Introducing your new HSBC Chip and PIN Visa Contactless Debit Card!

Important!
As soon as you receive your new HSBC Chip and PIN Debit Card:
1. Sign the back of your new card.
2. Destroy your old card by cutting it in half and disposing of it securely.
3. Immediately advise vendors (such as BELCO, iTunes, Netflix etc.) of the new expiry date on your card, if you have any recurring payments set up with them. This will avoid problems with processing your recurring payments and will avoid blockages of your card.

HSBC Debit Cards have been enhanced with Chip and PIN contactless technology

- **Advanced technology** – HSBC chip cards use encryption technology to verify your card at the time of purchase. This makes it harder for your card to be duplicated and provides an additional layer of protection.
- **Added security** – When you use your debit card in combination with your Personal Identification Number (PIN), you are provided with an additional level of protection.
- **Contactless** – From coffee and snacks, to makeup and magazines, Visa contactless is perfect for small everyday purchases. If your total is under $50, just tap your debit card on the card reader and go. No need to insert, swipe, sign or enter your PIN. Just look for the contactless symbol and the Visa logo when you’re at the checkout.

Enjoy new Visa Platinum Benefits on your debit card
We have provided enhanced benefits to you by upgrading our Debit Cards to Visa Platinum - such as access to Visa Concierge and enhanced protection associated with travel accident insurance, auto rental insurance, price protection and purchase protection, to name a few.
Please visit our website, at [www.hsbc.bm/debit](http://www.hsbc.bm/debit) for further details.
Using your new Chip & PIN Debit Card

- **A PIN may be required** – A chip enabled point of sale terminal requires that you insert your chip card into the terminal and enter your PIN to complete the transaction. If a merchant does not have a chip card terminal, you will still be able to swipe the magnetic stripe on the back of the card.

- **Local and International Usage** – Wherever VISA is accepted.

- **ATM Transactions** – You will continue to insert and use your card at ATM terminals as you do today; including withdrawing cash and performing balance inquiries. You also will continue to have the ability to change your PIN at any HSBC Bermuda ATM.

**Follow these three easy steps:**

1. When instructed by the cashier, insert your Chip and PIN card into the card terminal. In most cases, you will not have to give your card to the cashier, rather you would insert the card into the card terminal yourself. Do not withdraw the card during the processing of the transaction.

2. Confirm the amount of the sale on the screen and then proceed to enter your PIN when prompted. Please allow a few seconds in order for the transaction to complete.

3. After the transaction has been completed successfully and your receipt has printed, you will be prompted to remove your card from the card terminal.

**Your PIN has not changed**

You will continue to use the same PIN you have used in the past. If you do not remember your PIN, you may order one for your new Chip and Pin Debit card that will be mailed to your address, by calling the HSBC Bermuda Contact Centre at 299 5518.

**For assistance and customer service enquiries:**

- If your name or account number on your debit card(s) is not correct.
- To report a lost or stolen card(s).
- If you would like more information about HSBC Chip and PIN debit cards.

Call the Contact Centre at 299 5518. Please have your account number available. We are available 24 hours a day, 7 days a week.