

HSBC Everyday Global Visa Debit Card

USER GUIDE

Create PIN

Create PIN now and start using your debit card today. The debit card is issued inactive for security purposes. Please ensure your mobile number is registered with us to enable this process.

To create PIN for your HSBC Everyday Global Visa Debit Card, follow the steps below.

STEP 1

Call us at **+603 8321 8999**, our 24 hours Card Hotline.



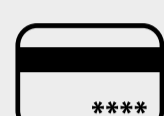
STEP 2

Select "2" for **Debit Card PIN**.



STEP 3

Enter your **16-digit** of the Debit Card number.



STEP 4

A **One-Time 6-digit security code** will be sent to your registered Mobile Number.



STEP 5

Enter the 6-digit security code to complete your PIN creation. You can start using the card upon receiving a confirmation SMS.



The Importance of PIN

PIN (Personal Identification Number) is a 6-digit password of your choice that will be used to authorise transactions. With the new PIN-enabled Debit Card, your security is enhanced as your 6-digit PIN will be required for ATM cash withdrawals and retail transactions at PIN-enabled terminals.

Debit Card Daily Transaction Limit

The following are the respective default daily transaction limit of your HSBC Everyday Global Visa Debit Card. Should you choose to increase or decrease the daily purchase and ATM cash withdrawal limit for your HSBC Everyday Global Visa Debit Card, please contact HSBC Call Center or visit any of our HSBC branches.

Debit Card Type	Daily Purchase Limit (RM)		Daily ATM Cash Withdrawal Limit (RM)	Daily ATM Instant Transfer Limit (RM)	Daily ATM IBG Limit (RM)	Daily ATM JomPAY Limit (RM)
	By Default	Option To Increase To				
HSBC Premier E everyday Global Visa Debit Card	3,000	50,000	5,000	30,000	5,000	5,000
HSBC Advance Everyday Global Visa Debit Card		20,000				
HSBC Everyday Global Visa Debit Card		20,000				

Overseas Transactions

The debit card is disabled by default from making any ATM cash withdrawal and purchase transaction in overseas as it may be exposed to higher risk of fraud. You may activate the feature by visiting any HSBC branch or contacting HSBC call center. Upon activation, you can use the debit card for ATM cash withdrawals internationally via HSBC ATMs and any ATMs under VISA networks, subject to the applicable fees.

You need to confirm on the currency when making overseas transaction to ensure that the transaction amount is debited from the desired currency credit balances. For example, if you choose Dynamic Currency Conversion (DCC), the transaction amount will be debited from MYR credit balances despite you have sufficient fund in the supported foreign currencies and will be subject to conversion at the prevailing exchange rate as determined by VISA International or the Bank, in addition to applicable fees and charges. The transaction will be declined if there is insufficient fund in the MYR credit balances.

For the overseas ATM cash withdrawal fees and charges details, please [CLICK HERE](#).



Card-Not-Present Transactions

If you wish to perform Card-Not-Present (CNP) transactions, including non-3D secure online purchases (i.e., with out a One-Time Password (OTP) or with an incorrect OTP), standing instructions, mail orders, and telephone order, you can activate this feature by visiting any HSBC branch or contacting the HSBC call center.

By default, your debit card is disabled for CNP non-3D secure transactions to reduce the risk of fraud. However, the CNP feature is automatically and permanently enabled for toll-related transactions, with no option to disable it.

Using your HSBC Everyday Global Visa Debit Card



Payment platform

Your HSBC Everyday Global Visa Debit Card supports two (2) Debit Card brands – MyDebit, which only applies within Malaysia and Singapore, and Visa, which allows both overseas and local transactions.



Withdrawing cash at domestic and overseas ATMs

You can use the debit card for ATM cash withdrawals domestically via HSBC ATMs and MEPS, as well as internationally via VISA networks if you have activated the overseas transactions feature. You may set the defaulted daily cash withdrawal limit of RM5,000 based on your lifestyle and preferences. Please choose 'savings account' when making cash withdrawal at overseas ATM for EGA account. Fees and charges may apply. Please visit www.hsbc.com.my for more information.



Withdrawing cash at the participating merchant's point-of-sale terminals

You can now withdraw cash domestically at the participating merchant's point-of-sale terminals that display the MyDebit Cash Out logo or Visa Cash Out decals when making payments for your purchases with HSBC Everyday Global Visa Debit Card. There is a daily default combined maximum cash withdrawal limit of RM1,000 for MyDebit Cash Out and VISA Cash Out transactions (capped at a maximum RM500 for each MyDebit Cash Out and VISA Cash Out transaction) and this is part of your Daily Purchase Limit. You have option to reduce the limit or to turn it off completely by visiting any HSBC Bank branch or contacting HSBC call centre.



SMS alerts

Receive fast and accurate SMS Alerts on your HSBC Everyday Global Visa Debit Card transactions to help you monitor your account activity and safeguard yourself against authorized transactions. If you wish to have the SMS Alerts sent to you for purchase transactions at or above a certain threshold amount or to deactivate the SMS Alerts, please call us or visit any local HSBC branch for assistance.



Reporting incorrect transactions and disputes

If you suspect any unauthorised activity on your HSBC Everyday Global Visa Debit Card, you must contact HSBC call centre immediately, which is available 24 hours a day, 7 days a week. To dispute a transaction, you must report the transaction within 60 days from the transaction date and we will investigate it. For more information, go to www.hsbc.com.my/dispute



Replacing an HSBC Everyday Global Visa Debit Card

Contact HSBC call centre immediately if your HSBC Everyday Global Visa Debit Card is lost or stolen. The reported card will be canceled by us and a new card will be issued to you at your local HSBC branch.

Replacing Cards	In Malaysia	When Overseas
HSBC Everyday Global Visa Debit Card	1300 88 1388	+603 8321 5400
HSBC Advance Everyday Global Visa Debit Card		
HSBC Premier Everyday Global Visa Debit Card	1300 88 9393	+603 8321 5208

Cardholders' Responsibilities



DO

- Abide by the terms and conditions for the use of debit card.
- Notify HSBC immediately for any lost or stolen cards.
- Notify HSBC immediately if you receive SMS transactions alerts on any unauthorised transactions.
- Notify the card issuer immediately of any changes in the cardholder's contact number.
- Keep your debit card in a secure place.
- Use the debit card responsibly, including not using the debit card for unlawful activity.
- Remember to retrieve your debit card after performing transactions at any self-service machines e.g. ATM, self-service petrol pump stations and any retail outlets.
- Check the account statement and report any discrepancy without undue delay.



DON'T

- Leave your debit card unattended.
- Respond to any unauthorised person on your debit card details via SMS, phone calls or emails.
- Attend to any unusual calls especially from someone claimed to be a Bank Negara officer.
- Disclose your debit card details or PIN to third party.
- Write PIN details on your debit card or keep your PIN details near your debit card.
- Use an easily identified numbers as your PIN e.g. IC / license numbers, telephone numbers or birth date.
- Allow third party to use your debit card for any reason.

Terms and Conditions

The Debit Card Terms and Conditions are in the Generic Terms and Conditions which is part of the Universal Terms and Conditions. All cardholders are to abide by the terms and conditions for the use of HSBC Visa Debit Card.

Please refer to the Universal Terms and Conditions at www.hsbc.com.my

