

HSBC China Debit Card Service Guide

This handy service guide gives you the information you need to make the most of the debit card.

(1) Extra Convenience With Your Debit Card

ATM Cash Withdrawal

- In China¹, you can withdraw RMB banknotes from your RMB primary account or your RMB supplementary account(s) through HSBC China ATMs or from your RMB primary account through UnionPay network ATMs with your debit card and PIN.
- When you travel overseas¹, you can withdraw the destination country's local currency through UnionPay network ATMs from the RMB primary account linked to your card, or through HSBC ATMs² from your foreign currency account linked to your card (if you have already opened a foreign currency account and linked it to your debit card). For overseas HSBC Group ATMs with the UnionPay logo, you can withdraw cash from your foreign currency account, except for Taiwan area. You can even choose to withdraw the local currency from the RMB primary account or the foreign currency account linked to your card through HSBC ATMs (with UnionPay logo) in HongKong area. (If you want to withdraw cash through overseas HSBC Group ATMs, please ensure your debit card has been linked with a foreign currency account with sufficient available balance).

POS Spending

- The debit card can be used for purchases at domestic and overseas POS terminals affiliated to the CUP network, in which case the RMB primary account linked to your debit card will be debited.

Online payment

- Applepay**
Link your debit card to your mobile device (e.g. iPhone, Apple Watch and iPad), you can use the device to complete the payment online and offline merchants without a real debit card in hand.
- UnionPay online payment**
You can choose from two payment methods via UnionPay online payment after active the function at branch:
 - Authorised payment: Choose UnionPay online payment after selecting your merchants, and fill in the card number and PIN of your HSBC China Debit Card to complete the payment.
 - Express payment: Register on the UnionPay online payment website and link your HSBC China Debit Card. After verification is complete, you can use your registered user ID and log on password for UnionPay online payment (the log on password is suggested to be different from the debit card PIN).

(2) Transaction Limit

According to prevailing mainland China regulations, your daily withdrawal is subject to the following limits:

RMB account

You can withdraw cash from your RMB account through domestic ATMs or through CUP overseas ATMs* with daily cumulative limit of RMB20,000 or its equivalent. Besides,

- The cumulative limit of your debit card through domestic ATMs is RMB 20,000 for one day;
- The cumulative limit of your debit card through CUP ATMs* outside mainland China is RMB10,000 or its equivalent for one day if the cumulative limit and balance of RMB account could support it.

* For overseas HSBC Group ATMs with the UnionPay logo (except in HongKong & Taiwan area), you can withdraw cash from your foreign currency account only.

Foreign currency account

You can withdraw local currency outside mainland China from your foreign currency account through HSBC Group ATMs (with or without CUP logo, except in Taiwan) with daily cumulative limit of RMB10,000 or its equivalent.

Yearly cumulative limit of cash withdrawal outside mainland China of bank cards by person

The cumulative limit of cash withdrawal outside mainland China of your all bank cards (including supplementary card) is RMB 100,000 or its equivalent for one calendar year (i.e. from 1 Jan to 31 Dec). Should the limit be exceeded, cash withdrawal outside of Mainland China will not be allowed in the year and the following year.

Daily Cumulative POS Spending Limit

For your convenience and safety, HSBC China debit card can set a Daily Cumulative POS Spending Limit, within which separate limits are set for UnionPay online and Applepay payment functions. You can adjust the daily cumulative POS limit or UnionPay online payment limit within the specified limit through HSBC mobile banking, 24-hour customer service hotline or approaching branch (UnionPay online payment limit can be adjusted through HSBC online banking). The corresponding adjustable amount or channels can be banned due to relevant regulatory requirements or risk management. If your adjustment request is blocked, please contact the Bank for consultation.

- HSBC China defaults a daily cumulative POS Spending Limit in an amount of RMB 50,000 to debit card to protect you from potential security threats or loss. You can apply for setting or adjusting the cumulative daily POS Spending Limit (which is capped to RMB 5 million for Global Private Banking, Premier Elite customers, and RMB 1 million for other cards) according to your needs of both Debit Card usage and risk control. If you fail to apply for setting a cumulative daily POS Spending Limit, a default Limit in an amount of RMB 50,000 will be applied.
- Within the daily cumulative POS Spending Limit, using debit card via Applepay defaults a single limit of RMB 10,000 and a daily limit of RMB 50,000, which could not be adjusted.
- Within the daily cumulative POS Spending Limit, using debit card via UnionPay online payment defaults a single payment limit of RMB 10,000 and a daily limit of RMB 50,000. You can adjust within the cap limit.
- In addition, the Bank has a limit control on each single transaction of overseas POS spending at selected merchants according to relevant regulations of the State Administration of Foreign Exchange.

- The expression of "in China" or "In China" used herein means inside Mainland China (which, solely for the purpose hereunder, does not include Hong Kong Special Administrative Region, Macao Special Administrative Region or Taiwan region). The expression of "outside China", "Outside China" or "overseas" used herein means in the region(s) outside Mainland China.
- Functional variation in ATMs of different countries may also influence the available services of HSBC China Debit Card in daily transactions. Currently, in certain countries including UK and Australia, the functions for HSBC ATMs are only cash withdrawal and account balance enquiry. And in some countries or regions (such as USA, Argentina, Brazil, France, Greece, Malta, Mexico, Panama, Turkey, New Zealand, Lebanon, Brunei, Singapore, etc.), HSBC ATMs do not support the use of HBCN debit card foreign currency subsidiary accounts because they are not in the HSBC group ATM process network. If they are in UnionPay network, they can support withdrawal from RMB account of the debit card.

(3) Debit Card Charges

Tariff table (Unit: RMB)

Item	Global Private Banking Debit Card	Premier Debit Card	Advance Debit Card	Personal Banking Debit Card
Annual Fee	Free	Free	Free	Free
Loss report	Free	Free	Free	Free
New card replacement	Free	Free	Free	Free
PIN reset	Free	Free	Free	Free
Balance enquiry via ATM (in and outside Mainland China)	Free	Free	Free	Free
ATM cash withdrawals in Mainland China (per transaction)	Free	Free	Free	Free
ATM cash withdrawals outside Mainland China (per transaction)	Free	•Overseas HSBC Group ATMs: Free •Overseas UnionPay ATMs: CNY20/equivalent +1% of withdrawal amount (Max: CNY 110 equivalent) (Free for Premier Elite Passport Customers)	•Overseas HSBC Group ATMs: CNY20/equivalent +1% of withdrawal amount (Max: CNY 110 equivalent) •Overseas UnionPay ATMs: CNY20/equivalent +1% of withdrawal amount (Max: CNY 110 equivalent)	•Overseas HSBC Group ATMs: CNY20/equivalent +1% of withdrawal amount (Max: CNY 110 equivalent) •Overseas UnionPay ATMs: CNY20/equivalent +1% of withdrawal amount (Max: CNY 110 equivalent)

Notes:

- Surcharges may be charged by the acquiring bank for cash withdrawal at some ATMs outside mainland China. For specific charging standards, please refer to the information shown on local ATM screen or contact the acquiring bank.
- Restrictions of the count / amount may be set by the acquiring bank or the local regulator for cash withdrawal at some ATMs outside mainland China. Please refer to the information shown on local ATM screen or contact the acquiring bank if you need.
- The withdrawal amount and the service fee will be debited from your withdrawal account once.
- If cash withdrawal is made from overseas CUP ATMs or HSBC Group ATMs, the cross currency conversion rate may apply in accordance with the rates set by CUP or HSBC Group Global ATM Switch System. The total debit in the settlement account includes the conversion charges / spreads, if any.
- The transactions through ATMs of HSBC Group Member Hang Seng Bank in mainland China will be charged as different bank transactions.

Important Security Tips

When you receive your card mailer / Personal Identification Number (PIN) mailer

- Please check whether the card mailer / PIN mailer is intact. If a mailer is either unsealed or broken, please do NOT acknowledge receipt; contact the HSBC China 24-hour Customer Service Hotline or advise the staff of HSBC Bank (China) Company Limited ("the Bank") immediately. If the card mailer / PIN mailer is sealed and intact, please reconcile the cardholder name printed on the card mailer / PIN mailer. If the name is incorrect, please do NOT use the card / PIN; contact the HSBC China 24-hour Customer Service Hotline or the Bank immediately. Otherwise, please sign for acknowledgment.
- Please reconcile the cardholder name embossed on the debit card. If the information is incorrect, please do NOT use the card; contact the HSBC China 24-hour Customer Service Hotline immediately. Otherwise, please also sign on the reverse of your card immediately (the same signature as in your debit card application form) and keep your card safe.
- After you have opened the PIN mailer, please go to an HSBC China ATM to change your PIN and destroy the PIN mailer as soon as possible.

Please keep your PIN safe

Disclosure of the PIN will put you at great risk, so please note:

- Make sure nobody sees you entering your PIN when you are changing it at an ATM.
- Do NOT use your identity card number, birthday, telephone number or commonly used sequences such as 888888, 123456 or 000000 as your PIN.
- Memorise your PIN and keep it confidential.
- DO NOT write the PIN down. If you have to, please keep it away from the debit card.
- Change your PIN regularly.
- DO NOT disclose your PIN to anyone, including the Bank staff.

Debit card protection

- Keep your debit card safe. For card loss, theft or embezzlement, please immediately contact any HSBC branch in mainland China or call the HSBC China 24-hour Customer Service Hotline, and report to the police immediately.
- If you have reported your card lost or stolen, do NOT use it again if you find it later. Please inform the Bank first.
- Never give or lend your card to anyone else.
- Do not place your card close to magnetic materials, including mobile phones and other electronic devices.
- Please keep your debit card and identity documents separately.

ATM usage precautions

- Cover the keypad while you enter your PIN.
- Do not force your card into the machine when the ATM screen advises you to take your card.
- For cash withdrawal from an HSBC China ATM, please take the advice (if any) first, then your card, and the cash last. Please follow the ATM instructions to avoid card retention.
- Remember to take all your belongings, e.g. card, cash, and receipt if any, before you leave the ATM.
- Remember to take back your card after the transaction.
- If you observe any suspicious device (e.g. pin hole camera) or activity (e.g. shoulder surfing) when using the Bank's ATMs, cancel the transaction immediately and contact our staff during office hours or call the HSBC China 24-hour Customer Service Hotline.
- If you observe anything suspicious or have any other questions when using other banks' ATMs, cancel the transaction immediately and report to the staff of the local bank to which the ATM belongs.

- If there is anything suspicious occurring around an ATM, go to another machine.
- If you encounter any problems at an ATM, contact our staff or the owner bank of the ATM. Do NOT accept assistance from strangers.
- If strangers request for fund transfer by SMS or phone call, please be cautious in case it is a fraud. If you have any enquiries, contact our staff or call our 24-hour service hotline.
- Count your cash only in secure surroundings.
- If you want to have a record of the transaction, please keep your receipt and do not leave it at or near the machine.
- The use and operation of ATMs located in different countries and territories around the world may vary. It is therefore important that you read and follow the corresponding ATM instructions carefully.

Security tips for UnionPay online payment and Applepay

- The mobile phone number used for UnionPay online payment and Applepay needs to be the same as the registered number for SMS messages from HSBC China. This service is currently not available for those with foreign mobile phone numbers
- Customers are responsible for protecting the confidentiality of personal information such as their debit card number, PIN, identification documents, mobile phone number and related information (including any one-time passwords via SMS message). Customers are also responsible for any potential risk and/or loss due to intentional and/or negligent actions, including but not limited to failure to maintain the confidentiality of any of the information listed above
- To ensure your security when making online purchases:
 - Avoid using internet banking or third-party payment platforms on public computers (such as internet cafes)
 - When making online purchases, verify the legitimacy of the website and be aware of fake websites. Please do not click or tap on unfamiliar links, in order to avoid phishing websites
 - When making online purchases, please protect your card number and PIN by cleaning browsing records and cookies after finishing the transaction process
 - Do not enable remote assistance and/or any third-party communication applications, thus preventing other people from gaining access to your computer

Useful Contact Numbers

- Global Private Banking Customer Service Hotline: +86 400-820-8866
- Premier Elite 24-hour Customer Service Hotline: +86 400-880-5688 (Mainland China) / +86 400-820-5688 (Overseas)
- HSBC 24-hour Premier Customer Service Hotline: +86 400-820-8828 / +86 21 3888-8828
- HSBC 24-hour Advance Customer Service Hotline: +86 400-820-8878 / +86 21 3888-8878
- HSBC 24-hour Personal Banking Account Customer Service Hotline (only applicable to customers under Corporate Employee Privilege Scheme and Personal Loan customers): +86 400-820-1818 / +86 21-3888-1818