HSBC Debit Card User Guide

Restaurants

Shopping

Supermarkets
Dear Customer,

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

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

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

Yours sincerely,

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

You will need your PIN to make full use of your card to carry purchase and ATM cash withdrawal transactions.

All new Debit Cards are issued in active status.

Call our Phone Banking service on 19007 and follow the instructions to create the card PIN. For the updated Phone Banking map, please visit www.hsbc.com.eg.

HSBC Debit Cards
Access your funds and pay for your purchases wherever you are

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What is Chip and PIN?
Your HSBC 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 fraud. When used together with your 6-digit PIN, your HSBC Debit Chip Card is much more secure than a card with a magnetic strip and signature.

Your new HSBC Debit Chip Card can be used for purchases at retail outlets and at ATMs together, with your 6-digit PIN. Please note 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 your PIN.

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

Where can I withdraw cash?
You can withdraw cash from your bank account by using your HSBC Debit Chip Card:
• At Any HSBC ATM worldwide
• At Over 1 million ATMs globally displaying the VISA/PLUS logo
• For cash withdrawals made with your HSBC Debit Chip Card from HSBC ATMs within Egypt
• For cash withdrawals made through HSBC ATMs outside
Egypt and through non-HSBC ATMs in Egypt and overseas
• Cash withdrawal and retail transaction limits will also apply. These limits will vary in relation to the ATM network being used
• For overseas transactions and non-HSBC ATM’s network fees and transaction charges may apply.

What services are available at HSBC ATMs?
Your HSBC 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 requests
• Account statement requests
• Change of 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 Debit Chip Card, provided the card is linked to those accounts.
How are transactions processed?

With your HSBC Debit Chip Card, your ATM transactions are debited directly from your bank account. For retail purchases, a hold will be placed on your bank account for the value of your 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 Debit Chip Card transactions will appear on your bank statement, detailing the transaction date and retail outlet for reference. You should always verify the transaction details appearing on your bank statement.

How can I protect my HSBC Debit Chip Card?

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

- If your HSBC Debit Chip Card is lost or stolen, you must immediately report it to our call centre on (202) 19007, 24 hours a day, 7 days a week. Once reported, your card will be cancelled immediately and HSBC will arrange for a replacement card (charges apply)
- If your HSBC 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 strip and chip

• The bank shall not be liable for any transaction effected before the date / time it is reported as lost / stolen

• Always retain your sales slips so you can cross-check them against the card transaction on your bank statement. If you see a charge or entry that you do not recognise, contact us immediately on (202) 19007, 24 hours a day, 7 days a week

How can I protect my HSBC Debit Chip Card PIN?

• Always select a six-digit PIN that you can easily remember, but that’s also difficult for others to guess
• Memorise your PIN, don’t write it down
• 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 (202) 19007, 24 hours a day, 7 days a week or visit your nearest HSBC branch and request a new PIN