

HSBC Business Debit Mastercard®

FAQs

Eligibility

Who can apply for HSBC Business Debit Mastercard?

- You can apply for HSBC Business Debit Mastercard if you are a HSBC business customer with an HSBC Business Integrated Account. You will need to appoint employees to become cardholders.

Where can I apply for HSBC Business Debit Mastercard?

- You can apply for HSBC Business Debit Mastercard online on HSBC Business Internet Banking (BIB) by following the application guide on www.business.hsbc.com.hk/debitcard. If you are not yet a HSBC Commercial Banking customer, you are welcome to visit one of our Business Banking Centres for assistance.

Is there a fee for applying for HSBC Business Debit Mastercard?

- No. Applying for it is free.

How many HSBC Business Debit Mastercards can a business customer apply for?

- There is no limit to the number of cards a business customer can apply for, as long as the company's HSBC Business Integrated Account is in good standing.

If my company has two HSBC Business Integrated Accounts, can I apply for HSBC Business Debit Mastercard for both accounts?

- Even if your company has more than one Business Integrated Account, your company can only apply for HSBC Business Debit Mastercard for one account.

Use

How can I receive my HSBC Business Debit Mastercard?

- You will receive it by post after successfully applying for the card. It will be sent to your business correspondence address of your Business Integrated Account.
- This is the only delivery method for now.

How do I activate my HSBC Business Debit Mastercard?

- Please call our card activation hotline on (852) 2748 8237 or log on to the HSBC HK Business Express mobile app to activate the card.

When do I have to activate my HSBC Business Debit Mastercard?

- You'll need to activate your card within 12 months. If you haven't activated your card by then, it will automatically be cancelled. If you would like to apply for a new card after that, please call the HSBC Commercial Banking service hotline on (852) 2748 8288.

What currencies can I use for card transactions?

- You can conduct transactions in all currencies and we will debit the transaction amount from your HSBC Business Integrated Account.



Which account will be debited when I make a foreign currency transaction with my HSBC Business Debit Mastercard?

- If your transaction is in one of the 11 major foreign currencies (USD, GBP, JPY, RMB, EUR, THB, AUD, NZD, SGD, CAD and CHF), we'll automatically deduct the amount from deposits in that foreign currency from your HSBC Business Integrated Account if sufficient funds is in place.
- If you don't have sufficient funds in that currency in your HSBC Business Integrated Account, the transaction amount will be converted into Hong Kong dollars and deducted from your HKD Savings Account (or HKD Current Account if there is insufficient funds in your HKD Savings Account). We'll use the applicable HSBC exchange rate for the conversion. Note that we will not combine the available funds in Hong Kong dollars held in your HKD Savings and Current Accounts for settling the converted transaction amount.
- If your foreign currency transaction is not in one of the 11 major currencies, the transaction amount will be converted into Hong Kong dollars and deducted from your HKD Savings Account (or HKD Current Account if there is insufficient funds in your HKD Savings Account). We'll use the applicable Mastercard exchange rate for the conversion. Note that we will not combine the available funds in Hong Kong dollars held in your HKD Savings and Current Accounts for settling the converted transaction amount.

What happens if I don't have enough funds in my foreign currency account when I conduct a foreign currency transaction or withdrawal?

- If there isn't enough funds in your foreign currency account to cover a transaction or withdrawal in one of the 11 supported foreign currencies (USD, GBP, JPY, RMB, EUR, THB, AUD, NZD, SGD, CAD and CHF), we'll automatically convert the amount into Hong Kong dollars and deduct it from your HKD Savings Account (or HKD Current Account if there isn't enough funds in your Savings Account). If we need to do this, we'll use the HSBC exchange rate that applies on the conversion date.

Will a transaction with my HSBC Business Debit Mastercard be declined if there isn't enough money in my company's HSBC Business Integrated Account?

- If there isn't enough money in your company's business integrated account, the transaction will be declined unless an overdraft facility has already been approved by HSBC.

Does the HSBC Business Debit Mastercard offer any rewards?

- Yes. With the HSBC Business Debit Mastercard, you can enjoy instant and unlimited cash rewards of 0.5% on any eligible transaction. In general, eligible transactions do not include online bill payments, tax payments, autopay, ATM withdrawals, fees and charges, insurance payments, and transactions that fall under the categories set out in the Appendix. HSBC's decision on a transaction's eligibility is final and conclusive.

Can I manage my HSBC Business Debit Mastercard on the mobile app?

- Yes. You can manage your card on the HSBC HK Business Express mobile app (but not Business Internet Banking).

What card controls can I manage on the HSBC HK Business Express mobile app?

- The Primary User can use the Business Express mobile app to:
 - temporarily block and unblock your card
 - set daily and monthly spending limits
 - set limits for contactless payment, digital wallet and Card-Not-Present (CNP) transactions
 - set ATM withdrawal limits (local and overseas)

Can I manage card control features in other channels apart from HSBC HK Business Express mobile app?

- No. HSBC HK Business Express mobile app is the only channel for now. Card control features are only available to customers with access to the HSBC HK Business Express mobile app.



How do I withdraw cash with my HSBC Business Debit Mastercard?

- You can use your Business Debit Mastercard and PIN to withdraw cash from any HSBC network ATM and from ATMs displaying the Mastercard logo.
- Cash withdrawal in RMB is not applicable via HSBC network ATM in Hong Kong.

Where can I withdraw cash with my HSBC Business Debit Mastercard?

- You can use your card to withdraw money free of charge from any HSBC network ATM in Hong Kong. If you withdraw money from ATMs outside the HSBC network, you may be charged an extra fee. For information about specific charges, please refer to the HSBC Commercial Tariff which could be found on our public website.
- If you want to use your card to withdraw cash while you're overseas, please set up a daily withdrawal limit for overseas ATMs through the HSBC HK Business Express mobile app or by using any HSBC network ATM in Hong Kong. You are advised to do so prior to travelling.

Is there a maximum limit set on local and overseas ATM withdrawal with my HSBC Business Debit Mastercard?

- Yes. The maximum limit for local and overseas ATM withdrawal limit are set at HKD50,000 daily (maximum limit) while overseas withdrawal limit is set at zero by default.
- An SMS will be sent to you if cumulative daily ATM withdrawal amount reaches HKD20,000 or above (or any equivalent foreign currency).

How can I obtain the PIN for my HSBC Business Debit Mastercard?

- After you've activated your card, you'll receive your PIN separately by post.

How do I change the PIN for my HSBC Business Debit Mastercard?

- You can change your PIN by following the steps on any HSBC network ATM in Hong Kong.

How do I block or unblock my HSBC Business Debit Mastercard?

- You can temporarily block and unblock your card by following the steps on the HSBC HK Business Express mobile app.

What should I do if I've lost my HSBC Business Debit Mastercard or it has been stolen?

- Please call the HSBC Commercial Banking service hotline on (852) 2748 8288 as soon as possible to report a lost or stolen card.

Can I apply for a replacement card straight away after I have informed HSBC that my HSBC Business Debit Mastercard has been lost/ stolen?

- Yes, you can do so when calling the HSBC Commercial Banking service hotline on (852) 2748 8288.

How do I set up or change the local and overseas withdrawal limits for my HSBC Business Debit Mastercard?

- You can change your local withdrawal limit through the HSBC HK Business Express mobile app.
- You can set up overseas withdrawal limit through the HSBC HK Business Express mobile app or by using any HSBC network ATM in Hong Kong.

How do I dispute a transaction or raise a chargeback request?

- Usually, you'll need to contact the merchant first to try to solve the problem. If there is still a problem, please call the HSBC Commercial Banking service hotline on (852) 2748 8288 to raise a query about the transaction.
- If you notice an unauthorised transaction made with your HSBC Business Debit Mastercard, please call the HSBC Commercial Banking service hotline on (852) 2748 8288 as soon as possible. You'll need to raise a dispute within 60 days from date of transaction (unless the merchant has closed down) so we can process your request.

Will I receive monthly statements for my HSBC Business Debit Mastercard?

- No. All transactions made with your HSBC Business Debit Mastercard will appear on your company's HSBC Business Integrated Account monthly statement. The Primary User can log on to Business Internet Banking to view card activity and download transaction reports by following these steps:
 - (i) Click the 'Card' icon on the left panel, then click 'Overview' to navigate to the landing page
 - (ii) Select the designated debit card from the dropdown list
 - (iii) Click 'View more transactions' to view the transaction history
 - (iv) Enter the date range for the relevant transactions
 - (v) Click 'Download the full transaction report (in csv format)'

Does HSBC Business Debit Mastercard support contactless payments?

- Yes. The card supports contactless payments including Apple Pay and Google Pay via your mobile device. For the first transaction, please insert your card into the card terminal to activate the contactless payment function.

Is there a limit on the number of debit cards that I can store in mobile wallets?

- The mobile wallet provider may limit the number of cards that you may store in one mobile wallet from time to time which we cannot control. You may check with the provider for more details.

How can I register my HSBC Business Debit Mastercard to mobile wallets?

- You should follow the instructions of the mobile wallet provider (including installation of the latest operating system for your mobile device), and the registration and verification flow of your mobile wallet in order to register and store the debit card in your mobile wallet.

Are there any transaction limits on my HSBC Business Debit Mastercard?

- Yes. The default maximum daily spending limit per card is HKD200,000, and the default maximum monthly spending limit per card is HKD5,000,000. You may reduce these limits following the steps on the HSBC HK Business Express mobile app. You may set other types of transaction limits on the app too.

What is the cut-off date for my monthly spending limit on my HSBC Business Debit Mastercard?

- It is the last day of each calendar month.

Fees and charges

Are there any annual fees for HSBC Business Debit Mastercard?

- No, we do not charge annual fees for HSBC Business Debit Mastercard.

Are there any handling fees for making overseas purchases or foreign currency transactions with my HSBC Business Debit Mastercard?

- No, we will not charge handling fees for overseas purchases or foreign currency transactions made with HSBC Business Debit Mastercard.

Are there any fees for overseas cash withdrawals with HSBC Business Debit Mastercard?

- Yes. The fee will depend on the ATM network you use. You can find the details in the HSBC Commercial Tariff, which could be found on our public website.

Are there any fees for replacing HSBC Business Debit Mastercard?

- Yes. If you've had the card for more than three months but less than two years, the cost for replacing your card is HKD50. There is no replacement fee if i) you've had the card for less than three months or more than two years; ii) the replacement is requested because the card was lost or stolen.

Are there any fees for investigating HSBC Business Debit Mastercard ATM transactions?

- Yes. The cost is HKD120 per request.

Where can I get more help?

- If your question hasn't been answered here, please call the HSBC Commercial Banking service hotline on (852) 2748 8288 or contact your Relationship Manager.

Appendix - Excluded transactions

Transactions with the following Merchant Category Codes (MCC) are not eligible for instant cash reward of 0.5%. You may contact the Bank on (852) 2748 8288 to find out the MCC code of a transaction.

4111 Transportation - Suburban and Local Commuter Passenger, including Ferries 4112 Passenger Railways 4121 Limousines and Taxicabs 4131 Bus Lines 4214 Moto Freight Carriers, Trucking - Local/Long Distance, Moving and Storage Companies Local Delivery 4215 Courier Services - Air and Ground, Freight Forwarders 4722 Travel Agencies and Tour Operators 4784 Bridge and Road Fees, Tolls 4829 Money Transfer 5047 Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies 5122 Drugs, Drug Proprietors and Druggist Sundries 5411 Grocery Stores, Supermarkets 5462 Bakeries 5499 Miscellaneous Food Stores - Convenience Stores, Markets, Specialty Stores 5542 Fuel Dispenser, Automated 5814 Fast Food Restaurants 5960 Direct Marketing - Insurance Services 5993 Cigar Stores and Stands 5994 New Dealers and Newsstands	6010 Cash Disbursements - Customer Financial Institution 6011 Cash Disbursements - Customer Financial Institution 6012 Merchandise and Services - Customer Financial Institution 6050 Quasi Cash 6051 Quasi Cash 6300 Insurance Sales, Underwriting and Premiums 6513 Real Estate Agents and Managers 6532 Payment Transactions & MoneySend 6533 Payment Transactions & MoneySend - Merchant 6536 Payment Transactions & MoneySend - Intracountry 6537 Payment Transactions & MoneySend - Intercountry 6538 Payment Transactions & MoneySend - Funding 6540 Payment Transactions & MoneySend - POI Funding transaction 7216 Dry Cleaners 7523 Automobile Parking Lots and Garages 7800 Government owned lottery 7801 Government-Licensed Casinos (Online or Internet Gambling) 7802 Government-Licensed Horse/Dog Racing 7832 Motion Picture Theaters	7994 Video Game Arcades/Establishments 7995 Gambling Transactions 8211 Schools, Elementary and Secondary 8220 Colleges, Universities, Professional Schools and Junior College 8241 Schools, Correspondence 8244 Schools, Business and Secretarial 8249 Schools, Trade and Vocational 8299 Schools, and Educational Services - no elsewhere classified 8398 Organisations, Charitable and Social Service 8661 Organisations, Religious 9211 Court Cost including Alimony and Child Support 9222 Fines 9223 Bail and Bond Payments 9311 Tax Payment 9399 Government Services - not elsewhere classified 9402 Postal Services - Government Only 9405 Intra-Government Purchases - Government Only 9406 Government owned lottery
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Subject to the terms and conditions of the HSBC Business Debit Mastercard as set out in the Business Integrated Account General Conditions, copy of which is available on our public website.

For more details, please visit www.business.hsbc.com.hk/debitcard.

We have not authorised or appointed any intermediaries to conduct telesales marketing activities to promote business lending or business debit and credit cards.

If there is any discrepancy between the English and Chinese versions of this FAQ, the English version shall prevail.

Issued by The Hongkong and Shanghai Banking Corporation Limited

