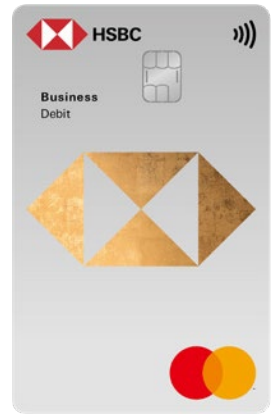


# HSBC Business Debit Mastercard®

## Product factsheet

The new HSBC Business Debit Mastercard enables you to make payments in foreign currencies from your business account, while better managing card payments in global currencies.

With HSBC Business Internet Banking and the HSBC HK Business Express mobile app, you can easily manage your card and monitor transactions, giving you greater control over business spend.



How the new card allows you to **manage your business conveniently and efficiently**:



### Manage your card controls on the HSBC HK Business Express mobile app\*

- ▶ You can use the app to manage your card(s), including temporary card blocking / unblocking, setting daily and monthly spending limits, and setting spending limits on Card-Not-Present (CNP) transactions, contactless payments and digital wallet transactions.



### Make digital wallet payments

- ▶ You can make payments at the touch of a button with your mobile device. You can make digital wallet payments to any merchant that accepts Apple Pay or Google Pay.



### Get instant notifications about purchases and transactions

- ▶ With your new card, cardholder can keep up with card activity by receiving instant SMS notifications about Card-Not-Present (CNP) transactions, cash withdrawals from overseas ATMs, and changes to card limits.



### Make payments more conveniently

- ▶ The new card supports Card-Not-Present (CNP) transactions and contactless payments, offering you a wide range of convenient payment options to choose from.



### Enjoy multiple fee breaks and cash rewards

- ▶ **No annual fees**
- ▶ **No handling fees on foreign currency transactions**
- ▶ **Uncapped** instant cash rewards of 0.5% on all eligible spending

The new HSBC Business Debit Mastercard also comes with **built-in insurance to protect customers who make online purchases**. Cardholders can now benefit from e-commerce purchase protection of up to USD500 per occurrence and annually if the following occurs and the seller fails to refund you:



- ▶ an item isn't delivered within 30 days of the planned delivery date
- ▶ the wrong item is delivered, or
- ▶ the item doesn't work properly because it was damaged during the delivery.



Terms and conditions apply.

\*Card control features are only available to customers with access to the HSBC HK Business Express mobile app.

Card security is always our top priority. No matter what your business does or how your company is run, card fraud can cause damage and have serious financial consequences.

Here are some **tips to keep your HSBC Business Debit Mastercard and your business safe:**

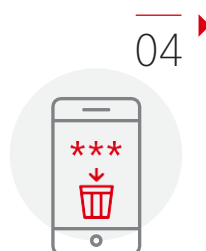
**Keep your card in a safe place**

and under personal control.



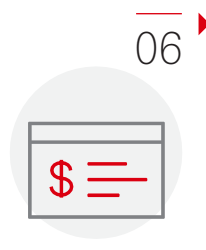
**Ensure your card is handed back to you** whenever you use it for a physical transaction.

If you store your card in a mobile wallet, **keep your mobile device in a safe place** and under personal control and do not share the PIN of your mobile device with others.



When you receive your card PIN, **memorise it and destroy the letter that contains the PIN** as soon as possible.

**Keep your PIN safe:** don't write your PIN down, never reveal it to others, regularly change your PIN, avoid using obvious numbers (such as birthdays), don't use the same PIN for multiple cards or devices, and never give someone else a mobile device that contains your PIN.



**Always complete the 'total' box on the sales slip** and include the currency symbol before the numerals. Never leave space where someone else could add their writing.

Make sure **only one sales slip is printed for each transaction.**



**Keep the cardholder copy of each sales slip** and give it to the relevant person in your company to verify with your business account statements or records.

**Shop only on trustworthy websites** and always **log out of your account after making online purchases** so nobody else can use your saved card details.



**Regularly check your account statement** for suspicious activities and transactions.

Subject to the terms and conditions of the HSBC Business Debit Mastercard as set out in the Business Integrated Account General Conditions, copy of which is available on our public website.

We have not authorised or appointed any intermediaries to conduct telesales marketing activities to promote business lending or business debit and credit cards.

If there is any discrepancy between the English and Chinese versions of this factsheet, the English version shall prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited