

HSBC Business Debit Mastercard®

Conversion FAQs

(Applicable to HSBC Business Debit Mastercard cardholders upgraded from HSBC UnionPay Business Debit Card in 2022)

Background

1. Why are you upgrading me to an HSBC Business Debit Mastercard?

- We are upgrading you as part of our commitment to bringing you more rewarding experiences. This new card is more convenient and offers you new benefits at no extra cost.

2. What benefits will I get with the new HSBC Business Debit Mastercard?

- The new HSBC Business Debit Mastercard comes with fresh new benefits. You can use your card to make payments in any local or foreign currencies, with no handling fees. Flexible and transparent card controls are available through the HSBC HK Business Express mobile app, from which you can manage your daily and monthly transaction and withdrawal limits for various types of transactions, including contactless payments and card-not-present (CNP) transactions. You can also enjoy added security features when using your card, as well as an instant and unlimited cash rebate of 0.5% on all eligible spending.

3. Are there any fees for upgrading to the HSBC Business Debit Mastercard?

- No. You won't have to pay any extra fees for the upgrade, and there is no annual fee for the card.

Difference from UnionPay Business Debit Card

4. Can I use my new card in the same way as my existing UnionPay Business Debit Card?

- Your new card is more widely accepted than your UnionPay Business Debit Card around the world, so you can use it for more transactions. After you've activated your new card, you can use it with any retailer that accepts Mastercard – online or offline. You can also enjoy more rewards, benefits and controls, as compared with existing UnionPay Business Debit Card.
- The comparison table below illustrates the key differences between the two cards:

	Business Debit Mastercard	UnionPay Business Debit Card
Key Functions		
Multicurrency settlement support	✓	✗
Card control management (e.g. block/unblock cards and adjust spending limits)	✓	✗
Access to card transaction reports	✓	✗
Transaction Scenarios		
Transactions at Point of Sales merchants	✓	✓
Cash withdrawals at ATM (local and overseas)	✓	✓
Services at self-service kiosk – cheque deposit, cash deposit, foreign exchange	✓	✓
e-Commerce transactions (including Mastercard SecureCode Transactions)	✓	✗
Mobile wallet transactions (e.g. Apple Pay and Google Pay)	✓	✗
Contactless payments (Paypass)	✓	✗
Card Benefits		
Spending rewards – 0.5% Cash Rebate on eligible spending	✓	✗
e-Commerce purchase protection	✓	✗

5. Can I access the HKD Current Account that is linked to my UnionPay Business Debit Card at an ATM with my new card?

- If your UnionPay Business Debit Card is linked to a HKD Current Account for ATM access, your new Business Debit Mastercard will not be automatically linked to this HKD Current Account and enabled for ATM withdrawals.
- If you wish to link your new card to a HKD Current Account for ATM access, you can visit the Forms Download Centre on the HSBC Commercial Banking website and fill in the HSBC Business Debit Mastercard Services Amendment Form to apply for this service for the new card. The completed form can be submitted through the “Form and Document Submission Centre” on HSBC Business Internet Banking.

6. Can I use my new card at ATMs the same way as my existing UnionPay Business Debit Card?

- You may continue to use the new card at HSBC group's ATM network and Mastercard Cirrus network. Cash withdrawal fee may apply according to our Commercial Tariff.

7. Can I use my new card at Cheque Deposit Machines the same way as my existing UnionPay Business Debit Card?

- You may continue to deposit cheques at the Cheque Deposit Machines by manually entering your account number printed on the new card's back. However, you will not be able to deposit cheques at Cheque Deposit Machines by inserting the new card.

Activation & Usage



8. How can I activate my new HSBC Business Debit Mastercard?

- You can activate your new HSBC Business Debit Mastercard via HSBC HK Business Express mobile app by following the steps below:
 - Log on to HSBC HK Business Express mobile app,
 - Click "More" > "Card Services" > "Activate card"
 - Under your company name, select the HSBC Business Debit Mastercard you wish to activate
 - You will be directed to update information. Click "Continue"
 - Enter the cardholder email address and mobile phone, and click "Confirm"
 - Enter the new card's expiry date
 - Check the box to acknowledge and agree to Terms and Conditions, and click "Confirm"
 - Enter your Mobile Security Key PIN or use biometric authentication to proceed
 - A confirmation message will be shown upon successful card activation
- Your existing UnionPay Business Debit Card will be cancelled within 2 days after your new card is successfully activated.

9. Can I activate my new HSBC Business Debit Mastercard without using HSBC HK Business Express mobile app?

- Under the UnionPay Business Debit Card conversion programme, you can only activate the new HSBC Business Debit Mastercard on HSBC HK Business Express mobile app.
- You will be asked to provide cardholder email address and mobile phone number during card activation on the mobile app. This enables us to send instant transaction notifications to cardholders via SMS and email.
- HSBC HK Business Express mobile app also allows you to access additional HSBC Business Debit Mastercard functions e.g. card controls and digital wallet payments.

10. What should I do if my company does not have HSBC HK Business Express mobile app?

- Please visit App Store, Google Play, or Baidu App Store and search "HSBC HK Business Express" to download the mobile app. Application for the app is free if you choose to logon with Mobile Security Key (MSK).

11. When can I start using my new HSBC Business Debit Mastercard? Will I need a new PIN?

- Once you have successfully activated your new card, you can start using it immediately for a range of purchase transactions not requiring PIN entry, as well as uses at self-service terminals.
- You will need a new PIN to use the card for ATM services and EPS/PPS transactions. After you have activated your new card, we normally will send you a new PIN by post within 3 business days.
- Please take into account that you may not receive the new PIN before the cancellation of your UnionPay Business Debit Card, in which case you will not be able to access these services during this period.

12. Can I continue to use my UnionPay Business Debit Card after the new HSBC Business Debit Mastercard is activated?

- Under the UnionPay Business Debit Card conversion programme, your UnionPay Business Debit Card will be cancelled within 2 days after your new card is successfully activated.

13. Can I setup the new PIN via the HSBC HK Business Express app or calling the service hotline?

- No, the new PIN will be sent to you by post only.

14. What should I do if I haven't received the new PIN after card activation?

- You can visit the Forms Download Centre on the HSBC Commercial Banking website and fill in the HSBC Business Debit Mastercard Services Amendment Form to request for PIN replacement. The completed form can be submitted through the "Form and Document Submission Centre" on HSBC Business Internet Banking.

15. What happens if I don't activate my HSBC Business Debit Mastercard within 12 months?

- Your new card will automatically be cancelled if you do not activate it within 12 months. You will be able to continue using your UnionPay Business Debit card as usual (if applicable).

16. What should I do if my company or cardholders want to keep using their UnionPay Business Debit Cards?

- If your company does not wish to upgrade to the new HSBC Business Debit Mastercard, or cardholders would like to continue using their UnionPay Business Debit Card after upgrading to a new HSBC Business Debit Mastercard, please call the HSBC Commercial Banking service hotline on (852) 2748 8288 (select "Business Card, business loan, MPF & other products" > "HSBC Business Debit Mastercard" after selecting your language) for further assistance.

17. Will I still get card statements?

- All debit card transactions will appear on your statements for your HSBC Business Integrated Account. You can also log on to Business Internet Banking to view your card activity and download transaction reports with last 60 days transaction record.

18. Where can I get more help?

- If your question hasn't been answered here, please call the HSBC Commercial Banking service hotline on (852) 2748 8288 (select "Business Card, business loan, MPF & other products" > "HSBC Business Debit Mastercard" after selecting your language). You may also use the "Need help?" function on HSBC Commercial Banking website, or contact your Relationship Manager.

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.

For more details, please visit www.business.hsbc.com.hk/debitcard.

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 FAQ, the English version shall prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited

