

For more than  
just everyday  
banking



HSBC  
Everyday  
Global Visa  
Debit Card

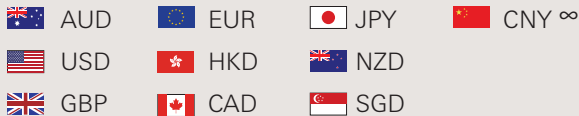


HSBC

| Opening up a world of opportunity

Your new HSBC Everyday Global Visa Debit Card is more than just a card, it's your access to the world of features and benefits that come with your Award Winning\* Everyday Global Account, including:

- **No transaction fees** charged by HSBC or Visa for cash withdrawals, online and store purchases.
- **No ATM fees**.<sup>1</sup>
- Avoid carrying large sums of cash and enjoy the same **security and fraud protection** as a credit card, including the protection from Visa Zero Liability.<sup>2</sup>
- **No monthly account fees**.<sup>3</sup> Regardless of the number of withdrawals or deposits you make.
- **Buy, save and spend in up to 10 currencies** in the one account with no minimum or ongoing balance requirements.



∞ Currency restrictions apply

- **Spend in other global currencies.** Beyond the 10 currencies you can hold in the one account, you can make purchases in other foreign currencies. When you do, the purchase will be deducted from your Australian Dollar account at the Visa Exchange rate at the time of the transaction.
- **24/7 Online and Mobile access** to manage your currencies with easy transfer of funds between currencies at competitive HSBC Real Time Exchange Rates<sup>4</sup>.
- **2% cashback**<sup>6</sup> on all eligible tap and pay purchases under \$100 in Australia when you deposit \$2,000 or more each calendar month into your account. All part of the benefits of Everyday Extras<sup>5</sup> that come with your account.



## Let's get your Card set up

### Register for Online Banking and Mobile Banking

If you haven't already, register now at [hsbc.com.au/register](https://hsbc.com.au/register)

### Activate your Card

**From the Mobile Banking App** – log on to the App, select your account and then select 'Manage' and follow the prompts.

**From Online Banking** – go to [hsbc.com.au](https://hsbc.com.au) and log on to Online Banking. From the 'My Banking tab' scroll to 'Debit Card Services' and select 'Activate debit card'.

### Get your PIN

1. Via the Mobile Banking App – log on to the App, select your account then select 'Manage' and follow the prompts.
2. Via Online Banking – log on to HSBC Online Banking and locate 'Change debit card PIN' under the 'My Banking Tab'

If you prefer to have your PIN mailed to you, please contact us.

### Keep your Card secure

The protection of your HSBC Everyday Global Visa Debit Card is high priority. To help prevent fraudulent activity:

- Sign your card as soon as you receive it.
- Keep your PIN secure – do not store your PIN with your card, don't tell anyone your PIN and make sure you prevent anyone from seeing your PIN.
- Check your statements and transactions regularly on Online and Mobile Banking to identify any fraudulent activity or transactions you don't recognise. Inform us straight away if you identify any fraud or want to dispute a transaction.

## More about HSBC Everyday Extras<sup>5</sup>

Your account has many features including Everyday Extras<sup>5</sup> which you will have access to when you deposit \$2,000 or more into your account each calendar month. Lets take a look at how it works.

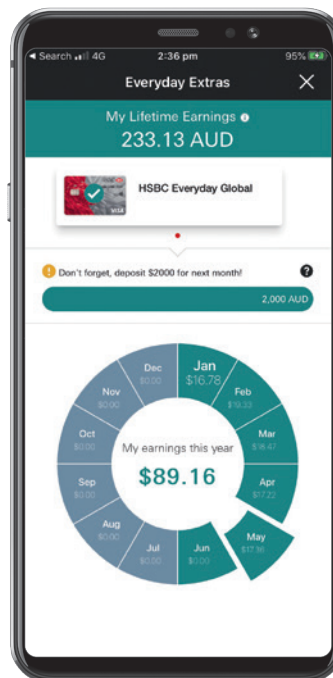
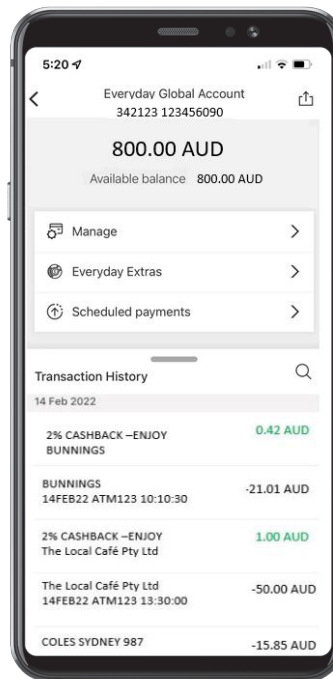
Meet James. He's opened an Everyday Global Account and is using it not only as his everyday bank account but also to save and spend in foreign currency.

### See how James is earning up to \$50 cashback each month<sup>6</sup> on his everyday spending

Every calendar month, James deposit \$2,000 into his Everyday Global Account, which automatically unlocks the benefits of Everyday Extras<sup>5</sup>. Now, every time James makes an eligible contactless purchase under \$100, he will earn 2% cashback<sup>6</sup>. That's real money back in his bank account.

James can also track and see how much cashback he has earned on each purchase. Using the Everyday Extras dashboard on the HSBC Mobile Banking app, he can also see how much he has saved each month, over the year and since opening his account.

To calculate how much you could be earning go to [hsbc.com.au/everydayglobal](https://www.hsbc.com.au/everydayglobal)



# Holding Foreign Currencies in your Account

Your HSBC Everyday Global Account is more than a day to day account. You can use it to buy, save and spend in up to 10 currencies. Lets take a look at how to do this.

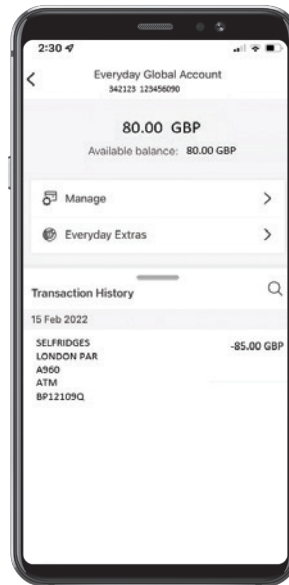
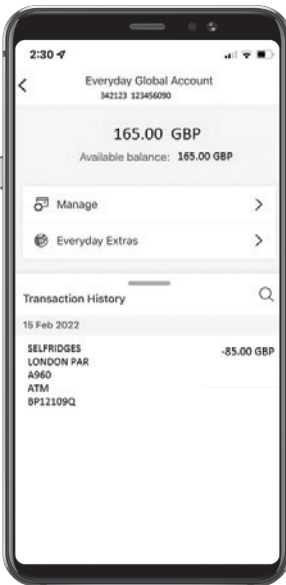
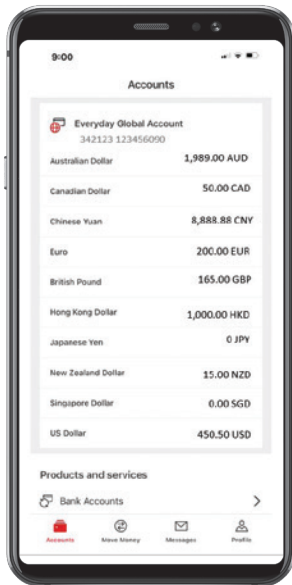
When James opened his account, he opened it in AUD, USD, GBP and NZD. He has family in England and is going to purchase a present for them from a UK site using the GBP he has in his Everyday Global Account.

1. James logs on to the HSBC Mobile Banking app and checks the funds he has in GBP. He currently has 165 GBP in his account.
2. James pays for his purchase of 85 GBP using his Everyday Global Visa Debit Card online and, because he has sufficient money in GBP, the money is deducted from his GBP account.
3. In James's account summary screen, his GBP account is now showing 80 GBP post this purchase.

## Did you know?

If you want to transfer money into a currency you currently don't hold, all you need to do is:

- **Log on** to HSBC Mobile Banking
- **Go to** Bank Accounts, then select Everyday Global Account
- **Choose** the foreign currencies you would like to open



**Please note:** Some merchants will set their site to automatically detect the country you are in and will offer you payment in that currency, in which case you may only have the option of paying AUD if shopping from Australia.

## Accessing your Account

Use your HSBC Everyday Global Visa Debit Card everywhere Visa is accepted anywhere in the world. Access your own money at ATMs and when making purchases in-store and online.

Type of transaction	In Australia	Overseas
ATM cash withdrawal – daily limit <sup>8</sup> \$2,000	Press 'Credit' or 'Savings'	Press 'Checking/ Current Account' or 'Credit' For Overseas HSBC ATMs press 'Cheque' or 'Checking'
HSBC ATM cash deposit	Press 'Savings'	Not available
Contactless Purchase	payWave - tap for contactless purchases under \$100 or enter your PIN for transactions over \$100.  If you are eligible for Everyday Extras <sup>5</sup> , you will automatically receive the 2% cashback for eligible contactless purchases under \$100. <sup>6</sup>	payWave - tap for contactless purchases or enter your PIN or sign when required.  2% cashback not available on overseas purchases.



Add your Everyday Global Visa Debit Card to Apple Pay or Google Pay<sup>TM7</sup>.



Go to [hsbc.com.au/applepay](https://hsbc.com.au/applepay) or [hsbc.com.au/googlepay](https://hsbc.com.au/googlepay) for more details.

Type of transaction	In Australia	Overseas
In-store purchase - daily limit <sup>8</sup> of \$10,000	Select 'Credit' for instore purchases above \$100 or tap for contactless purchases under \$100. A PIN is required for transactions over \$100.	Select 'Credit' for instore purchases or tap for contactless purchase and enter your PIN or sign when required.
In-store cash out – daily limit <sup>8</sup> of \$2,000	Press 'Savings' to automatically access the local currency, here and when overseas.	
Purchase online or by phone – daily limit <sup>8</sup> \$10,000	Provide your 16 digit card number, your name as it appears on the card, the card expiry date and CVV number located on the reverse of the card.	
Recurring Payments	Provide your 16 digit card number to automatically access the local payment currency here and overseas. (Your CCV is the 3 digit number on the reverse of your card).	

### Did you know?

- Selecting 'Credit' for purchases provides the added protection of Visa's Zero Liability to receive cover for any fraudulent or unauthorised transactions. You can use your card with no risk of loss as you are covered against proven fraud to which you did not contribute.
- For overseas transactions, some Merchants may offer you the option to process your transaction in AUD or in local currency. By choosing to process the transaction in AUD, the Merchant may apply the Merchant bank currency exchange rate which may be less favourable.

## Disputed transactions and lost, stolen or damaged cards

Contact HSBC on 1300 308 008 (or +61 2 9005 8220 if overseas) to report:

- Lost, stolen or damaged card
- Fraudulent or suspected fraudulent activity on your account should be reported within 30 days from the date the disputed transaction is posted. HSBC will investigate and may be able to 'chargeback' the Visa transaction for you.

For more information on disputes visit [hsbc.com.au/help/query-transaction](https://www.hsbc.com.au/help/query-transaction)

## Changing your PIN

Your PIN can be changed at anytime via Mobile Banking, Online Banking or at any HSBC ATM in Australia. HSBC ATM locations can be found at [hsbc.com.au/locations](https://www.hsbc.com.au/locations)

## Added security

### Visa's Zero Liability<sup>2</sup>

With Visa's Zero Liability<sup>2</sup> you are covered for any fraudulent or unauthorised transactions (ensure you select 'Credit' for this protection to apply). You can use your card with no risk of loss as you are covered against proven fraud to which you did not contribute.

### Card chip technology

HSBC Visa Debit Cards have an embedded EMV chip which makes it harder to copy and alter, helping to protect your personal information and keeping your card secure.

## More information

### Why is my current balance and available balance different?

The available balance shows funds that are ready for you to use straight away. The current balance may include card authorisations or pending transactions waiting to be processed.

### What are Pending Transactions?

Pending Transaction occurs when a payment has been authorised but is still waiting for merchant confirmation. This amount is then deducted from your available balance, not your account balance. The transaction will show as pending on your account until the payment process is complete. It generally take up to 3 -10 business days to process.

If you let a merchant use your card for pre-authorised payments (such as a security deposit for a hotel booking or car hire), the money will be deducted from your available balance and the merchant can hold this money for up to 31 days.

## For more information or assistance:

**Go to** [hsbc.com.au/debit](https://www.hsbc.com.au/debit) and  
[hsbc.com.au/everydayglobal](https://www.hsbc.com.au/everydayglobal)

**Call** 1300 308 008 or  
+61 2 9005 8220 (overseas)  
24 hours a day, 7 days a week

1. Non-HSBC branded ATMs and HSBC Group ATMs in Argentina, France, Greece, Malta, Mexico and Turkey may charge an ATM operator fee for withdrawals or balance enquiries at their ATMs.

2. Visa Zero Liability applicable only to transactions processed through the Visa network and subject to investigation of the unauthorised transaction.

3. Other banking service fees and charges may apply.

4. HSBC Real Time Exchange Rates will apply for AUD, USD, EUR, GBP, CNY, HKD, CAD, NZD, JPY, CHF, SGD, AED, DKK, MXN, NOK, SAR, SEK, THB and ZAR when using HSBC Online or Mobile Banking for transfer between HSBC Australia accounts and international transfers within currency cut-off times. HSBC Real Time Exchange Rates will apply when the foreign exchange (FX) market is open. When the FX market is closed on weekends (that is from the US market closing time on Friday to the Asia market opening time on Monday), the HSBC real time exchange rate is priced off the exchange rate applying at the time the US market closed plus an additional weekend margin. The HSBC Real Time Exchange Rate will not apply on currency holidays, on NSW and US public holidays, to transfers in currencies not listed above and to transfers outside of HSBC Australia entered after currency cut-off times. Instead, the HSBC Daily Exchange Rate, which is set and refreshed every 30 minutes daily from 7:00 AM to 7:00 PM (excluding weekends and NSW public holidays) will apply. For future dated transactions via HSBC Online or Mobile Banking, the HSBC Daily Exchange Rate on the future date of the transaction will apply. HSBC Real Time Exchange Rates will apply for Global Transfers between your HSBC Accounts. For transfers in unsupported currencies using Global Transfers, the receiving country's daily exchange rate will apply and currency cut-off times of the receiving country may also apply. For future dated transactions using Global Transfers, the HSBC Real Time Exchange Rate on the future date of the transaction will apply when the FX market is open. Transfer and correspondent banking fees may apply for transfers outside of HSBC Australia. FX transactions are subject to foreign exchange risk associated with exchange rate movements. HSBC accounts should not be used for speculative FX purposes.

5. HSBC Everyday Extras is a feature of the HSBC Everyday Global Account. You will be eligible for Everyday Extras if you deposit at least AUD2,000 into your HSBC Everyday Global Account before the last business day of each calendar month. Refer to the Transaction and Savings Account Terms for more information.

6. You will earn 2% cashback on eligible purchases under \$100 when you tap and pay with Visa payWave, Apple Pay or Google Pay™. This will be paid into your Everyday Global Account with the maximum cashback you can earn being \$50 per calendar month. Eligible purchases must be made in Australian Dollars and where the merchant or its financial institution/ payment processor is registered in Australia. Purchases which are excluded for cashback include business, gambling and government transactions (including public transport). For the full exclusion list, refer to the Transaction and Savings Account Terms.

7. Terms and Conditions apply. Apple, the Apple logo and Apple Pay are trademarks of Apple Inc, registered in the US and other countries. Google Pay, and the Google Logo are trademarks of Google LLC. Refer to [hsbc.com.au/applepay](https://www.hsbc.com.au/applepay) for Apple Pay and [hsbc.com.au/googlepay](https://www.hsbc.com.au/googlepay) for Google Pay.

8. Visa Debit card daily limits is based on Sydney, Australia Time.

\*The HSBC Everyday Global Account has been awarded the Canstar Bank of the Year – Everyday Banking Award for 2020-2022, the Outstanding Value - Travel Debit Card Award 2018 - 2022 and the Outstanding Value – Transaction Account Award for 2021 & 2022 and Mozo's Exceptional Everyday Account Award 2021 & 2022.

This brochure provides general advice only and doesn't take into account your objectives, financial situation or needs. Consider the Premier Service Guide, HSBC Transaction and Savings Account terms and Personal Banking Booklet before acquiring this product, available by calling 1300 308 008, at your local branch or at [hsbc.com.au](https://www.hsbc.com.au)

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