

ATM Card user's guide





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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, Express Banking, MTR 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 phone banking PIN, register automated phone banking 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 make bill payments at an ATM.

2. Extra convenience with your ATM Card (cont'd)

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 any of the HSBC Group's ATMs¹ and UnionPay or PLUS ATMs (please refer to the network label at the back of your ATM card) locally and internationally.

The daily withdrawal limit is the local currency equivalent to the following amount in HK dollar for different card types (including ATM card and credit cards) both locally and overseas².

Notes:

1. UnionPay ATM chip card is not supported at HSBC ATMs in Argentina, France, Greece, Malta, Mexico, New Zealand and Turkey.
2. As a security measure, the overseas ATM daily withdrawal limit for all ATM cards is pre-set to HKD0 (with effect from 1 March 2013). Customers are required to perform activation by setting the activation period at local HSBC/Hang Seng ATMs, HSBC Internet Banking, HSBC Mobile Banking, HSBC phone banking or any local HSBC Branch if they wish to withdraw cash overseas. The overseas ATM daily withdrawal limit could be set as 0%, 50% or 100% of the local ATM daily withdrawal limit.

2. Extra convenience with your ATM Card (cont'd)

HSBC Premier Card	HKD80,000
Other personal customer cards	HKD80,000
Business Debit Card	HKD20,000
Company ATM Card	Customized limit from HKD1,000 to HKD20,000

The local ATM daily withdrawal limit is pre-set as HKD80,000 for each new card issued to personal customers. Customers can enquire or adjust the limit at local HSBC/Hang Seng ATMs or any local HSBC Branch.

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.

2. Extra convenience with your ATM Card (cont'd)

Withdrawing funds is easy. Here's how:

- ◆ Select CASH WITHDRAWAL
- ◆ If you have applied for access to more than one account with your ATM Card¹, select the account you wish to withdraw funds from
- ◆ Key in the amount you wish to withdraw and press ENTER

Fees

Please pay attention to the relevant fees and charges when using ATM services overseas and at non-HSBC Group's ATM network in Hong Kong. For details, please refer to the "Bank tariff guide for HSBC Retail Banking and Wealth Management Customers" at www.hsbc.com.hk or contact our staff.

Note:

1. 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.

2. Extra convenience with your ATM Card (cont'd)

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^{1, 2} and the advice slip inside the envelope
- ◆ Press ENTER and insert the envelope into the deposit tray
- ◆ Choose the 'issue advice' option if you require a transaction advice

Notes:

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

2. Extra convenience with your ATM Card (cont'd)

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 account¹, 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

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.

Note:

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

2. Extra convenience with your ATM Card (cont'd)

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 Express Banking locations 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 in¹
- ◆ Insert unfolded notes into the cash insertion slot. All 'Cash Deposit' machines accept HKD100, HKD500 and HKD1,000
- ◆ 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.

Note:

1. You may deposit up to 100 notes per transaction and up to HKD100,000 into your account.

2. Extra convenience with your ATM Card (cont'd)

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 Express Banking locations 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 '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) in¹
- ◆ 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.

Note:

1. This machine accepts HK Dollar and US Dollar cheque for settlement via local clearing system. You may deposit up to 30 cheques per insert.

2. Extra convenience with your ATM Card (cont'd)

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 (exclusive to your UnionPay ATM chip card only). Please note that in addition to your PIN, your signature¹ 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.

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.

Note:

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

3. Daily transaction limits

Transaction type	Daily limit
Transfer between accounts on the same card	Up to available balance
Transfer to any HSBC Hong Kong accounts (and Hang Seng accounts via local ATMs only) that are not linked to your ATM/credit cards.	(The maximum daily transfer limit is HKD400,000. This limit is shared by phone banking, Internet Banking, local ATM and overseas ATM. The respective maximum sub-limit for local ATM and Personal Internet Banking are HKD400,000, and for overseas ATM and phone banking are HKD50,000.)

Transaction type	Daily limit
Local ATM	HKD400,000 ¹ per customer
Overseas	ATM HKD50,000 ² per customer

Notes:

1. The local ATM daily transfer limit for new personal customers is pre-set as HKD400,000. Customers can enquire or adjust the limit at the local HSBC/Hang Seng ATMs, Personal Internet Banking or any local HSBC Branch.
2. As a security measure, the overseas ATM daily transfer limit for all ATM cards is pre-set to HKD0 (with effect from 1 March 2013). Personal Banking Customers are required to set the limit at HSBC Personal Internet Banking or any local HSBC Branch if necessary. For Commercial Banking Customers, the function of overseas ATM transfer to any HSBC Hong Kong accounts that are not linked to your ATM cards was discontinued effective 1 March 2013.

3. Daily transaction limits (cont'd)

Transaction type	Daily limit
Bill payment	HKD5,000,000 per customer (to be shared with phone banking and Internet Banking)
Service sub-limits for bill payments to:	
◆ Government & Utilities	HKD500,000
◆ Securities Brokers	HKD500,000
◆ Sports & Leisure (The Hong Kong Jockey Club) ¹	HKD500,000
◆ Other merchants (eg telecommunications, insurance company)	HKD100,000

Notes:

- Optional facility
- The local ATM daily withdrawal limit is pre-set as HKD80,000 for each new card issued to personal customers. Customers can enquire or adjust the limit at local HSBC/Hang Seng ATMs or any local HSBC Branch. As a security measure, the overseas ATM daily withdrawal limit for all ATM cards is pre-set to HKD0 (with effect from 1 March 2013). Customers are required to perform activation via local HSBC/ Hang Seng ATMs, HSBC Internet Banking, HSBC Mobile Banking, HSBC phone banking or any local HSBC Branch if they wish to withdraw cash overseas. The overseas ATM daily withdrawal limit could be set as 0%, 50% or 100% of the local ATM daily withdrawal limit.

Transaction type	Daily limit
Payment made via PPS	HKD100,000
Cash withdrawal limit ²	
HSBC Premier Card	HKD80,000
Other personal customer cards	HKD80,000
Business Debit Card	HKD20,000
Company ATM Card	Customized limit from HKD1,000 to HKD20,000
Purchase transaction	HKD50,000

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, phone banking 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 local HSBC branch.

4. Helpful security tips

Using your ATM Card from HSBC is safe and secure. For new ATM Card that is delivered to you by mail, you should call our ATM card activation hotline to confirm receipt and activate your new card immediately. 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

4. Helpful security tips (cont'd)

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. Helpful security tips (cont'd)

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 and PLUS ATM Card)
- ◆ Remember to take all your belongings, eg 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
- ◆ Refer to the security advice provided by the Bank from time to time

5. 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.

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