

Enhanced Security Measures against Company Card ATM Services Frequently Asked Questions

Q1. What are the differences between chip and magnetic stripe cards? Why do chip cards offer greater security?

A1. Chip cards are cards with an embedded microchip on the face of the card that still have a magnetic stripe at the back of the card. As compared to the magnetic stripe, chip-based technology will make it much more difficult for fraudsters to replicate ATM cards with stolen data. Cardholders should continue to take precautionary measures to keep their cards safe and protect their PINs at all times.

Q2: What is the difference between the new ATM chip card and my existing ATM magnetic stripe card apart from higher security?

A2:

Services	New ATM chip card
ATM card PIN	Remain unchanged
Account(s) linked to your ATM card (if applicable)	Remain unchanged
Bills registered for Payment by Phone Service ("PPS") (if applicable)	Bills registered for PPS service will remain unchanged (no need to register again) after new chip card activation. Please read Question 6 for more details.
EPS Purchase	Remain unchanged
Local ATM daily withdrawal & transfer limits	Remain unchanged
Overseas ATM daily withdrawal limit	Remain unchanged till 28 February 2013; pre-set to HK\$0 from 1 March 2013 onwards (Activation instruction done to your magnetic stripe card will be carried forward to your new ATM Chip Card)
Overseas ATM daily transfer limit	Remain unchanged till 28 February 2013; overseas ATM transfers to any accounts that are not linked to your ATM cards will not be available from 1 March 2013 onwards
"UnionPay" network services ¹	Can perform ATM and purchase transactions via "UnionPay" ATM and POS network
PLUS/Cirrus network services	Not applicable

Q3. Where can I use the new ATM chip cards?

A3. Your new ATM chip cards with UnionPay standard will enable you to enjoy all the ATM services you are enjoying at the moment, but with an enhanced level of security. The new ATM chip cards can be used at all HSBC² and Hang Seng ATMs, plus the extensive UnionPay ATM networks¹ in Hong Kong, mainland China and other countries.

Q4: After the chip card replacement, can I still enjoy the PLUS/Cirrus network?

A4: The new ATM chip cards can be used at all HSBC² and Hang Seng ATMs, plus the extensive UnionPay ATM¹ and POS networks in Hong Kong, Mainland China and other countries, but not on the PLUS/Cirrus network.

Q5: When will I receive my new ATM chip cards?

A5: Starting from the fourth quarter of 2012, your existing magnetic stripe ATM cards are being replaced free of charge. New ATM chip cards with UnionPay standard will be mailed to you by the end of January 2014.

Q6: Can I continue to use my existing magnetic stripe card after receiving the new ATM chip card?

A6: We recommend you activating your new ATM chip card by performing ATM or EPS transactions with your existing ATM card PIN immediately to enjoy higher security and ensure continuity of PPS function. Please destroy your existing ATM card once you have activated your new ATM chip card.

Your existing ATM magnetic stripe card will be deactivated **3 months after** the new ATM chip card was issued or upon first time usage of the new ATM chip card. If you do not activate your new ATM chip card **within 4 months**, it will also be deactivated. When both your existing ATM magnetic stripe card and ATM chip card are deactivated, we will not be able to process your PPS transaction (including forward-dated payment instruction).

Q7: Can I request to change my magnetic strip card to a chip card earlier?

A7. You can change to a chip card earlier at a cost of HK\$50 per card.

Q8: What can I do if I do not receive the new ATM chip card(s)?

A8. If you have not received your new ATM chip card(s) by the end of January 2014, please contact any Local HSBC Business Centres or call our hotline: (852) 2748 8288.

Q9: What should I do if I need to change my correspondence address during the card replacement process?

A9. Please contact any HSBC Business Centre, or download the "[Change of Address and/or Customer Information Instructions form](#)" online and return the completed form to us. If you still have not received your new ATM chip cards by the end of January 2014, please contact any Local HSBC Business Centres or call our hotlines: (852) 2748 8288.

Q10: What is the overseas ATM daily withdrawal limit of my ATM card(s) and my company credit card(s)?

A10: The following overseas ATM daily withdrawal limits (applies to both local and overseas ATMs) are applicable to your company ATM card(s) and credit card(s) until 28 February 2013.

Business Debit Card	HK\$20,000
Company ATM Card	User Defined (HK\$1,000 to HK\$20,000)
Other Company Credit Cards	HK\$10,000 ³

With effective from 1 March 2013, the overseas ATM daily withdrawal limit (including cash advance) will be pre-set to HK\$0. To ensure you can continue to withdraw cash with your cards overseas, you are required to perform activation in advance.

Q11: What is the overseas ATM daily transfer limit of my ATM card(s) and my company credit card(s)?

A11: The following overseas ATM daily transfer limits (applies to both local and overseas ATMs) are applicable to your company ATM card(s) and credit card(s) until 28 February 2013.

Business Debit Card	HK\$50,000 (applicable to a/c not linked to the card)
Company ATM Card	Not applicable
Other Company Credit Cards	HK\$10,000 ⁴

The function of overseas ATM transfers to any accounts that are not linked to your ATM cards will not be available with effect from 1 March 2013.

Q12: When and how can I activate the “Overseas ATM Daily Withdrawal Limit”?

A12. Starting from 1 December 2012, you can perform activation in advance by setting the activation period and daily withdrawal limit at the following channels. Please refer to the activation guide for details.

- Local HSBC and Hang Seng ATMs
- HSBC Business Internet Banking
- HSBC Mobile Banking
- HSBC Business Phonebanking
- Local HSBC Business Centres

Q13: Can I activate more than one card in one go?

A13: You can activate more than one card in one go via HSBC Business Internet Banking and HSBC Mobile Banking.

You can also select “All Cards” function via ATM to activate more than one card at one time. Please note this function is available when you insert your company credit cards (but not company ATM cards/debit cards) into the ATM, and the instruction made will apply to all your company credit cards, personal credit cards and personal ATM cards.

Q14: Do I need to separately activate overseas ATM daily withdrawal limit for my company credit cards if I have set up the activation instruction for my personal HSBC credit cards?

A14: If you had previously selected “All Cards” function via an ATM when you set up the activation instruction for your personal credit cards or personal ATM cards, the same withdrawal limit also applies to all your company credit cards including Platinum Business Card, Business Card, RMB Business Card, HKD & USD Corporate Card.

If you had previously selected “This Card Only” function via an ATM when you set up the activation instruction for your personal credit cards or personal ATM cards, you will need to activate and set up the instructions for your company credit cards separately.

You will receive an SMS notification after the instruction is processed if you have maintained a valid mobile number in our Bank record.

Remarks:

1. Please be informed that some of the overseas UnionPay ATMs do not currently support UnionPay chip cards including chip cards issued by HSBC. We are committed to resolving the situation to provide better service. If you have any enquiries, please contact us.
2. Excluding HSBC ATMs in Argentina, France, Greece, Malta, Mexico, New Zealand and Turkey.
3. Applicable to Platinum Business Card, Business Card, RMB Business Card, and HKD/USD Corporate Card.
4. Applicable to Platinum Business Card, Business Card, RMB Business Card, HKD and USD Corporate Card; and limit HK\$10,000 applies subject to the personal maximum daily transfer limit cap (if applicable).