

**1. What is a debit card?**

Debit card is an alternative to cash. Each cash withdrawal or payment has the effect of removing money from the cardholder's deposit account after every purchase or cash withdraw.

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**2. What can I do with an HSBC Debit card?**

With HSBC Debit card, you can:

- Make purchases with HSBC Debit Card at over 24,000 merchant outlets in Vietnam and over 30 million merchant outlets worldwide.
  - Withdraw cash at over 700 HSBC ATMs and Techcombank ATMs and from a million VISA/PLUS ATMs in Vietnam and around the world.
  - Be guaranteed with worldwide recognition and card acceptance whenever you are.
  - Enjoy local discounts and attractive offers from Privilege Club.
  - Manage your money 24 hours a day, 7 days a week for free with our e-statement facilities through HSBC Internet Banking.
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**3. I would like to apply for business debit cards for my employees. Do you offer business debit cards?**

HSBC Debit card is not issued to company accounts. At present, we only offer debit card for personal accountholders.

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**4. Is it possible to issue debit card for joint account?**

Yes, as long as it is a joint account with "either to sign" arrangement.

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**5. What kind of debit cards is HSBC offering?**

We are offering Visa Classic Debit Cards. That is magnetic-stripe card.

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**6. What is HSBC debit card life?**

Our debit cards are valid up to 5 years. After 5 years new debit cards will be automatically reissued and sent to customers.

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**7. Maximum how many deposit accounts can be linked to one debit card?**

One debit card can be linked to maximum 3 current/saving accounts which comprise one primary account and two secondary accounts.

*Note: The primary account should be a VND settlement account; and the two secondary accounts can be either VND or foreign currency accounts*

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**8. When I make purchase transaction with HSBC Debit Card, the transaction amount will be debited to my primary or linked account?**

In most cases when you make purchase transaction with HSBC Debit Card, the transaction amount will be debited to your primary account.

However, there are few POS machines embedded with automatic account-selection feature. In this case, if the merchant's account type is different from your primary account but similar to your linked account, the money will be debited to your linked account.

For example, your primary account is Current account and your linked account is Savings account. When you make purchase transaction, if the POS machine has automatic account-selection feature and the merchant chooses "Savings account", the transaction amount will be debited to your linked account instead of primary account.

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**9. In case my Primary account is insufficient fund, can I cash withdraw from Secondary accounts which were linked to primary account by my Debit Card?**

Currently, we have 2 account types: Current account (or checking account) and Savings account.

- If your secondary accounts have the same account type as primary account (both account are savings accounts or current/checking accounts), it will be automatically retried to your secondary accounts when primary account is insufficient fund.
- If your secondary accounts have not the same account type as primary account (one account is savings account, another is current/checking account), secondary accounts will not be automatically retried, you must select other account type of secondary accounts displayed on ATM screen to cash withdraw. For example: Primary account is current account and Secondary account is savings account. You must select the button "savings account" on ATM screen to cash withdraw from secondary account.

*Note: There maybe have some ATMs which are not allowed to select account type, for such cases you can cash withdraw from Primary account only.*

**10. Is there any debit card promotion offer we can enjoy?**

Apply HSBC Debit Card now and you can enjoy:

- Annual fee waiver.
- Local merchant offers: where you can get special discount and offers from Privilege Club for HSBC Debit Cardholder. For a full list of local offers, please visit website <http://www.hsbc.com.vn/1/2/privilegeclub>

**11. How do I apply for HSBC Debit Card?**

**If you do not have any VND account at HSBC:**

- You'll need to open a VND current/saving account with minimum opening balance VND 500,000 by visiting one of our nearest branches and filling out the HSBC Account Opening Form.
- Our staff will then issue you a new Debit card instantly and the respective card PIN at our branch/TO.

**If you currently have a VND account at HSBC and not having an HSBC ATM card yet or you have stopped making transactions on your VND account in the past 6 months:**

- Simply fill out the HSBC Debit Card form and mail it to HSBC Cards Centre P.O.Box 704, Saigon Central Post Office. HCMC, Vietnam, or submit the form directly to one of HSBC branches.
- You will receive the Card and the PIN separately via post mail within 5 business days.

**If you have an HSBC ATM card, and have made at least one transaction on your VND account in the past 6 months:**

- A new Debit Card replacing for your current ATM card will be delivered to you via post mail.

For more enquiries, please call our Customer Service 24/24 at (84 8) 37 247 247.

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**12. I only have a FCY account with HSBC. Can I have a debit card linked to that account?**

- You need to open a VND account. This account will be linked as the primary account and your existing FCY account will be the secondary account. You need to fill in the Account Opening Form. In the form, you put your existing FCY number to link with the debit card.
  - A debit card and a card PIN will be sent separately to your registered corresponding address. This card will be packed with the terms and conditions, the fees and charges and Debit Card user guide.
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**13. Can I apply for a supplementary debit card?**

- Currently we are unable to offer supplementary card.
  - You and your relative can open a joint account with “either to sign” arrangement. There would be debit cards issued to each of you.
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**14. Why do I need to activate my debit card? What should I do to activate it?**

- The debit card needs to be activated for using at merchant POS.
  - You can activate it simply by making a normal ATM transaction with your card PIN.
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**15. After activating my new debit card, can I keep using my ATM card? If not, do I need to return it to HSBC?**

- After activating your new debit card, the ATM card will be automatically cancelled after 1 day.
  - You do not need to return your ATM card to HSBC.
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**16. How is HSBC Visa debit card used to make purchases?**

- Simply present your HSBC Debit Card when you pay for goods or service(s). The merchant will request you to sign a sales slip which contains details of your Debit Card (your name, card number) and the amount to be billed to your account. Please check if the correct amount is printed on the sales slip before signing it.

- After you sign the sales slip, the merchant will verify your signature against the one on your Debit Card and return one together with your card. Please save the sale slip and ensure the card returned to you is yours.
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**17. What is the daily transaction limit applying for debit card?**

- Daily cash withdrawal limit: VND 40 million
- Daily purchase limit: VND 60 million
- Transaction purchase limit: VND 60 million

Setting the daily purchase limit is aiming to protect customers from any big loss especially if the card is lost or stolen.

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**18. I was making a transaction at a merchant and the transaction was rejected.**

Although it is not common to have transactions rejected, there are a number of reasons that cause reject transaction. Among them, transactions are rejected mostly because of interruption of telecommunications. You may ask the merchant to try again or contact our 24/7 Customer Service Hotline (84 8) 37 247 247.

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**19. How can I cancel a transaction made earlier?**

Transactions made earlier cannot be cancelled. You are responsible for all transactions made by your card. If you are not satisfy with the goods and services obtained from the merchant, please contact the merchant direct.

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**20. What should I do if my HSBC debit card is lost or stolen?**

If your HSBC debit card is lost or stolen, please call our 24/7 Customer Service Hotline at (84 8) 37 247 247.

Please note that you are responsible for all the transactions made by your debit card and your supplementary card until you have reported the lost or stolen card to us.

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**21. What are the ways for me to deposit money into my accounts?**

You may deposit money into your accounts using one of the following options:

- At HSBC ATMs in Vietnam: You may make cash deposit to your accounts at HSBC Multifunctional ATMs; or you can transfer fund to your linked accounts at HSBC ATMs.
- Via Internet Banking: You may transfer funds to your linked accounts through HSBC Internet Banking any time, any where.
- Over the counter: You may deposit cash to your accounts over the counter at any HSBC branch or transactional office. Our working hours are from 8:00am – 5:00pm Monday to Friday.

**22. Do I need to pay annual fee for my debit card?**

There is no annual fee applied for debit card.

**23. Where can I find the details of the fees and charges?**

A copy of the fees and charges will be sent to you with your new debit card. You may also obtain a copy from our website [www.hsbc.com.vn](http://www.hsbc.com.vn).

**24. Do I have to pay a fee for using my debit card at merchants?**

No, you do not have to pay any fee for using your debit card to make purchases at merchant.

**25. Do I have to pay a fee if I use my debit card to withdraw cash at an ATM?**

Like current HSBC ATM, if you withdraw cash at HSBC or Techcombank ATMs in Vietnam, it's free of charge. If you withdraw cash at HSBC ATMs overseas or at VISA/PLUS ATM network, there is a fee applied. For more details, please refer to Debit Card Fees & Charges on our website [www.hsbc.com.vn](http://www.hsbc.com.vn).