

Your HSBC Visa Debit Card Guide

**Here's all you need to know about
using your new card**

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Your HSBC Debit Card



Whether you are shopping in-store, online or travelling abroad your HSBC Debit Card is an easy, safe and convenient way of paying.



Making cash withdrawals

You can make cash withdrawals wherever you are. Cash machine withdrawals may incur a charge. Within the UK, cash machines will display any charge before the transaction.



Digital wallet

You can use your card in a digital wallet to make safe and secure payments in shops, in apps and online. All new customers will be sent their PIN automatically in a separate mailing. Existing customers should continue to use their current PIN (unless advised otherwise).



Cashback

Some retailers in the UK (including supermarkets and the Post Office) offer cashback of up to £100 when paying by debit card and PIN.



Spending online

You can use your card online where you see the Visa logo. Always use secure payments sites and software when using your card.



Visa Secure

We will automatically register you for Visa Secure. It is an additional security layer when you spend online and is designed to protect both your account and your money against unauthorised use.

Recurring transactions

A recurring transaction, sometimes called a 'continuous payment authority', is where you have provided a company with your debit card details and given them permission to regularly take money from your account.

To cancel a recurring transaction, you should contact the retailer who you have set up the arrangement with and us first.

To stop a specific payment, you have to cancel it at least one working day before it's due. If you don't, the payment will be honoured and your cancellation will apply to the next regular payment.

Recurring transactions are different from standing orders and direct debits because the payment instruction is directly with the company concerned and not with us, the bank. Therefore the direct debit indemnity scheme does not apply to these transactions.

Should your card number change, you must advise the retailer of your new card number if you want the payment authority to continue working.

Accessible cards

We've teamed up with Alzheimer's Society to create your new debit card with helpful features to assist with your card use.

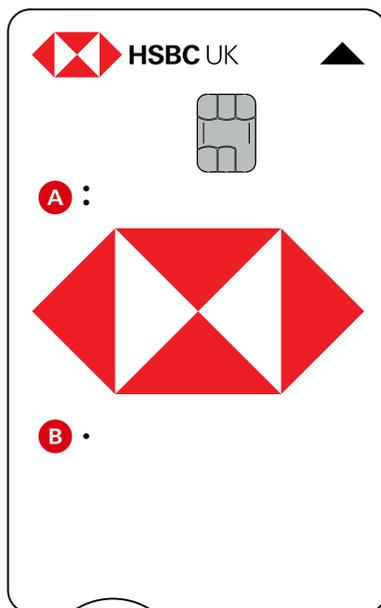
Your card now has:

- an arrow and a carved notch to help you insert your card into the cash machine the right way
- raised dots to help you easily identify which card you are holding and using

Dots explained

- A** One dot: debit, two dots: credit
- B** One dot: business card

 Visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) to find out more about why we are committed to increasing accessibility at HSBC.



Using your card outside the UK

Please make sure your email address and telephone numbers held with us are correct, especially if you are going abroad. To check or update these, log in to Online Banking and select 'Contact details'. Alternatively, call us on 03457 404 404 or come into a branch.

Debit card fees abroad

For information on debit card fees outside of the UK please go to [hsbc.co.uk/international/using-your-card-abroad](https://www.hsbc.co.uk/international/using-your-card-abroad).

Keep a note of our emergency number just in case you need to call us for help from abroad if your card is lost or stolen. It's +44 1442 422929.

Using Chip & PIN

Cards with chip technology are harder to copy or alter than traditional cards and help safeguard against counterfeiting.

Using a PIN is more secure than using a card with signature only.

You can change your PIN at any HSBC cash machine in the UK, Channel Islands or Isle of Man.

Protecting your card and PIN

Your card will be blocked, including contactless payments, if you enter the wrong PIN 3 times in a row. If you're near a cash machine in the UK, you can unlock it there and use your card again.

Select the PIN Services option and follow the instructions.

If you locked your PIN at a cash machine, for security, you won't be able to use your card at a cash machine until the following day – even if you remember it.

If you can't remember your PIN, you can access it using your HSBC UK Mobile Banking App, Online Banking or by calling us on 03456 404 404.

If you ordered a signature-only card

Instead of keying in a PIN, you'll need to sign when you buy things with your card. Cash machines and some retailers may not accept signature-only cards.

If you're unable to use your card, please visit a branch or call us.

PIN security

- Memorise your PIN and destroy the PIN advice immediately after you receive it.
- Never tell anyone your PIN, including us (the Bank), the police or your family.
- Never write down your PIN or record it in a way that can be understood by someone else.
- Shield the keypad from view when entering your PIN.
- Do not allow anyone else to use your card or PIN.

Choose your own PIN

If you change your PIN, do not choose numbers that can be easily guessed, for example, 1234, 4444, your date of birth or your telephone number. Change your PIN immediately if you suspect someone knows it.

Our fraud teams work 24/7 to keep your money safe.

If they see anything suspicious, they will contact you to check it is you using your card. To help us contact you quickly, please make sure your details are up to date, including your mobile number. Please note, if you have a joint account, each account holder needs to notify us separately.

Card security

Keep your card safe at all times and help us fight card fraud.

- Treat your card like cash. Never leave it unattended.
- Sign your new or replacement card as soon as you receive it.
Always destroy your old card immediately.

HSBC will never send a courier to your home to collect your card. Please contact us immediately if a courier comes to collect your card, PIN, secure key or cash.

Be wary of calls claiming to be from your bank or the police; never hand over your card details (or PIN) under these circumstances. Use known numbers to contact HSBC; if they suggest you call them back to confirm the call is genuine, try to call from another line as fraudsters may not disconnect the first call. Visit [hsbc.co.uk/help/security-centre](https://www.hsbc.co.uk/help/security-centre) to find out more.

Fraudsters target cash machines – if your card is unexpectedly retained by a cash machine, report it immediately on 03456 007 010.

If your card is lost or stolen you should immediately telephone 0800 085 2401, +44 1442 422 929 from outside the UK or by using the HSBC UK Mobile Banking App or Online Banking.

| If you suspect card fraud you can visit [actionfraud.police.uk](https://www.actionfraud.police.uk) for a helpful guide on what to do.

Need to temporarily block your card?

If you can't find your card but you're not sure it's been lost or stolen, you can place a temporary block on it.

You can easily unblock it if it turns up. If you still can't find it, report it to us if you think it's been lost or stolen. You can do this 24 hours a day using the HSBC UK Mobile Banking app or by logging on to Online Banking.

How to contact us



Use the HSBC UK Mobile Banking app



Online Banking: Visit [hsbc.co.uk](https://www.hsbc.co.uk)



Our 24/7 Chat service



Customer Service and telephone banking: 03457 404 404
Outside the UK: +44 1226 261 010



Lost or stolen cards: 0800 085 2401 (all lines are open 24/7)
Outside the UK: +44 1442 422 929 (all lines are open 24/7)

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

hsbc.co.uk

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