

## Frequently Asked Questions

- Q1. Why is HSBC terminating the Visa Corporate Card service?  
A1. This is part of our efforts to align our credit card services. HSBC's World Corporate MasterCard was launched in January 2014. This card provides a better card solution and offers new benefits to you at no additional cost. We will continue our efforts to enhance services for our Corporate Cardholders.
- Q2. What are the benefits of the new HSBC World Corporate MasterCard?  
A2.
  - You are entitled to enjoy free access to more than 40 designated Plaza Premium Lounges globally, including Hong Kong, Shanghai, Beijing, Singapore and Canada **OR** enjoy a free 15-minute Neck and Shoulder Massage Service at Wellness Spa & Salon in Hong Kong.
  - Airport limousine service in Hong Kong or at designated cities in mainland China for HK\$250/RMB250.In addition, each card will be offered a first year annual fee waiver.
- Q3. Will I be able to use my new card in the same way as my existing Corporate Card?  
A3. Yes, after activation your new card will work in exactly the same way as your existing Corporate Card at merchants that accept MasterCard. In addition, you can use your new card to enjoy free access to more than 40 designated Plaza Premium Lounges globally.
- Q4. Will the statement date or credit limit of my new card be changed?  
A4. No, these will all remain the same.
- Q5. Will the PIN number for my Corporate Card change?  
A5. Yes, a new PIN mailer for accessing the ATMs will be sent to you separately. To ensure you can withdraw cash overseas (including cash advances), please arrange to set up the overseas ATM daily withdrawal limit (including cash advances) on your new HSBC World Corporate MasterCard.
- Q6. My existing Corporate Card has a direct debit instruction with another bank account or a third party account of HSBC. Do I need to take any action?  
A6. Yes, you need to contact the related bank or person to re-arrange the direct debit instruction. You can download the Direct Debit Authorisation Form at [www.hsbc.com.hk/corporatecard](http://www.hsbc.com.hk/corporatecard).
- Q7. My existing Corporate Card carries auto-payments. Do I need to take any action?  
A7. Yes, you will need to update your auto-payments with your new HSBC World Corporate MasterCard details with respective merchants. We recommend that you do not delay in updating these new details as soon as you activate your new HSBC World Corporate MasterCard. Should you need the merchant contact information, please visit [www.hsbc.com.hk/corporatecard](http://www.hsbc.com.hk/corporatecard).
- Q8. What will the arrangement be once I have activated my new HSBC World Corporate MasterCard?  
A8. Once your new HSBC World Corporate MasterCard has been activated, you can start using the new card immediately. Meanwhile, you should destroy the old card. As a security measure, your existing Visa Corporate Card's credit limit will be adjusted to the amount shown on the notification letter (or equal to your current limit, whichever is lower) and your Visa Corporate Card will be automatically cancelled 45 days after the new HSBC World Corporate MasterCard has been activated. For added convenience, any outstanding balance and instalment plans will be transferred to the new HSBC World Corporate MasterCard account automatically.
- Q9. If all cardholders in my company do not activate their new HSBC World Corporate MasterCards by the deadline, do we need to take any action in relation to the Visa Corporate Cards?  
A9. Both the non-activated new HSBC World Corporate MasterCards and all existing Visa Corporate Cards will be discontinued. Meanwhile, if the existing Visa Corporate Card(s) carries any auto-payments, please contact the respective merchants to make new arrangements. For convenience, monthly statements will continue to be issued. Please settle the outstanding account balance in full on or before the payment due date, as indicated on the statement.
- Q10. If some of the cardholders in my company have not activated their new HSBC World Corporate MasterCard(s), do we need to take any action?  
A10. As long as there is at least one cardholder in your company that has activated the new HSBC World Corporate MasterCard, all other non-activated new HSBC World Corporate MasterCard(s) will remain ready for activation within the same company. However, the existing Visa Corporate Card(s) will be discontinued on the date provided on the notification letter. If the existing Visa Corporate Card(s) carries any auto-payments, please make new arrangements with respective merchants before the Visa Corporate Card(s) is discontinued.
- Q11. Where can I turn to for further help?  
A11. You can always call our Customer Service Hotline on (852) 2748 4343 (after language selection, please press #), or contact your Relationship Manager (if applicable) for assistance.

If there are any discrepancies between the English and Chinese versions, the English version shall prevail.

## Remarks

1. Subject to detailed terms and conditions of the respective Merchant Agreements. For details, please visit [www.hsbc.com.hk/corporatecard](http://www.hsbc.com.hk/corporatecard).
2. Upon receipt of the reply from the company's contact person or cardholder(s), we will issue new HSBC World Corporate MasterCard(s) to individual cardholder(s) and mail it to the respective Visa Corporate cardholders' most recent contact address provided to us. The cardholder(s) and the corresponding company thereby agree to continue to use the HSBC World Corporate MasterCard(s).

By activating the new HSBC World Corporate MasterCard(s), your company and the cardholder(s) each agrees to the latest Commercial Card Programme Employer's Participation Agreement and Conditions of Use for HSBC World Corporate MasterCard(s). For details, please visit [www.hsbc.com.hk/corporatecard](http://www.hsbc.com.hk/corporatecard). Feel free to contact our Customer Service Hotline if you have any questions.

HSBC has not authorised or appointed any intermediaries to conduct telesales marketing activities for promotion of unsecured personal loans such as personal loan, tax loan and credit card.

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