

# HSBC VISA DEBIT CARD User Guide



## About your HSBC Visa Debit Card



1. **Chip:** The embedded chip provides the latest in security features. The chip protects your card from fraudulent usage – especially counterfeiting and skimming card frauds.
2. **Debit Card number:** This is your exclusive 16-digit card number. Please quote this number in all communication/correspondence with the Bank.
3. **Your name:** Only you are authorized to use your debit card. Please check to see that your name has been correctly printed.
4. **Valid from - Expires On (mm/yy):** Your debit card is valid from the first day of the month until the last day of the month of the year indicated on the debit card.
5. **Visa Electron/Visa logo and hologram:** Any merchant establishment displaying this logo accepts your debit card.
6. **Visa payWave:** Visa payWave is a contactless payment feature that allows cardholders to make a purchase by waving their card in front of a payment terminal that accepts Visa payWave payments. PLEASE NOTE that the contactless payment function is currently disabled by the bank. To activate this feature, HSBC Bangladesh is awaiting approval from the Banking Regulator.
7. **Magnetic stripe:** Important information pertaining to your debit card is encoded here. Please protect your debit card from scratching and exposure to magnets and magnetic fields as they can damage the stripe.
8. **Signature panel:** Please sign on this panel immediately on receipt of your debit card with a non-erasable ballpoint pen (preferably in black ink).
9. **Card Verification Value (CVV):** The CVV Number (Card Verification Value) on your debit card is a 3-digit number on the back of your debit card.



## Activating your HSBC Visa Debit Card

For security reasons, we send you an inactive card. To activate your new debit card, you may choose any one of the options described below.

### Option 1.

Call 16240 to have a Contact Centre representative activate your card. Provide the required information to verify your identity and other security related queries and your card will be activated immediately. You must use your existing ATM card PIN for ATM/ Point-of-sale (POS) transactions.

### Option 2.

Activate your new debit card at any HSBC or other bank ATM by making a cash withdrawal or balance enquiry. Insert your debit card and enter your existing ATM card PIN. The transaction will activate your debit card.

### Option 3.

Make a purchase at any Visa merchant outlet to activate your debit card. You can make purchases at any location where Visa cards are accepted. Input your existing ATM card PIN number when asked. The transaction will activate your debit card.

Note: You WILL NOT receive a PIN separately for your HSBC Visa Debit Card. Your existing ATM card PIN is required for debit card usage. You may change the PIN at any time after the first transaction.

## At merchant establishments

Follow these simple steps to ensure total shopping satisfaction.

Please note that since PIN verification is essential for Debit Card transactions done through POS terminals, you need to be physically present along with your card at the time of purchase. Please note that presently your debit card cannot be used for e-commerce or online transactions

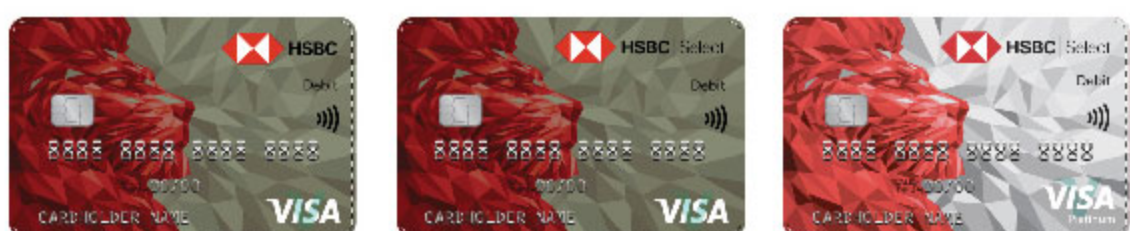
1. The merchant must have a POS terminal. Look for Visa/Visa Electron/NPSB sign at the POS terminal.
2. Present your Debit Card after making your purchase.
3. You will be required to enter your debit card PIN
4. A charge slip will be generated
5. Check the charge slip generated from POS terminals. Your signature is not required for PIN verified transactions
6. Ensure your Debit Card is returned to you





# Domestic and International Accessibility

## Local Debit Card types



- All local Visa debit cards issued by HSBC Bangladesh are usable within Bangladesh only
- In addition to HSBC ATMs, you can also use your local Visa debit card at any National Payment Switch Bangladesh (NPSB) and VISA compatible ATMs anywhere in Bangladesh to make cash withdrawals
- Access over 13,000 local Visa merchants for shopping, entertainment, dining and travel spends
- Enjoy separate daily limits for cash withdrawal and POS transactions

## International Debit Card types



- International Visa debit cards issued by HSBC Bangladesh can be used anywhere within the global Visa network
- An international debit card can only be issued against a foreign currency account held with HSBC Bangladesh
- Usable within Bangladesh and overseas at HSBC ATMs and compatible Visa network ATMs
- Access over 29 million Visa merchants globally for shopping, entertainment, dining and travel spends
- Enjoy separate daily limits for cash withdrawal and POS transactions

## Safeguarding your HSBC Visa Debit Card

Following these simple guidelines will ensure safe usage of your debit card.

1. Treat your debit card in the same way you treat cash. Keep it with you at all times and never leave it unattended.
2. Your debit card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank Officer at any HSBC Bangladesh branch only after cutting it into several pieces across the magnetic stripe.
3. Never reveal or surrender your Personal Identification Number (PIN) to anyone. Please destroy all evidence of the PIN after memorizing it and never keep a written copy of it in close proximity to your debit card. It is also recommended that you change the PIN to a number of your choice as soon as possible and at regular intervals.
4. If your debit card is lost/stolen, or if you suspect that your debit card has been used fraudulently, immediately call the HSBC Bangladesh Contact Centre (16240) or +88 09612716240 from overseas to report the loss.
5. In case you need your debit card re-issued or terminated, please send in your request in writing to the HSBC branch. Upon card expiry or closure of your account, please cut your debit card in several pieces across the magnetic stripe.
6. Always ensure that the debit card is used in your presence when transacting at merchant establishments. Never sign or accept an incomplete charge slip.
7. Do not attempt to use your debit card at merchant establishments that do not possess Point of Sale (POS) terminals.
8. Please promptly notify HSBC Bangladesh, in writing, of any change in your telephone numbers or mailing address.
9. For all other general information please refer to the frequently asked questions section available on HSBC Bangladesh website ([www.hsbc.com.bd](http://www.hsbc.com.bd))

## Important contact numbers and addresses for your ready reference

HSBC Branches in Bangladesh		Off-site ATM Locations	
<b>Gulshan</b>	House No SWG-2 & SWG-2/A , Gulshan Avenue, Dhaka – 1212	<b>Dhanmondi</b>	Mumtaz Plaza, House No 07. Road No 04, Ground floor, Dhanmondi R/A, Dhaka-1205
<b>Baridhara</b>	IK Tower, Ground Floor, Plot CEN A (2), North Avenue, Gulshan 2, Dhaka 1212	<b>Kawran Bazar</b>	Anchor Tower, 108 Bir Uttam C.R. Dutta Road, Dhaka 1205
<b>Uttara</b>	Atlanta Centre, Level 1, Plot 1, Road 1/A, Sector 4, Uttara, Dhaka 1230	<b>Tejgaon</b>	Shanta Western Tower, 186 Bir Uttam Mir Shawkat Ali Road (Tejgaon-Gulshan Link road) Tejgaon I/A, Dhaka 1208
<b>Dhanmondi</b>	House No. 352 (Old), Road No. 27 (Old) Dhanmondi, Dhaka – 1205	<b>Shantinagar</b>	Twin Towers Concord, 27, 27/1 - 27/7 Chamelibagh, Shantinagar, Dhaka 1217
<b>Motijheel</b>	Al-Haj Tower, 82 Motijheel C/A, Dhaka 1000	<b>Mirpur</b>	Hyperion Rose, Plot 61/1 and 61/2, Road 4, Block B, Section 12, Mirpur, Dhaka 1216
<b>Chattogram GEC</b>	Hosna Kalam Complex, Plot 3439, CDA Avenue, East Nasirabad, Chittagong 4000	<b>Bashundhara R/A</b>	Bashundhara Convention Center-II Plot-56/A, Block-C, Bashundhara R/A, Dhaka-1229
<b>Chattogram Agrabad</b>	Atlas Rangs Plaza (Ground Floor), 7 Sheikh Mujib Road, Agrabad C/A, Chittagong	<b>Banasree</b>	Plot C/33, Road 1, Block C, Banasree, Dhaka
<b>Call Centre</b>	Within Bangladesh : 16240 From Overseas: +88 096127 16240 Opening hours: Bangladesh Time 9AM to 9PM (except government holidays)	<b>Saint Martin Hotel</b>	25-33 Sheikh Mujib Road, Agrabad C/A; Chittagong
<b>Email</b>	<a href="mailto:contact@hsbc.com.bd">contact@hsbc.com.bd</a>		
<b>Website</b>	<a href="http://www.hsbc.com.bd">www.hsbc.com.bd</a>		
		<b>Jamal Khan</b>	Equity Millennium, 59 Jamal Khan Road, Chittagong
		<b>AEPZ</b>	Adamjee Export Processing Zone, Adamjee Nagar, Siddirganj Narayanganj
		<b>DEPZ</b>	Dhaka Export Processing Zone, Adjacent to SFB No. 01, Ganakbari, Savar, Dhaka
		<b>KEPZ</b>	Zone Services Building, Ground Floor, North Patenga, Chittagong
		<b>CEPZ</b>	Zone Service Complex (Ground Floor, Eastern Wing) CEPZ Bandar, Chittagong
		<b>CMEPZ</b>	Comilla Export Processing Zone, Comilla

When its time to indulge with HSBC Visa debit card for treasured moments, go with it!