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1. Welcome to a world of added convenience

Thank you for choosing HSBC. Your ATM Card from HSBC is more than just an ATM Card. And its function goes beyond cash withdrawals. It is your key to 24-hour banking. With more than 1,000 automated teller machines (ATMs) via the HSBC and Hang Seng Bank network in Hong Kong SAR, you can use it any time, anywhere to perform a variety of transactions to suit your day-to-day banking and payment needs. What's more, your ATM Card from HSBC gives you access to services without visiting a branch in person. You will find a new dimension of convenience that will change the way you do banking.

If you are holding a Company Deposit Card from HSBC, you can use it to deposit cash and cheques at a variety of self-service banking machines. Its functions are limited to deposit transactions only; it cannot be used to make enquires, withdrawals, transfers or to change your PIN.

2. Extra convenience with your ATM Card

Your ATM Card from HSBC enables you to access a variety of self-service banking machines 24 hours a day. You will find an ATM when you need it, at our branches, Day & Night Banking Centres, MTR stations, KCR stations, airports and ferry terminals. Making the best use of your new ATM Card is simple and easy. The following is a quick overview of all the things you can do with your ATM Card from HSBC.

2.1 For your day-to-day banking needs

Access to cash and more by automated teller machine

By using your ATM Card from HSBC, you can withdraw cash, deposit cash or cheques, transfer funds between accounts on the same card and to other accounts with HSBC and Hang Seng Bank, as well as check account balances, reset your phonebanking PIN, register automated phonebanking services and request cheque-books and account statements at an ATM. You can change your personal identification number (PIN) for your

ATM Card or switch the language of the ATM screen between English and Chinese at any time. You can even pay utility bills at an ATM.

Getting started

- Simply insert your ATM Card into the slot indicated on the ATM.
- Enter your PIN and press ENTER.
- Select the function required and follow further instructions.

Withdrawals

Wherever you next travel to, you know that you will never be short of cash with an ATM Card from HSBC. You can withdraw cash using your ATM Card at more than 945,000 ATMs worldwide*, and over 120,000 China UnionPay ATMs in Mainland China.

The daily withdrawal limit is the local currency equivalent to HK\$20,000 both locally and overseas. If you wish to withdraw the maximum amount, you may have to do so more than once, depending on the dispensing limit of the ATM used.

- * – ETC cards issued by HSBC in the Hong Kong SAR on or before 1992 can only be used at local ATMs of HSBC and Hang Seng Bank.
– Excluding 700 ATMs in Brazil.

Withdrawing funds is easy. Here's how:

- Select CASH WITHDRAWAL.
- If you have applied for access to more than one account with your ATM Card*, select the account you wish to withdraw funds from.
- Key in the amount you wish to withdraw and press ENTER.

* You can access any three accounts with HSBC by using your ATM Card. If you would like to take advantage of this service, simply fill in the relevant application form at any HSBC branch in Hong Kong.

Deposits

- Select DEPOSIT.
- Choose the account you wish to deposit the cash or cheques in.
- Choose CASH or CHEQUE as you wish to deposit.
- Key in the deposit amount and press ENTER.
- A deposit envelope and advice slip will then be dispensed automatically.
- Place your deposit[†] and the advice slip inside the envelope.

† – A maximum of 20 notes will be accepted for each ATM deposit. No coins or folded notes are accepted.
– Funds deposited will be available for use after the cash is verified on the next business day or after the cheque has been cleared.

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- Press ENTER and insert the envelope into the deposit tray.
 - Choose the 'issue advice' option if you require a transaction advice.

Fund transfers

- Select TRANSFER.
- Select the account you wish to transfer funds to and from.
- If you want to transfer funds to someone else's account*, press OTHER ACCOUNT and key in the account number.

- Key in the amount to transfer and press ENTER.
- Choose the 'issue advice' option if you require a transaction advice.

* Funds can also be transferred to another account with HSBC and Hang Seng Bank in Hong Kong.

The above illustrates some of the key functions only. You can access other services through ATMs simply by following the step-by-step instructions shown on the screen.

Cash deposits made easy

Our 'Cash Deposit' machine allows you to deposit cash in a faster and easier way. The amount is instantly verified and credited to your account. The machines are located in most HSBC branches and Day & Night Banking Centres in Hong Kong. If you need more up-to-date information about the machine locations, please visit HSBC's website (<http://www.hsbc.com.hk>).

To use the 'Cash Deposit' machine, simply:

- Insert your ATM Card/Company Deposit Card/Company ATM Card.
- Remove your card.

- Select the account you wish to deposit the cash in*.
- Insert unfolded notes into the cash insertion slot. Only HKD100, HKD500 and HKD1,000 are accepted.
- Verify the total amount and press ENTER.

If you want to make a deposit but do not have your ATM Card/Company Deposit Card/Company ATM Card with you, you can still do so with the 'Cash Deposit' machine by keying in the account information.

* You may deposit up to 30 notes per transaction and up to HKD100,000 into your account.

Cheque deposits made easy

Our 'Cheque Deposit' machine offers you a convenient way to deposit your cheques. It provides you with a comprehensive advice with images of the cheques you have deposited. And the time required to clear your cheques will be the same as a counter transaction. The machines are located in most HSBC branches and Day & Night Banking Centres in Hong Kong. If you need more up-to-date information about the machine locations, please visit HSBC's website ([http:// www.hsbc.com.hk](http://www.hsbc.com.hk)).

To use the 'Cheque Deposit' machine, simply:

- Insert your ATM Card/Company Deposit Card/ Company ATM Card.

- Remove your card.
- Select the account you wish to deposit the cheque(s) in*.
- Key in the total deposit amount.
- Put all your cheque(s) into the cheque insertion slot all at once.
- Check deposit information and select advice type.
- Retrieve the advice.

If you want to make a deposit but do not have your ATM Card/Company Deposit Card/Company ATM Card on hand, you can still do so with the 'Cheque Deposit' machine by using the touch-screen facility to key in the account information.

* This machine can only be used to deposit HKD cheques into any HKD account. You may deposit up to 30 cheques per insert.

2.2 Purchase convenience

Cashless shopping

Shop the cashless way with your ATM Card from HSBC at any participating retailer. You can make purchases by debiting your account automatically through EPS or China UnionPay network. Please note that in addition to your PIN, your signature* is required for a transaction effected via the China UnionPay network, which contains over 1 million Point-of-Sale terminals in Mainland China, Hong Kong, Macau and other overseas countries and markets.

* Please sign on the signature panel on the back of your card for verification.

2.3 Payment convenience

Settle a variety of bills at an ATM

By using your ATM Card from HSBC, you can pay an assortment of bills at any ATM with the 'Bill Payment Service' sign. It's quick and easy. Simply follow the instructions on the screen. The amount paid will be debited from your account.

3. Daily transaction limits

Transaction type	Daily limit
Transfer between accounts on the same card	Up to available balance
Transfer to other accounts with HSBC and Hang Seng Bank (fund transfer between HSBC and Hang Seng Bank accounts is available for ATMs in Hong Kong only)	HK\$50,000 per customer (to be shared with phonebanking and Internet Banking)

Transaction type	Daily limit
Bill payment	HK\$5,000,000 per customer (to be shared with phonebanking and Internet Banking)
Service sub-limits for bill payments to:	
• Government & Utilities	HK\$500,000
• Securities Brokers	HK\$500,000
• Sports & Leisure (The Hong Kong Jockey Club)*	HK\$500,000

* Optional facility

Transaction type	Daily limit
• Other merchants (e.g. telecommunications, insurance company)	HK\$100,000
Cash withdrawal	HK\$20,000
Purchase transaction	HK\$50,000

Please note:

Starting from 4 October 2003, the service sub-limits for bill payments to merchants in the categories of Securities Brokers or Sports & Leisure will be set as zero for new ATM users and for customers who have not used the service through any automated banking channel (including Internet banking, phonebanking and ATM services) for 13 months.

If you wish to activate the above sub-limits, please complete a request form which can be downloaded from www.hsbc.com.hk or contact any HSBC branch.

4. Helpful security tips

Using your ATM Card from HSBC is safe and secure. Here are some precautions when using your ATM Card:

4.1 PIN security

- Make sure no one sees you entering your PIN at all times.
- Keep your PIN secret and memorise it. Destroy the original printed copy of the PIN and never write it down.
- Keep your ATM Card and PIN separately at all times.
- Do not use your identity card number, birthday, telephone number or commonly used sequences such as 888888, 123456 or 00 as your PIN.
- Change your PIN regularly.

Your Company Deposit Card is a safe and secure option because there is no PIN requirement. You also never have to worry about forgetting or losing your PIN.

4.2 ATM Card protection

- Keep your ATM Card safe and inform the Bank immediately if you lose it.
- Remember to take your card after each transaction.
- Do not place your card close to magnetic materials, including mobile phones or electronic devices.
- Do not force your card into the machine.

4.3 ATM usage precautions

- Please sign your name, using a ball point pen, on the signature panel on the back of your card immediately upon receipt. (Not applicable to Company Deposit Card)
 - Remember to take all your belongings, e.g. ATM Card, cash, and receipt if any, before you leave the ATM.
 - If you want to have a record of the transaction, please keep your receipt and do not leave it at or near the machine.
 - Never give your ATM Card to anyone.
 - Do not forget to take your ATM Card from the machine.
- If there is anything suspicious occurring around the ATM, go to another machine.
 - Cancel the transaction should you suspect anything after you have begun a transaction.
 - Do not accept assistance from strangers. If you encounter any problems at the ATM, contact the Bank.
 - Count your cash only in secure surroundings.
 - The use and operation of our 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.

5. Fees

- There is no annual fee for an ATM/Company Deposit Card/Company ATM Card from HSBC.
- A handling fee of HK\$15-25 per transaction will be charged for each cash withdrawal through non-HSBC ATMs in Hong Kong depending on the network used.
- Money withdrawn from ATMs outside Hong Kong is in the currency of that country or territory. A handling fee of HK\$15-25 per ATM transaction will be charged depending on the network used. For transactions effected via the Visa/Plus ATM network, the money withdrawn

is converted directly into Hong Kong dollars at the daily exchange rates set by Visa plus a conversion charge. For transactions effected via the UnionPay network, the money debited is converted directly into Hong Kong dollars at the daily exchange rates set by China UnionPay. For transactions effected via other networks (including HSBC overseas ATMs), the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rate set by HSBC plus a conversion charge.

6. Customer service

Lost or stolen cards

Whether in Hong Kong or overseas, please call HSBC Personal Banking Hotline on (852) 2233 3000. Or you can report the loss at the nearest HSBC branch.

If you have reported the ATM Card lost or stolen, do not use it again if you find it. Inform the Bank first.

Should your card be retained at an ATM, contact the staff at the branch where the ATM is located or at another nearby branch. You can also call the HSBC Personal Banking Hotline.

If you have any questions regarding your ATM Card, its use at any outlets or your account statements showing any ATM transactions, please call us on (852) 2233 3000.

