

# HSBC Premier Debit Card User Guide



Congratulations on receiving the HSBC Premier Debit Card for access to your HSBC account. Enjoy the convenience of shopping online, over the phone or accessing your money in over 170 countries around the world, wherever Visa is accepted.

Your new card gives you access to more ATMs and in-store outlets worldwide, enabling you to make purchases all over the world, using your own money. All with no application or annual card fees.

This User Guide contains important information on activating and using your new card, bringing you greater convenience, flexibility and security.

### Your card number

Use your card number when making purchases online, by phone, mail, or for bills and recurring payments.

### Platinum

Complimentary access to Visa Platinum Concierge services and a range of insurances\*.



### Enhanced security

The embedded chip helps protect and secure your personal information.

### Worldwide acceptance

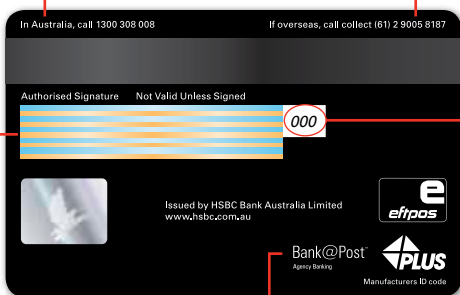
Your card is accepted at over 30 million merchants and 1.4 million ATMs in over 170 countries worldwide, wherever the VISA symbol is displayed.

### Contact in Australia

Use this phone number to contact us about your card or account when you are in Australia.

### Contact when overseas

Use this phone number to contact us about your card or account when you are overseas.



### Australia Post Agency Banking

Make withdrawals and deposits into your account at any Australia Post outlet.

### CVV number

This number may be required when you make purchases over the phone or online.

### Signature

Sign your card immediately for your security.

# Get started with your HSBC Premier Debit Card

## Ensure the security of your card

The protection of your HSBC Premier Debit Card is a high priority. To help protect your card from fraudulent activity:

- Sign your card as soon as you receive it
- Keep your PIN secure – don't store your PIN with your card, don't tell anyone your PIN and make sure you prevent anyone from seeing your PIN
- Check your statements and transactions regularly on Internet Banking and Phone Banking to identify any fraudulent activity
- Inform us straight away if you identify any fraud or want to dispute a transaction

## Activate your card

Before you can use your HSBC Premier Debit Card, you will need to activate it. Your card is sent inactive to ensure its security until you receive it.

**To activate your card, complete 4 simple steps.**

<b>Step 1</b>	Call <b>1300 301 168</b> (or +61 2 9005 8192 from overseas)
<b>Step 2</b>	Press 1 for 'Bank Account Services and Visa Debit Card Activation'
<b>Step 3</b>	Enter your Account Number or Personal Banking Number
<b>Step 4</b>	Enter your Access Code (previously known as your Phone Banking PIN) and follow the prompts. If you don't know your Phone Banking Access Code you can set up a new one during the call

Your HSBC Premier Debit Card will be activated and ready to use immediately once you have completed Steps 1 – 4.

# Link multiple accounts to your HSBC Premier Debit Card

You can link up to two HSBC accounts to your HSBC Premier Debit Card for added convenience and access to your money. To add a second account to your HSBC Premier Debit Card or change your linked secondary account, simply contact HSBC.

## Using your card in Australia

### Make purchases in-store

When making in-store purchases insert your card, press 'Credit' and simply sign or PIN to complete the transaction. You will have access to high daily purchase limits and added security with the EMV chip protecting your personal information and Visa's Zero Liability<sup>^</sup> policy covering you against fraud.

### Make purchases online, by phone and mail

Shopping with the convenience of Visa using your own money just got easier. Simply provide your 16 digit card number to make purchases online, by phone or mail. You may also be asked for the CVV number which is the 3 digit number on the reverse of the card so have your card handy.

### Accessing your accounts

Here's a quick reference on how to access your accounts. Always press 'Credit' rather than 'Savings' when purchasing in-store to get the most out of your HSBC Premier Debit Card.

Type of transaction	Account access	In Australia press
ATM Cash Withdrawal	Primary Account	'Credit' or 'Savings'
	Secondary Account	'Cheque'
In-store Purchase	Primary Account	'Credit' or 'Savings'
	Secondary Account	'Cheque'
In-store Cashout	Primary Account	'Savings'
	Secondary Account	'Cheque'

## Direct debits and recurring payments

You can pay your bills, set up recurring payments or direct debits using your HSBC Premier Debit Card 16 digit number. You may also have to provide your name as it appears on the card, the card expiry date and CVV number located on the reverse of the card.

Remember, if you receive a new HSBC Premier Debit Card with a different card number, you will need to update your card details for any recurring payments and direct debits. Just contact the merchant or debiting organisation and they will change their records accordingly.

## Daily limits

Your HSBC Premier Debit Card has the following daily limits:

Type of transaction	Limit amount	For
Daily Visa Debit Purchase	\$10,000	In-store, online, phone, mail and overseas
	\$500 if under 18 years of age	
Daily Cash Withdrawal	\$2,000	ATM cash withdrawals and in-store cash out
	\$100 if under 18 years of age	

# Using your card overseas

## Global access

Your HSBC Premier Debit Card gives you access to your money at more than 1.4 million ATMs that display the Visa logo and is accepted by Visa's 30 million merchants.

HSBC also has a network of over 20,000 ATMs globally which you can use to access funds with your HSBC Premier Debit Card.

## Make purchases in-store

When making in-store purchases insert your card, press 'Credit' and simply sign or PIN to complete the transaction. You will have access to higher daily limits and added security with the EMV chip protecting your personal information and Visa's Zero Liability<sup>^</sup> policy covering you against fraud.

## Withdrawing cash at ATMs

You can withdrawal cash at any ATM around the world that displays the Visa logo. Just insert your card and enter your PIN for access to local currency.

## Accessing your accounts

When overseas, you can only press 'Credit' and can only access funds in your Primary Account so make sure you have sufficient funds in the account before you leave.

Type of transaction	Account access	Overseas press
ATM Cash Withdrawal	Primary Account	'Credit'
	Secondary Account	-
In-store Purchase	Primary Account	'Credit'
	Secondary Account	-
In-store Cash-out	Primary Account	-
	Secondary Account	-

# Added security

## Visa Zero Liability<sup>^</sup>

With Visa's Zero Liability<sup>^</sup> you are covered for any fraudulent or unauthorised transactions. You can use your card with no risk of loss, covered against proven fraud that you did not contribute to.

## Card chip technology

Our HSBC Premier Debit Cards have an embedded chip which makes it harder to copy and alter, helping to protect your personal information and keeping your card secure.

## Reporting fraudulent or incorrect transactions

If you suspect any fraudulent activity on your card, you should contact HSBC's Premier Centre immediately on 1300 301 168 (or +61 2 9005 8192 if overseas), 24 hours per day, 7 days a week.

You can dispute any incorrect transactions you find. Report transactions within 30 days from the date they are posted. HSBC will investigate and may be able to 'chargeback' the Visa transaction for you.

For more information on disputes visit [hsbc.com.au/premierdebit](https://www.hsbc.com.au/premierdebit)

# Replacing your HSBC Premier Debit Card

You can contact HSBC 24 hours per day, 7 days per week if your card is lost, stolen or damaged. For lost and stolen cards, you will be issued with a new card number and PIN. For damaged cards, you will be issued with the same card number and keep the same PIN.

Replacing cards	Contacting HSBC
Lost, stolen or damaged cards	1300 301 168 in Australia (or +61 2 9005 8192 if overseas)
Expired cards	Re-issued every 3 years, 1 month before expiry



## Changing your PIN

You are issued with a PIN when you get your card. Your PIN can be changed at any HSBC ATM in Australia. HSBC ATM locations can be found at [hsbc.com.au/locations](https://www.hsbc.com.au/locations)

# All the privileges of Visa Platinum

## Travel insurance and purchase protection

Your HSBC Premier Debit Card offers you a range of complimentary insurances\* on eligible Visa transactions.

- International travel insurance
- Extended warranty on purchases for up to 12 months
- Guaranteed pricing insurance
- Purchase protection insurance against loss, theft or damage for up to 90 days

## Concierge service

Your HSBC Premier Debit Card gives you access to Visa Platinum Concierge Services, available around the clock to personally assist you regarding:

- Travel assistance – flight and hotel accommodation, reservations and ticketing
- Car rental and Limousine service – information, referrals and reservations
- Sport and Entertainment assistance – information, referrals and reservations
- Pre-trip assistance – information on visas, passports and foreign destinations
- Business services assistance

Access Concierge Services by calling 1800 639 607 or visit [visaplatinum.com.au/concierge](https://www.visaplatinum.com.au/concierge)

## More information

### **Why are my current balance and available balance different?**

The available balance shows funds that are ready for you to use straight away. The current balance may include card authorisations waiting to be processed or cheques to be cleared.

### **What are card authorisations?**

Some merchants may check that you have sufficient funds in your account to pay the final bill – usually car rentals or hotels. They send an authorisation to HSBC and on approval, some of your account balance is placed on hold for the future transaction to be processed against. This will mean that your available balance and current balance may be different until the transaction is finalised. These card authorisations will hold funds in your account for up to 8 days.

### **Can I overdraw my account?**

In some circumstances some transactions may overdraw your account. You should make a deposit to your account as soon as possible if this occurs.

### **What is a merchant surcharge?**

Some merchants may apply a surcharge for transactions. You can accept and complete the transaction or for in-store transactions, press the 'Savings' button instead to avoid the surcharge. Pressing 'Credit' in-store gives you access to higher purchase limits and Visa's Zero Liability policy<sup>^</sup> providing protection against fraudulent transactions.

## HSBC's Premier Centre

**1300 301 168**

or +61 2 9005 8192 from overseas

24 hours a day, 7 days a week

**[hsbc.com.au/premierdebit](http://hsbc.com.au/premierdebit)**

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