will display any charge before the transaction. Please refer to page 4.



## Using contactless – Fast, Easy, Secure

Your new card comes with contactless technology, making your purchases that much easier. Just look out for the contactless logo anywhere in the world.

With contactless payments you are 100% protected against fraud, just like you are with Chip & PIN payments.

**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.**

If a contactless transaction fails, it may need additional verification for your security. Simply insert the card into the reader and enter your PIN.



## Cashback

Some shops, supermarkets and other retailers in the UK (including the Post Office) offer cashback of up to £100 when paying by debit card and PIN.



## Spending online

You can use your card online where you see the Visa logo. Always use secure payments sites and software when using your card.



## 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 [hsbc.co.uk](https://www.hsbc.co.uk).



## 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.

To cancel a recurring transaction, you should contact both the retailer who you have set up the arrangement with as well as contacting us.

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.

You can use your card in a digital wallet to make safe and secure payments in shops, in apps and online.

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).

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

# Using your card outside the UK

## Accepted around the world

You can use your HSBC Visa Debit Card in 29 million shops, hotels, restaurants and other outlets across 160 countries.

You don't have to tell us when you're going abroad but please make sure we have the correct mobile number and email address for you. If you need to check or update your mobile number or email address, log in to Online Banking and select 'contact details'. Alternatively, call us on **03457 404 404** (see page 5 for opening hours), or come into a branch.

## Purchases outside of the UK

If you use your debit card to make a payment or buy something in a foreign currency, we will charge you a 2.75% fee (which will show on your statement as 'non-sterling transaction fee'). If you buy something in GBP sterling whilst outside of the UK, we will not charge this fee.

## Cash withdrawals outside of the UK

Cash machine instructions will come up in English for you. For cash withdrawals on your debit card outside the UK in a foreign currency, we will charge you a 2.75% fee (which will show on your statement as 'non-sterling transaction fee') and a 2% non-sterling cash fee (minimum £1.75, maximum £5.00). Please be aware that some cash machine operators may also apply a direct charge for withdrawals from their cash machines.

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**.

# 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.

You can change your PIN at any HSBC cash machine in the UK, Channel Islands or Isle of Man.

## Security measures to protect your card

You'll have three consecutive chances to enter your PIN correctly and 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. 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 **03457 404 404** (If you have a textphone, you can dial the prefix **18001** followed by our customer service telephone numbers above.) (See page 5 for opening hours.)

## 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.

# PIN security

- Memorise your PIN and destroy the PIN advice immediately after you receive it
- Never tell anyone your PIN, never write it down or record it in a way that can be understood by someone else
- We will never ask you for 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, e.g., 1234, 4444, your date of birth or your telephone number. Change your PIN immediately if you suspect someone knows it.

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

If they see anything suspicious, 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.

## Card security

Losing your card is inconvenient and might 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

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 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; 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. Visit [hsbc.co.uk/help/security-centre](https://www.hsbc.co.uk/help/security-centre) to find out more.

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

If your card is lost or stolen you should immediately telephone **0800 085 2401**, **+44 1442 422 929** from outside the UK or by using the HSBC Mobile App or Online Banking. If you have a textphone, you can dial the prefix **18001** followed by our customer service telephone numbers above.



If you suspect card fraud you can visit [actionfraud.police.uk](https://www.actionfraud.police.uk) for a helpful guide on what to do.

## Need to temporarily block your card?

You can now place a temporary block on your card, and simply unblock it when it turns up. On our Mobile Banking App it only takes 5 simple clicks.

Alternatively, you can block your card via Online Banking, just visit [hsbc.co.uk](https://www.hsbc.co.uk). Your card will remain blocked until you unblock it, or report it lost or stolen.

## How to contact us

Mobile Banking: **Using the HSBC app**

Online Banking: **Log in at [hsbc.co.uk](https://www.hsbc.co.uk)**

Our 24/7 Chat service

Customer Service and Telephone Banking: **03457 404 404**

Outside the UK: **+44 1226 261 010**

If you require a textphone service you can dial the prefix **18001** followed by our customer service telephone numbers above.

(Customer Service lines are open 08:00 to 20:00 every day except Christmas Day, Boxing Day and New Year's Day)

## Lost or stolen cards

Mobile Banking: **Using the HSBC app**

Online Banking: **Log in at [hsbc.co.uk](https://www.hsbc.co.uk)**

Calls from the UK: **0800 085 2401**

Outside the UK: **+44 1442 422 929**

If you require a textphone service you can dial the prefix **18001** followed by our customer service telephone numbers above.

(All lines are open 24/7)

## Online Banking

**hsbc.co.uk** (24 hours, 7 days a week<sup>1</sup>)

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.

<sup>1</sup> Subject to planned maintenance periods

# Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

**If you'd like this in another format such as large print, Braille or audio, please contact us.**

A textphone service is available for customers with hearing and/or speech impairments.

BSL Video Relay Service is also available (Monday-Friday 08:00-18:00, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility).

**[hsbc.co.uk](https://www.hsbc.co.uk)**

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