

# Debit Card User Guide

HSBC Premier

HSBC   
The world's local bank



# HSBC Premier Debit Cards

Access your funds and pay for your purchases wherever you are.

Dear Customer,

Welcome to the new era of HSBC Premier Debit Chip Cards.  
Your key to more convenient everyday banking and simpler shopping experiences.

With your HSBC Premier Debit Chip Card you no longer have to worry about having enough cash in your wallet. This Card puts your bank account in your pocket, giving you the flexibility to pay for all your shopping, dining, travel or any other payments conveniently in Egypt and around the world.

Your HSBC Premier Debit Chip Card is designed to help you stay in control of your daily finances and gives you easier access to your funds.

The HSBC Premier Debit Chip Card User Guide contains useful information about the benefits and services available with your Premier Debit Card.

We are sure that you will enjoy using your new HSBC Premier Debit Chip Card.

Yours sincerely,

**Personal Financial Services**

# HSBC Premier Debit Cards

Access your funds and pay for your purchases wherever you are.

This guide will help you get the most out of your new HSBC Premier Debit Chip Card. We recommend that you read the entire guide, where we made reference to a few questions answered in the guide.

Please note that you will receive your HSBC Premier Debit Card as inactive.

**To activate your card, please call 0800 PREMIER within Egypt, or call us on +202 27381743 from outside Egypt.**

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## What is Chip and PIN?

Your HSBC Premier Debit Chip Card is embedded with a microchip (Chip). A PIN is a 6-digit Personal Identification Number issued by the Bank. Cards with Chip technology are harder to copy and help safeguard against counterfeiting. When used together with your 6-digit PIN, using your HSBC Premier Debit Chip Card is much more secure than using a Card with a magnetic stripe and signature.

Your new HSBC Premier Debit Chip Card can be used for purchases at retail outlets and at ATMs together with your 6-digit PIN. Please note, due to the fact that not all retail outlets are equipped to handle Chip card transactions, you may

be required to sign for the transaction instead of being asked to enter the PIN.

## What is Visa payWave technology?

Your HSBC Premier Debit Chip Card is programmed with contactless 'Visa payWave' technology. Save time by just waving your HSBC Premier Debit Card in front of the payWave reader for small value purchases. You may not be required to enter your PIN or sign for the transaction. This feature is currently available only at selected outlets.

## Can I use my HSBC Premier Debit Chip Card to pay for goods and services?

Yes, you can use your Premier Card to pay for everyday purchases wherever the VISA logo is displayed. Your HSBC Premier Debit Chip Card is accepted at thousands of retail outlets in Egypt and over 28 million retail outlets worldwide.

## Can I use my HSBC Premier Debit Chip Card overseas?

Yes, your HSBC Premier Debit Chip Card is accepted globally, giving you easy access to your Bank Account at over 1 million ATMs and over 28 million retail outlets all over the world.

## Are my HSBC Premier Debit Chip Card purchases insured?

Purchases made through the HSBC Premier Debit Chip Card are covered under FREE comprehensive Purchase Protection and Extended Warranty Insurance. Purchases are automatically insured against theft or damage and have Extended Warranty coverage for double the period of the original manufacturer's warranty period, subject to a maximum of 24 months from the date of purchase. Terms and conditions apply.

For further details on Purchase Protection and Extended Warranty Insurance, please refer to our website [www.hsbc.com.eg/hsbc-premier](http://www.hsbc.com.eg/hsbc-premier).

The Bank gives no warranty or guarantee as to the quality or suitability of the service provided by the insurance company. HSBC is not a party and is not liable for any claims or compensation.

## Where can I withdraw cash?

You can withdraw cash from your Bank Account by using your HSBC Premier Debit Chip Card at:

- Any HSBC ATM worldwide
- Over 1 million ATMs globally displaying the VISA/Plus logo
- Cash withdrawals made with your HSBC Premier Debit Chip Card from HSBC ATMs within Egypt & overseas are free of charge
- Cash withdrawals made through non-HSBC ATMs in Egypt and

overseas may be subject to network fees and transaction charges

- Daily cash withdrawal and retail transaction limits will also apply. These limits will vary in relation to the ATM network being used

## What services are available at HSBC ATMs?

Your HSBC Premier Debit Chip Card offers you a wide range of free banking services at HSBC ATMs including:

- Cash withdrawals
- Account balance enquiry
- Transfer funds between your own accounts
- Mini-statement request
- Account statement request

- Change your PIN
- Cash / cheques deposits or mail instructions
- Cheque book request
- Change ATM screen language

## Can I access my other HSBC accounts?

You can access multiple HSBC Accounts using your HSBC Premier Debit Chip Card provided the Card is linked to those accounts.

## Can I issue additional HSBC Premier Debit chip cards for joint accounts?

Additional HSBC Premier Debit Chip

Cards will be issued to joint account holders only. Each joint account holder will be issued a Debit card if authorized to operate the account solely.

## How are transactions processed?

With your HSBC Premier Debit Chip Card, your ATM transactions are debited directly to your Bank Account. A hold will be placed on your Bank Account for the value of your retail outlet purchases. These transactions will be debited from your Account within 3 working days from the date of your transaction, at which time the hold is deleted. All your HSBC Premier Debit Chip Card transactions will appear on your bank statement, detailing

the transaction date and retail outlet for simple reference. You should always verify your transaction details appearing on your bank statement.

## How can I protect my HSBC Premier Debit Chip Card?

Your HSBC Premier Debit Chip Card is for your personal use only. Never permit any other person, including family members, to use your Card.

- If your HSBC Premier Debit Chip Card is lost or stolen you must immediately report it to **0800-PREMIER** from inside Egypt or **(202) 2 738 1743** from outside Egypt 24 hours a day, 7 days a week. Once reported, your Card will be cancelled

immediately and HSBC will arrange for a replacement Card

- If your HSBC Premier Debit Chip Card is found or returned to you after it has been reported lost or stolen, please DO NOT USE THE CARD. Please destroy the Card by cutting it in half across the magnetic stripe and Chip
- The bank shall not be liable for any transaction effected before reporting of its loss/theft
- Always retain your sales slip so you can cross-check it against the Card transaction appearing on your bank statement. If you see a charge or entry that you do not recognise, contact us immediately on **0800-PREMIER** from inside Egypt or **(202) 2 738 1743** from

outside Egypt 24 hours a day, 7 days a week.

## How can I protect my HSBC Premier Debit Chip Card PIN?

- Once you receive your HSBC Premier Debit Chip Card PIN (personal identification number), immediately change your PIN at any of the HSBC ATMs in Egypt.
- Always select a six-digit PIN that you can easily remember, but is difficult for others to guess.
- Memorise your PIN without writing it down and destroy the PIN Mailer
- Don't keep your PIN together with your card
- Your PIN is used for cash withdrawals at ATMs and in retail outlets where

the PIN is required to complete the sales transaction

- Never reveal or quote your PIN to anybody including HSBC staff or in any correspondence over the phone or on the Internet
- Always shield the keypad when you enter your PIN to ensure others cannot see it
- Change your PIN frequently. You can do this at any HSBC ATM in Egypt
- If you forget your PIN, please call **0800-PREMIER** from inside Egypt or **(202) 2 738 1743** from outside Egypt 24 hours a day, 7 days a week or visit your nearest HSBC Branch and request for a new PIN

What are the important  
numbers to remember?

**0800-PREMIER** from inside Egypt  
or **(202) 2 738 1743** from outside Egypt  
24 hours a day, 7 days a week

