



# HSBC Everyday Global Visa Debit Card

## USER GUIDE

### Card Activation

You must activate your new HSBC Everyday Global Visa Debit Card at a local HSBC ATM machine in Malaysia prior to usage overseas. Before you can use your PIN-enabled debit card, it will need to be activated. The debit card is issued inactive for security purposes. Please ensure your mobile number is registered with us to enable this process.

To activate your HSBC Everyday Global Visa Debit Card, follow the steps below.

#### STEP 1

Call us at **+603 8321 8999**, our 24 hours Automated Card Activation and PIN Hotline.



#### STEP 2

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



#### STEP 3

Enter your **NRIC/Passport Number** and the **last 4 digits** of the Debit Card number.



#### STEP 4

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



#### STEP 5

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



### IMPORTANT / MUST BE COMPLETED

You must activate your new HSBC Everyday Global Visa Debit Card at a local HSBC ATM machine in Malaysia prior to usage overseas.

### The Importance of PIN

PIN (Personal Identification Number) is a 6 digits 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 digits PIN will be required for ATM cash withdrawals and retail transactions at PIN-enabled terminals.

### Daily Purchase Limit and Daily ATM Cash Withdrawal Limits

The following are the respective default daily purchase limit and ATM cash withdrawal limit of your HSBC Everyday Global Visa Debit Card. Should you choose to increase or decrease the daily purchase limit for your HSBC Everyday Global Visa Debit Card, please call us 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 Everyday Global Visa Debit Card		10,000	5,000	30,000	5,000	5,000
HSBC Advance Everyday Global Visa Debit Card	3,000	5,000				
HSBC Everyday Global Visa Debit Card		5,000				

### Overseas Usage

The debit card is disabled by default from making any overseas transaction as it may be exposed to higher risk of fraud. Please opt-in for Card-Not-Present (CNP) by visiting any HSBC Bank branch and/or contacting HSBC Call Centre.

Prior to using your new debit card for overseas cash withdrawal at any HSBC's Global ATM Network. Please first use your card at a local HSBC ATM. Customer to confirm on the currency when making transaction overseas to ensure that the amount are being charged to the desired currency account. Eg, if customer choose Dynamic Currency Conversion (DCC), it will then be debited from home currency (MYR) account.

For the full list of participating HSBC's Global ATM Network, please [CLICK HERE](#).

### Online Purchase Usage

If you wish to make online purchases or other CNP transactions, please opt-in for CNP by visiting any HSBC Bank branch and/or contacting HSBC Call Centre. This feature has been deactivated by default to safeguard you from unauthorised usage.

### 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 Visa, which allows both overseas and local transactions.



#### Withdrawing cash at ATMs

You can withdraw cash at any HSBC ATM and ATMs that display the MEPS, HOUSE and Visa logos. Just insert your card and enter your card PIN to complete the withdrawal. Please choose 'savings account' upon making cash withdrawal at overseas ATM for EGA account. Fees and charges may apply. Please visit [www.hsbc.com.my](http://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 after making payments for your purchases with HSBC Visa Debit Card. You may set your preferred MyDebit Cash Out limit which forms part of your daily purchase limit by visiting any HSBC Bank branch.



#### 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 unauthorised 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](http://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 cancelled 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 secured 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 as such.
- Disclose your debit card details and PIN to any other person or 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 any other person or 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](http://www.hsbc.com.my)

