

Debit Cards Supplemental Terms and Conditions

These terms are supplemental to and must be read in conjunction with the General Terms and Conditions for the Operation of Accounts and Electronic Banking Services. The Bank reserves the right to vary any of these terms and conditions. You will be notified of any changes by mail, display at the Bank's branches or via our website, www.hsbc.ae

In the event of these terms and conditions being in conflict with the General Terms and Conditions for the operation of Accounts and Electronic Banking Services, these terms and conditions will prevail.

Only the relevant parts of these Debit Card terms and conditions will apply if your Card does not have all of the functions set out below.

Issuing a Card and Personal Identification Number (PIN)

1. We will only send you a Card if you ask for one or to replace a Card already held. We may ask you to activate any new/replacement Card you receive from us before you can use it.

2. In the event you do not wish to have a Debit Card or do not accept these Terms and Conditions, please cut the Debit Card into at 2 pieces across the magnetic strip and return to the Bank. Use of your Debit Card after you have received these terms and conditions constitutes your acceptance.

3. If we issue you with, a replacement Card before your existing Card's expiry date you will be able to use your existing Card up to its expiry date, unless you ask us to cancel your existing Card. We recommend that on receiving a replacement Card you cut your existing Card in to two pieces across the magnetic strip.

4. We may issue you with a PIN. We will not reveal your PIN to anyone but you. You can use your PIN with your Debit Card for purchasing goods and services from retailers that accept VISA cards

5. You must take all reasonable precautions to prevent fraudulent use of your Card and PIN including (but not limited to)

- Never writing down your PIN
- Not choosing a PIN to make it more memorable to you such as sequences of numbers that may be easy to guess
- Taking care to ensure that no one sees your PIN when you use it.
- Signing each Card as soon as you receive it.
- Keeping your Cards and PIN safe
- Not disclosing the Card numbers, PINs or Card security codes except when using the Cards to make payments.
- Not disclosing your PIN for mail order payments or when paying for goods and services over the telephone or through the internet
- Not tampering with the Card
- Destroying the PIN advice immediately after receipt
- Immediately informing us if your Card is lost or you believe your PIN is no longer secure.
- Complying with all reasonable instructions we issue regarding keeping your Card and PINs safe

6. If your account is in joint names, these terms apply to each Cardholder. We can issue a Debit Card to each joint account holder but only if each account holder is authorised to operate the account alone.

Your Card and your account

7. You authorise us to deduct the amount of any transaction carried out by use of your Card, with or without use of your PIN, or by use of your Debit Card details, from your account, whether or not you have given or authorised such instructions.

8. You must not use your Card after the end of the month it expires, or after we have asked you to return it to us or told you that its use is suspended.

9. We may charge for Card use at the rates set out in our current Tariff. Details of our current charges are set out at www.hsbc.ae or you can ask at any branch or phone 600 55 4722 (Personal Banking) or 800 4420 (Status) or 800 4320 (Premier). We may change our Tariff by giving you notice by email, letter or by notice on our website. You authorise us to deduct all such charges from your account.

10. You must not use your Card for an illegal purpose.

11. All transactions once debited to your account will be shown on your statement. It is your responsibility to check your statements. If you disagree with any transaction, you must notify us within one month of the transaction date.

12. If you dispute a transaction we may credit your account with the value of the disputed transaction whilst we investigate your dispute. If we subsequently reject your dispute, we reserve the right to charge-back, as from the date when the transaction took place, the transaction amount along with any fees, interest or charges incurred by the Bank in the investigation.

Your liability for unauthorised transactions

13. You will be responsible for all losses if (i) you act fraudulently, (ii) if you act without reasonable care (which includes not complying with clause 5) (iii) for any unauthorised transactions before you report the loss or theft of your Card to us. You will not be responsible for any losses if someone else uses your Debit Card before you receive it.

Our Liability for unauthorised transactions

14. We will be responsible for any money lost due to an unauthorised transaction after you have reported the loss or theft of your Card to us.

Returning your Card and suspending its use

15. You can return your Card to us at any time, but it must be cut into at least two pieces across the magnetic strip.

16. We may ask you to return your Card to us or suspend its use at any time but we will normally give you prior notice unless we have a reason for not doing so, e.g. if we consider that your Card or account has been or is likely to be misused or if the Card has not been used by you for a considerable amount of time.

Self-service machines (“ATMs”)

17. All Cards can be used in our ATMs in the United Arab Emirates. Cash withdrawals in the UAE will normally be deducted from your account on the same day and subject to a daily limit as advised by us from time to time.

18. You will have to enter your PIN in order to use ATMs

19. We may change the availability of our ATMs at any time without notice.

20. We may allow you to use your Card in ATMs in the UAE and abroad operated by other financial institutions if such machines display the VISA logo.
21. If financial institutions charge for your use of their ATMs, such charges will be payable by you.
22. We will not be responsible if you cannot use your Card in an ATM operated by another financial institution.
23. For cash withdrawals at ATMs outside of the UAE, (in which case the self-service machine operator will be acting as principal in its own right and not as our agent), we will convert the amount of any cash withdrawal made in a currency other than Dirhams into Dirhams at our applicable exchange rate on the day we receive details of the withdrawal. We will normally deduct the amount of such withdrawals and any charges from your account within seven days.
24. If you use our ATM to transfer funds from your account to any other account, it is your responsibility to input the correct account number and we are not liable if funds are transferred to an incorrect account due to your error.

Making payments using your Debit Card

25. You can pay for goods and services using your Debit Card in the UAE and abroad at retailers who display a VISA logo.
26. We may allow you to use your Card to purchase goods and services via the internet, by telephone or mail order, or by any other means where the Card is not physically present with the retailer at the time of the transaction. We will notify you if your Card may be used for these types of transactions
27. You will usually be asked to enter your PIN into a secure PIN pad at the premises of a retailer or other supplier. Alternatively, you may be asked to sign a sales voucher showing the details of your Debit Card.
28. We will not be responsible if a retailer or other supplier refuses to accept your Card, or if you cannot use your Debit Card to make a payment.
29. We will normally debit from your account the amount of any payment made in the UAE within three working days following the transaction.
30. We will convert the amount of any payment made in a currency other than Dirhams into Dirhams at our applicable exchange rate on the day we receive details of the payment, and deduct the amount and related charges from your account, usually within ten working days.
31. You cannot stop a Debit Card payment, but a retailer or supplier may make a refund. We will credit your account when we receive their instructions, but are not responsible for any delay.
32. We may refuse to make or authorise a payment if there are insufficient funds in your account or payment would exceed your available overdraft limit.
33. We may refuse to authorise a payment if we consider that your Card or account has been or is likely to be misused, or for fraud prevention purposes. For decision making and Card-misuse prevention purposes, we may refer an authorisation request back to the retailer for further information. This may result in you being asked to produce further identification. This may also be done on a random basis for fraud prevention purposes.

Making Payments using Visa payWave

34. We may allow you to purchase goods using Visa payWave Technology. We will notify you if your Card may be used for these types of transactions.

35. You will not be asked for a PIN when making a transaction using VISA payWave. To authorise the transaction, you must “wave” your Card in front of the terminal until the transaction is accepted.

36. The maximum value of a single payWave transaction is AED 300. You may be prompted to enter your PIN. The above limit may be varied by us at any time by giving notice to you by post, email, or at our branches or by posting on our website, **www.hsbc.ae**.