

Frequently Asked Questions

- Q1. Why is HSBC terminating the Visa Gold Business Card service?
A1. This is part of our efforts to align our credit card services. HSBC's Platinum Business 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 Business Cardholders.
- Q2. What are the benefits of the new HSBC Platinum Business 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.
 - Year-round merchant discount offers, such as five-star hotel dining privileges and more.In addition, each cardholder will enjoy a first-year annual fee waiver and HK\$100 cash reward for your company once the new card(s) has been activated*.
- Q3. Will I be able to use my new card in the same way as my existing Business Card?
A3. Yes, after activation your new card will work in exactly the same way as your existing Business 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. If you have subscribed to HSBC's Business Internet Banking, you may download and save your Visa Gold Business Card's e-statements for the past 12 months for future reference.
- Q5. Will the PIN number for my Business 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 Platinum Business MasterCard.
- Q6. My existing Business 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/businesscard.
- Q7. My existing Business 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 Platinum Business 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 Platinum Business MasterCard. Should you need the merchant contact information, please visit www.hsbc.com.hk/businesscard.
- Q8. What will the arrangement be once I have activated my new HSBC Platinum Business MasterCard?
A8. Once your new HSBC Platinum Business 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 Gold Business 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 Gold Business Card will be automatically cancelled 45 days after the new HSBC Platinum Business MasterCard has been activated. For added convenience, any outstanding balance, instalment plans and RewardCash will be transferred to the new HSBC Platinum Business MasterCard account automatically.
- Q9. If all cardholders in my company do not activate their new HSBC Platinum Business MasterCards by the deadline, do we need to take any action in relation to the Visa Gold Business Cards?
A9. Both the non-activated new HSBC Platinum Business MasterCards and all existing Visa Gold Business Cards will be discontinued. If the existing Visa Business Card(s) has any RewardCash, please redeem the RewardCash before the Visa Gold Business Card(s) is discontinued. Meanwhile, if the existing Visa Gold Business 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 Platinum Business 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 Platinum Business MasterCard, all other non-activated new HSBC Platinum Business MasterCard(s) will remain ready for activation within the same company. However, the existing Visa Gold Business Card(s) will be discontinued on the date provided on the notification letter. If the existing Visa Gold Business Card(s) has any RewardCash and carries any auto-payments, please redeem the RewardCash and make new arrangements with respective merchants before the Visa Gold Business 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 8288 (after language selection, please press #6-1-0) or contact your Relationship Manager 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/businesscard.
2. Applicable to companies or business enterprises (each a "Company") that have successfully activated their new HSBC Business MasterCard(s) within the first 3 months of the date of this letter. Each Company is eligible to a maximum cash reward of HK\$100 ("Cash Reward") for this Business MasterCard upgrade. In the event where Cash Reward has been credited to an HSBC Business MasterCard account on or before this notification letter is sent, such Company is not eligible for this Cash Reward again.
3. Only Companies whose eligible HSBC Business MasterCard accounts are valid and in good standing will be eligible for the Cash Reward. The Cash Reward will be credited to the authorised director's first eligible HSBC Business MasterCard account within 12 weeks of card activation.
4. The Cash Reward cannot be converted into cash or withdrawn as cash advance and is not transferrable. In the event of any disputes arising out of this Cash Reward, the decision of HSBC shall be final and conclusive.
5. Upon receipt of the reply from the Company's contact person or cardholder(s), we will issue new HSBC Business MasterCard(s) to individual cardholder(s) and mail it to the respective Visa Business cardholder's statement address. The cardholder(s) and the corresponding Company thereby agree to continue to use the HSBC Business MasterCard(s).

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