

**【Credit Card FAQ】****【Debit Card FAQ】**

Debit Card

Everyday Global Visa Debit Card

**【Banking Service FAQ】**

Registration

Security Device

Account Summary

Transaction Inquiry

Foreign exchange transactions

Transfer

Deposits

System Requirement

Investment

**【Premier】**

Services

Account Opening

**【Advance FAQ】**

## Credit Card FAQ

### Q01. What types of credit card does HSBC(Taiwan) issue?

- Visa: 1. Advance Cashback card 2. Cash Back Signature card
- Visa China Airlines Cobrand: 1. Infinite 2. Signature 3. Platinum card
- MasterCard: Premier card

### Q02. What are the criteria to apply for an HSBC (Taiwan) credit card? What are the documents required?

The HSBC (Taiwan) credit card application criteria are as follows:

- Primary cardholders' age should be 20 years and above. Supplement cardholders must be primary cardholder's parents, in-laws, spouse, or children and sibling with age of 16 years and above.
- Platinum cardholders require a minimum annual income of \$250,000 and above. Signature cardholders require a minimum annual income of \$300,000 and above. Infinite cardholders require a minimum annual income of \$1,000,000 and above.

The required application documents are as follows:

For locals:

- Completed application form
- Photocopy of ID card (both front and back)
- Financial supporting documents  
Last three months' paychecks or other relevant documents (i.e. last three months' bank book record or term deposit)

For foreigners:

- Completed application form
- A Taiwanese sponsor is required
- A photocopy of the ARC (both front and back), passport and foreign permanent residence address supporting document
- HSBC (Taiwan) reserves the right to request for financial supporting documents or other relevant documents and to grant final approval

### Q03. How to apply for HSBC (Taiwan) credit cards?

Please contact us and let our credit card specialist serve your needs via our toll-free hotline at 0800-000-098 or paid line 02-6603-3008.

### Q04. How long does it take to apply for a credit card?

Once we have received your completed form and all the required documents, your application will be processed within 7-10 working days or you can contact credit card customer service at (02) 6616-6000 for status update.

### Q05. When I receive my credit card, how do I activate the card?

Please call us at 02-6616-6010 to activate your credit card.

### Q06. How can I make payments on my credit card account?

Payments can be made through the following:

- Set up an autopay



- Transfer funds using HSBC Internet Banking (if you have a banking account with HSBC)
- Pay through ATMs
- Pay at most convenient store outlets (i.e. 7-Eleven, Family Mart, Hi-Life and OK Mart)
- Pay via HSBC phone banking hotline
- Pay over the counter at any HSBC(Taiwan) branch

**Q07. What can I do when I haven't received my monthly statement or when I have questions with the bill?**

If you have not receive the monthly statement by your billing cycle date, please call us at 02-6616-6000 for further query.

**Q08. How can I change my statement delivery address?**

Please call us at 02-6616-6000 to change your statement delivery address.

**Q09. How do I report that my card has been lost or stolen?**

Please call us at 02-6616-6000 immediately for local cases. If overseas, please dial (886) 2-6616-6000 immediately to report the lost or stolen card.

**Q10. Does HSBC provide the Toll-Free number for customer service?**

Yes, we provide the Toll-Free number 0800-066-557 for you to dial via landline.

**Q11. How do I request for credit limit increase?**

Only the primary cardholder may raise this request. You may be eligible for a credit limit increase only when your credit card account has been established for at least six months and above. Please prepare your financial supporting documents and contact us at (02)6616-6000 to raise the request. HSBC (Taiwan) reserves the right for credit line adjustment.

**Please manage your finances carefully and value your credit.**

Interest on revolving credit and cash advance: 5.68%-15.00%. Service Charges for cash advance: NT\$100 + the amount of cash advance x 3.5%. Base date of interest on revolving credit: Sep 01, 2015.

**Debit Card FAQ – Visa Debit Card**

**Q01. What is the difference between a Visa Debit card and an ATM card?**

HSBC Visa Debit cards (hereafter called "Visa Debit card" ) are offered to integrated account customers. The Visa Debit card not only has all the feature of an ATM card but can also be used for purchases at merchant establishments. It is more convenient than ATM cards because you don't have to withdraw cash from an ATM first. Purchases you make with the Visa Debit card will be deducted directly from your account. The transaction will not be completed if the amount exceeds your account's remaining balance.

**Q02. What is the difference between a Visa Debit card and a credit card?**

The Visa Debit card is connected to your bank account; you can spend the available balance in your account, but you may not exceed the available balance in your account, utilize the overdraft facility, or be subject to revolving interest on your payments, helping you to manage and control your expenditures.

**Q03. Where and how can the HSBC Visa Debit card be used?**

You can use the Visa Debit card at all ATMs in Taiwan to withdraw cash (in TWD), make payments, PUBLIC

make transfers and check the balance of your TWD saving account. You can also use it to make payments by signing the receipt at any overseas merchant that accepts Visa credit card. You also can use Visa Debit card at overseas ATM displaying the Visa / Plus logo to withdraw local currency.

**Q04. Is there an annual fee for using the Visa Debit card?**

No, there is no annual fee for the Visa Debit card.

**Q05. Can the Visa Debit card be used overseas?**

Yes, the Visa Debit card can be used to make purchases at any merchant around the world displaying the Visa logo.

**Q06. How do I use the Visa Debit card to make payments?**

When you wish to use the Visa Debit card to make a payment in Taiwan or overseas, present the Visa Debit card to be swiped, Once the transaction is approved, confirm by signing the receipt as requested by the merchant. (Please retain your receipt for future reference) After making a payment with your card, the amount will be held and deducted from your account when the merchant requests payment from the bank.

**Q07. Can the Visa Debit card be used for online shopping, TV shopping, telephone shopping and mail orders?**

Yes. Once the Visa Debit card is activated, it can be used for online shopping, TV shopping, Telephone shopping and mail orders.

**Q08. Is there a transaction limit on the Visa Debit card? How to adjust the limit?**

You may make purchases with the Visa Debit card as long as you have sufficient funds in your account. To protect the customer, however by default a daily limit of NT\$50,000 has been set by HSBC. This daily limit can be adjusted if necessary. Please download the "Visa Debit Card Service Request Form" from the HSBC website and sent the completed application form to "HSBC Taipei P.O. Box 167-2617" by mail, or call the service hotline to adjust the limit.

**Q09. What should I do if I misplace my Visa Debit card?**

If your Visa Debit card is accidentally misplaced, stolen or taken by a third party, you can call the HSBC service hotline at 02-6616-6000 from anywhere in the world to report your card as missing.

**Q10. How can I change the chip PIN?**

You can change chip PIN at any ATM in Taiwan.

**Q11. What should I do if I forget my Visa Debit card PIN or if the card is locked because entered the wrong PIN four times in a row ?**

Please take your Visa Debit card, personal identification and original chop in person to any HSBC branch in Taiwan to have the PIN reset or the card unlocked.

**Q12. How do I apply for a replacement card if my Visa Debit card is damaged?**

(1) Call the HSBC service hotline.

(2) Please download the "Visa Debit card Service Request Form" from the HSBC website and send the completed application form to "HSBC Taipei P.O. Box 167-2617" by mail.

(3) Please visit the HSBC branches nationwide and handover the damaged card, as well as the completed "Visa Debit Card Requested Form" to one of the customer service representatives.

**Q13. Why haven't I received a statement for my Visa Debit card?**

For your convenience, details of your transactions for each month will be listed on your HSBC saving account e-statement.

**Q14. Does HSBC Visa Debit card provide an SMS alert service message service for the notification of purchase?**

HSBC Visa Debit card offers transaction alert service when you make a large transaction. You can define your banking account's transaction threshold amount; when a transaction (withdrawal, transfer or remittance) from your account is at or above your threshold, HSBC will notify you via SMS to verify the transaction. Please note that the threshold amount for transaction alert service will have to be the multiples of TWD 10,000 (minimum is TWD 10,000), and such service does not include your term deposit account settings.

Your HSBC Visa Debit card transaction alert service will be automatically activated with the activation of your account's large transaction alert service. When your account has a foreign currency card transaction which is equivalent to TWD 3,000 and above, we will notify you via SMS to verify the transaction. On the other hand, if you deactivate your account's large transaction alert service, your Visa Debit card transaction alert service will also be automatically deactivated. In other words, you cannot apply or cancel your Visa Debit card transaction alert service alone.

**Q15. May I still use my Visa Debit card once it is expired?**

If the Visa Debit card has expired, but you have yet to receive a new card sent to you by HSBC to replace the old card, please enquire by calling the HSBC service hotline. Once the old card is expired, you may not use the Visa function on your card before obtaining the new one; however, you may still use all other ATM function of the card, such as cash withdrawals and fund transfers.

**Debit Card FAQ – Everyday Global Visa Debit Card**

**Q01. What are the functions and the areas available for the HSBC Everyday Global Visa Debit Card?**

Withdraw cash from any ATM with the Visa/PLUS logo in Taiwan and around the world. Make purchases directly at all merchants with the Visa logo in Taiwan and around the world.

You can also use this card for cash withdrawals, remittances and purchases in all ATMs Taiwan.

**Q02. What are the supported foreign currencies?**

USD, CAD, EUR, GBP, JPY, HKD, SGD, AUD, NZD

**Q03. Can I withdraw cash / purchase with non-supported currencies by using my HSBC Everyday Global Visa Debit Card?**

Yes. You can withdraw cash from any ATM with the Visa/PLUS logo around the world and make purchases directly at all merchants with the Visa logo around the world. When the currency does not belong to one of the supported currencies, the Bank will deduct the amount from the available balance of the Customer's New Taiwan Dollars demand deposit account. The exchange rate and transaction fee and other charged fee shall follow the General Agreement.

**Q04. How do I pay for aboard purchase with my foreign currency deposit without overseas transection fee?**

If the currency is supported and the balance of deposit in the corresponding foreign currency demand deposit account is sufficient, the Customer authorizes the Bank to directly deduct the

amount from the corresponding foreign currency demand deposit account without foreign exchange fees.

**Q05. How do I withdraw cash overseas from my foreign currency deposit without internet service fee?**

If the currency is supported and the balance of deposit in the corresponding foreign currency demand deposit account is sufficient, the Customer authorizes the Bank to directly deduct the amount from the corresponding foreign currency demand deposit account without foreign exchange fees.

Customers using HSBC Everyday Global Visa Debit Card to withdrawal from oversea Non-HSBC ATMs, the first 50 times in one month are free of charge. Service charge for each withdrawal since the 51th time is TWD 70. Also possible charge levied by other bank cannot be waived

**Q06. Under what kind of circumstances do I have to take on additional oversea transaction fees?**

1. If the currency is supported but the balance of deposit in the corresponding foreign currency demand deposit is insufficient.
2. If the currency is not supported.

The amount will be convert into New Taiwan Dollars and deducted from the New Taiwan Dollar balance. The Bank will charge an additional 1.5% of the amount as overseas transection fee. This fee includes both the payment to credit card international organization (currently at 1% of each transaction amount) and an additional 0.5% of each transaction amount for each transaction.

**Q07. Under what kind of circumstances do I have to take on internet service fee?**

1. If the currency is supported but the balance of deposit in the corresponding foreign currency demand deposit is insufficient.
2. If the currency is not supported.

The amount will be convert into New Taiwan Dollars and deducted from the New Taiwan Dollar balance. The Bank will charge an additional 1.5% of the amount as overseas transection fee.

**Q08. When the supported currency happens to be insufficient, can I still withdraw money or pay with my Everyday Global Visa Debit Card?**

Yes. If the currency is supported but the balance of deposit in the corresponding foreign currency demand deposit is insufficient, the amount will be convert into New Taiwan Dollars and deducted from the New Taiwan Dollar balance.

When the corresponding foreign currency account has money but is insufficient for the whole settlement, the whole settlement will be convert into New Taiwan Dollars and deducted from the New Taiwan Dollar balance.

**Q09. Can I use my HSBC Everyday Global Visa Debit Card if I am transacting Renminbi (RMB)?**

Yes. The amount will be convert into New Taiwan Dollars and deducted from the New Taiwan Dollar balance. The exchange rate and transection fee and other charged fee shall follow the General Agreement.

**Q10. How do I exchange currencies and fund my account?**

1. Visit the branch
2. Online Bank ( Include Mobile Bank )

### 3. Contact center

#### **Q11. How do I open additional foreign currency accounts?**

1. Visit the branch
2. Contact center

#### **Q12. Do I have to pay for any annual card or application fee?**

The Everyday Global Visa Debit Card is free of annual fee. The application fee is NTD 2,000 but is waived during the promotion period ends at 31st December, 2019.

#### **Q13. What are the daily purchase limits of my Everyday Global Visa Debit Card?**

The daily limit per day for purchases is, or equivalent to, NTD 50,000. You may change this limitation (Maximum is NTD 100,000) by downloading "Visa Debit Card Service Request Form" on our public website, visiting our branches or calling the Contact center.

The actual limitation will still refer to the account balance when purchasing.

#### **Q14. What are the daily withdrawal limits of my Everyday Global Visa Debit Card?**

The daily limit per day for cash withdrawal is, or equivalent to, NTD 300,000. You may change this limitation to lower by downloading "Visa Debit Card Service Request Form" on our public website, or visiting our branches.

The actual limitation will still refer to the account balance when withdrawing.

### **Banking Service FAQ - Registration**

#### **Q01. How do I register for HSBC Personal Internet Banking service?**

HSBC Personal Internet Banking provides two ways to register. Please access [www.hsbc.com.tw](http://www.hsbc.com.tw) to click "register" and you can choose to:

- Use the first 9 digits of bank account number and telephone banking PIN to register

You can enter the first 9-digit of your bank account number and the 6-digit telephone banking PIN to register for Personal Internet Banking service. Next, you can set your own Internet Banking username and password.

- Use ATM card or debit card to register

You can use your ATM card or Visa Debit card 12-digit account numbers plus your 4-digit magnetic stripe PIN and an Issue number to register. Then, you can proceed to set up your own Internet Banking username and password.

### **Banking Service FAQ - Security Device**

#### **Q01. Security Device**

- **What is a Security Device?**

A Security Device is a small, portable electronic device, which generates random security codes for one-time use, required to log on and transact on HSBC Internet Banking.

##### **Added transaction security**

The new Security Device provides HSBC Internet Banking users an additional layer of security to protect against fraudulent transactions. This requires you to:



- Key in beneficiary-related information on the device for every transaction
- Generate a unique security code on the device to authorize each transaction

### **The new Security Device is PIN-protected**

The HSBC Security Device is unique as it is PIN-protected. You will have to set a PIN during activation and this PIN will be required to unlock the device before each use.

- **What is a security code?**

A security code is a single-use random number generated by the Security Device. The security code is to be used together with your username and password when accessing HSBC Internet Banking. It will also be required for third party fund transfers, request replacement PIN and updating of your details on HSBC Internet Banking.

- **What is a serial number?**

The serial number is a unique 10-digit number used to identify your individual Security Device. It is located at the back of your Security Device in the format of XX-XXXXXXX-X where X is a number. (E.g. 12-3456789-0). This number also helps with identification in the case of multiple security devices in a household or company and should not be removed.

- **Are there any risks associated with the serial number on the Security Device being visible?**

The serial number is used to identify which Security Device is associated with a specific customer and is only required for the activation process. There is no risk associated with the serial number being visible.

## **Q02. Functionality**

- **Why has HSBC introduced the new Security Device?**

HSBC is committed to a high level of online banking security. In our continual efforts to advance with technology and provide greater peace of mind for HSBC Internet Banking customers, we are delighted to introduce a new Security Device.

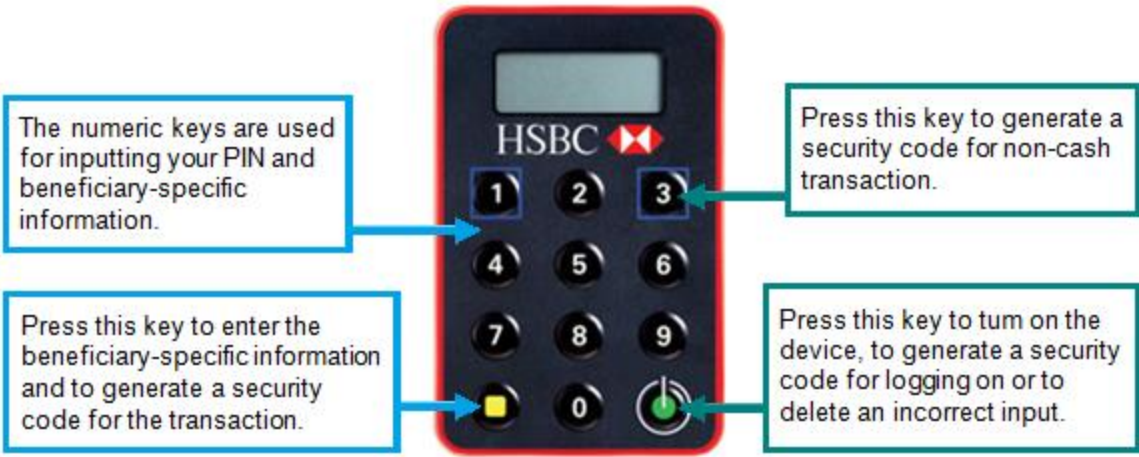
Your Security Device will provide you with an additional level of protection from a large variety of online threats, including:

Identity theft	Where a fraudster obtains personal details of a victim, and uses these details to complete fraudulent activities such as applying for loans, credit cards, ordering cheque books, etc.
Trojans (keylogging / screen capturing)	Where a victim discloses their confidential credentials to a fraudster by a Trojan unknowingly downloaded on their PC.
Phishing	Where a fraudster "phishes" for confidential information from a



	customer by pretending to be from a legitimate source such as a bank or a financial institution. These details are later re-used to carry out fraudulent transactions.
Man in the middle	Where a fraudster intrudes into an existing connection to intercept the exchanged data and injects false information.
Shoulder surfing	Where a fraudster observes a victim entering their confidential details, and then re-uses these details to carry out fraudulent transactions.

- **How do I use my Security Device to log on and when do I need to use the numeric keys?**



- **What is the difference in functionality between the new and existing Security Device?**

The new Security Device gives HSBC Internet Banking an additional level of security and provides better protection for “Transfers to third party beneficiaries” by requiring customers to input beneficiary-specific information (e.g. account number) to generate a security code.

- **How long will the battery of the Security Device last?**

The Security Device is battery-powered with a lifespan between three to five years, depending on the frequency of the usage. You will be prompted with a "BATT#" message when the battery of your Security Device is running low.

The possible Security Device warning messages are as follows:

Indicator	What It Means
BATT5	5 weeks estimated battery life remaining
BATT4	4 weeks estimated battery life remaining
BATT3	3 weeks estimated battery life remaining

BATT2	2 weeks estimated battery life remaining
BATT1	1 week estimated battery life remaining
BATT0	Battery life is exhausted

- **Do I have to provide replacement battery for my Security Device?**

No, the battery in the Security Device cannot be replaced. Your Security Device will provide warning that the battery is running low on power. You will then need to contact us to get a replacement device.

- **How do I replace my Security Device in the event that the battery is low?**

You should print, complete and send us the replacement request form available [here](#), or request for the form by contacting us. The replacement Security Device will be sent to your mailing address as per the Bank's records.

- **Why is there a square border surround the numeric keys '1' and '3' on the new Security Device? Does it indicate any special meaning or function?**

For HSBC Taiwan, there is no particular meaning or function associated with this key.

### Q03. Setting your PIN

- **Why do I need to set up a PIN for the new Security Device?**

The HSBC Security Device is unique as it is PIN-protected. For added security, you will have to set a PIN during activation and this PIN will be required to unlock your device before use.

- **How many digits can I choose for the PIN?**

You can choose a 6-digit PIN for the new device.

- **How do I set up a new PIN?**

Please follow the steps below:



**Step 1.**

To turn on the device press here and hold for 2 seconds



**Step 2.**

Customer enters new PIN using keypad

**Step 3.**

Press here to complete the 1st PIN entry



**Step 4.**

Customer confirms the new PIN by re-entering it



### PIN Confirmed

The icons "NEW PIN CONF" are displayed for 2 seconds if the PIN is successfully matched between the two input screen, otherwise the message "FAIL PIN" is shown.

- What happens if my PIN setup is unsuccessful?

A message 'FAIL PIN' will be shown on the device, reflecting that your confirmation PIN did not match the first PIN entered. You will need to restart the PIN setup process by pressing the green button.



### Fail PIN

The message "FAIL PIN" is displayed when the PIN entered via the two input did not match.

New PIN has not been set up.

- Why do I see a message 'NEW PIN not SAFE' on the device?

This means that the new PIN that you have entered is not safe and could be guessed, ie repeating or sequential numbers (eg 111111, 123456, 543210). Please restart the PIN setup process and choose another 6-digit PIN.



**Weak PIN**

The message "not SAFE" is displayed when the PIN entered is weak.

- How do I change my PIN for the device?

Please follow the steps below:



**Step 1.**

From the Welcome screen (device is turned on and unlocked), press and hold button 8 for 2 seconds to enter the change PIN function.

**Step 2.**  
Customer enters new PIN using keypad

**Step 3.**  
Press here to complete the 1st PIN entry





**Step 4.**

Customer confirms the new PIN by re-entering it



**PIN Confirmed**

The icons "NEW PIN CONF" are displayed for 2 seconds if the PIN is successfully matched between the two input screen, otherwise the message "FAIL PIN" is shown.

- What should I do if I forget my PIN for the device?

Please call our Contact Centre hotline: (02) 6616-6000, our customer service representative will assist you to reset the token PIN after your phonebanking PIN is verified.

#### Q04. Turning on your Security Device

- How do I turn on my new Security Device?



Please follow the steps below:



**Step 1.**  
To turn on the device press here and hold for 2 seconds



**Step 2.**  
Customer enter PIN using keypad



**Welcome Screen**  
Device unlocked and ready for use.  
HSBC appears in the display.

- Why do I see a 'FAIL 1', 'FAIL 2' or 'FAIL 3' message on the device?

This is because the PIN entered is incorrect. Press the green button to re-enter your PIN. You will have a total of 3 attempts to enter a correct PIN before the device is locked.



## Q05. Replacing your Security Device

- **What should I do if my Security Device is lost or stolen?**

You should inform us to de-activate your lost or stolen Security Device immediately. Please call our 24-hour Customer Service hotline on (02) 6616-6000.

- **What should I do if my Security Device is broken?**

You should print, complete and send us the replacement request form available here, or request for the form by contacting us. The replacement Security Device will be sent to your mailing address as per the Bank's records.

## Q06. Transaction authorisation

- **How does inputting beneficiary-specific information into my Security Device increase the security level in Internet Banking?**

The new Security Device requires you to input beneficiary-specific information (e.g account number) into your Security Device to generate a security code to authorise your transaction. With this additional transaction verification function, it further prevents fraudulent attacks as the transaction will only be made to the account specified by you. This layer of protection provides an increased level of security for your banking transactions.

- **When do I need to input beneficiary-specific information into my Security Device?**

You need to input such information into your Security Device when you are making the "Transfers to third party beneficiaries" transaction.

- **How do I know what beneficiary-specific information I need to input into my Security Device?**

Please follow the on-screen instructions on the security code input page on HSBC Internet Banking to input the correct information into your Security Device and generate the required security code.

Please note that for beneficiary account number with 1-3 digits, it can't use internet banking for transaction, please contact branch for such kind of transaction.

More examples of such instructions are available below.



Scenario	How to input your instructions	Example (Below are example from SGH only. Country should update it with local examples)	Input (Local Example to be used)
Beneficiary account number with 8 or more digits	Use the last 8 digits of your beneficiary account number.	123-456-789	23456789
		55500066777	00066777

Beneficiary account number with 4-7 digits	Add zeros in front of your beneficiary account number to form a total of 8 digits.	12345	00012345
		AB234-5	00002345
Beneficiary account number comprising letters and 8 or more digits	Omitting non-numeric characters and spaces, enter the last 8 digits of your beneficiary account number into your Security Device.	123A4567BC89D	23456789
		AB11-200CD777	11200777
		333Y 44W 5555	33445555
Beneficiary account number comprising letters and 4-7 digits	Omitting non-numeric characters and spaces, add zeros in front of these digits to form a total of 8 digits.	123A4567BCD	01234567
		AB11-200C	00011200
		33Y 44W	00003344

- **What do I do if I have incorrectly input the security code too many times and my account transaction gets locked?**

When an incorrect code is entered 5 times in a row, your account will be locked to protect against unauthorised use. In case of urgency, you can call our 24-hour Customer Service hotline to unlock the transaction. Alternatively you can re-attempt the transaction after 10 minutes.

- **What should I do if I have entered a wrong number into my Security Device during the authorisation process?**

If you have entered a wrong number into your Security Device, press  to backspace and delete your last entry. To clear your entire entry, press and hold .

- **What should I do if the security code I have input on HSBC Internet Banking is not accepted?**

1. Please ensure the security code you have input matches the security code displayed on your Security Device.

2. If the security code matches the security code on your device, the beneficiary-specific information entered previously may be incorrect.

3. Please follow the on-screen instructions and repeat the process to generate a security code.

If the security code is still not accepted, Please call our 24-hour Customer Service hotline on (02) 6616-6000.

## Banking Service FAQ - Account Summary

### Q01. How do I check my account summary and details?

You can check your account summary and details in Internet Banking services. After logging on, you will land on Account Summary page and you can view all of your linked accounts, account type, currency and account's available balance on this page. If you would like to view transaction details,



please click account type to access Account History to inquire and examine account transactions and activities during a specified period. In addition, on Account History page, you can click View more details button to check Total hold, accrued interest income, or more information.

Detailed description:

At the start of your Internet Banking session, you will see details of your last logon attempt based on the time of the country where your accounts are held. For example, if you have accounts with our Hong Kong office and you had logged on from Vancouver in your last attempt, you will see the details of the last attempt based on Hong Kong's time and date.

The account summary provides a quick view of all your accounts with us. All the accounts you have selected to be displayed in Internet Banking are shown grouped by account types, e.g. cheque book and saving accounts, term deposits, loan accounts, mortgages, investments, personal lines of credit, etc. The currency of the account is shown under the column named Ccy (short for currency). The balances are in real time except where it is noted as at the last working date.

Navigation:

To view more details of any account displayed, click on the corresponding account type.

## **Q02. How do I check my Previous statement?**

From the online banking homepage, you can click [Account Service] and select the [Previous Statement request] function to download your statement data. At this point, the service opens another window and asks you where you want to store the previous statement. Once you have set up your storage location, the service will begin downloading your historical statement data. Please note that since the electronic statement is a PDF file, you need to install the Adobe Reader software to view the historical statement you downloaded.

Please go to Adobe's public website for download:

<http://www.adobe.com>

## **Banking Service FAQ - Transaction Inquiry**

### **Q01. How far back in time can I view transaction details and activities?**

Through Internet Banking you can inquire up to six months of recent transactions of a selected account. You can specify a date range. If you do not specify a query period, it will automatically list in the 20 most recent transactions.

### **Q02 Can I access Personal Internet Banking service to perform unit trust transactions and inquiry?**

You can view your holdings, including fund names, redemption amount, net asset value, holding units, market value and gain/loss performance; all provided for your reference in My Funds Portfolio in Wealth Dashboard. Furthermore, if you just submit the UT lump sum subscription, redemption, and switch transaction ticket through Personal Internet Banking, please do click **【Buy Funds / Order Status】** for transaction detail information.

### **Q03 Can I access Personal Internet Banking service to perform credit card transactions inquiry?**



You can inquire your HSBC credit card number, and credit card balance (outstanding balance accumulated up to the previous business day, for transactions that have been authorized by HSBC, the issuing bank). HSBC business and corporate cards inquiry are not available in Personal Internet Banking service.

#### **Q04 Can I calculate the net asset value for my own account?**

Yes, the total value of deposits, investment and loans at HSBC are provided in Net worth statement. In order to manage your net asset value in a glance, your net asset will be classified as two broad categories, namely Deposits and investments and Borrowings: Deposits and investments include savings, term deposit, cheque accounts and investments; Borrowings include loan accounts and the total balance of credit card accounts. In addition, all foreign currency balances are converted to TWD equivalence with the most updated exchange rate.

### **Banking Service FAQ - Foreign exchange transactions**

#### **Q01. Which foreign currencies are offered by HSBC (Taiwan)' s foreign exchange transaction service?**

HSBC (Taiwan) offers foreign exchange transaction services for fund transfers between New Taiwan Dollar demand accounts and foreign currency accounts, fund transfers between foreign currency accounts, and cash transactions. Our foreign currency omnibus deposit accounts offer deposits in US Dollar, Japanese Yen, Canadian Dollar, Australian Dollar, Swiss Franc, British Pound, New Zealand Dollar, Swedish Krona, Hong Kong Dollar, Euro, Singaporean Dollar, Renminbi, and South African Rand. Our bank offers foreign currency cash in US Dollar, Hong Kong Dollar, British Pound, Japanese Yen, Renminbi, and Euros. The availability of cash foreign currencies depends on the inventory held at the branch at the time of exchange.

#### **Q02. Which types of foreign currency cash are offered by HSBC (Taiwan)?**

Our bank (except Tungmen Branch) offers foreign currency cash in US Dollars, Hong Kong Dollars, British Pounds, Japanese Yen, Renminbi and Euros.

Tungmen Branch doesn' t not offer a cash counter.

If you have any questions, please kindly call our 24-hour Contact Center hotline on +886 2 6616 6000.

#### **Q03. Are there restrictions on foreign currency transaction services based on the status of the client? What are the business hours for such transactions?**

Clients of our bank can apply for foreign currency transaction services through internet banking, the Customer Contact Centre, or in person at a branch during branch business hours. After business hours, clients can perform foreign exchange transactions (excl. New Taiwan Dollar) until 8 PM through the Customer Contact Centre. We would like to remind you that, if the transaction requires disclosure of foreign currency transactions to the Central Bank, the client is required to report such transactions truthfully according to relevant laws and fill out foreign exchange remittance or transaction reports.

#### **Q04. Are there restrictions on the dollar amount of foreign currency transaction services?**

If you perform exchange transactions between New Taiwan Dollars and foreign currencies over our banks Customer Contact Centre, the cumulative exchange ceiling per person per day (including transactions at the branch and all channels of our bank) must be lower than the equivalent of NT\$500,000 (the ceiling is NT\$499,999). If you would like to exchange large amounts of foreign

currency, please perform remittance and declaration at HSBC (Taiwan) branches. As for transactions in Renminbi, each natural person cannot exchange more than Renminbi 20,000 through accounts at all banks in Taiwan each day according to the current "Regulations Governing Foreign Exchange Business of Banking Enterprises." We would like to remind you that, if the transaction requires disclosure of foreign currency transactions to the Central Bank, the client is required to report such transactions truthfully according to relevant laws and fill out foreign exchange remittance or transaction reports.

**Q05. What are the restrictions on minors when purchasing and selling deposits denominated in foreign currencies?**

A. Natural persons under 20 years of age may exchange foreign currencies after the bank reviews the identity documents of the person performing the foreign exchange transaction and when each foreign exchange transaction is less than NT\$500,000 or the equivalent in foreign currencies. If the amount of the current exchange transaction is more than NT\$500,000, the person with the obligation to report the transaction should provide a filled out application form and relevant supporting documents. After the bank applies for and receives approval from the Central Bank, that individual can perform foreign currency transactions in New Taiwan Dollars.

**Q06. How can someone wire funds in foreign currency to my HSBC (Taiwan) account from foreign currency accounts at other banks overseas?**

When you wire funds in foreign currencies into your account, you must fill out the following inbound remittance information:

Beneficiary Bank: HSBC Bank (Taiwan) Limited

Swift Code: HSBCTWTP

Bank Address: 13F and 14F., No.333, Sec. 1, Keelung Rd., Xinyi District, Taipei City 110

Beneficiary Name : Please fill out your English name you registered at HSBC

Beneficiary A/C No. : Please fill in your 12-digit foreign currency account number

**Q07. Are there additional fees for foreign currency transaction service at HSBC (Taiwan)?**

No additional transaction fee is applied on foreign exchange spot transaction services within individual's foreign currency accounts at HSBC (Taiwan). However, if you would like to deposit or withdraw cash in foreign currencies, the fees charged can be found on the "Banking Service Tariff and Product Fee Information" on the bank's website.

**Q08. Are management fees applied on deposits in foreign currency when such deposits are below the minimum balance?**

HSBC (Taiwan) does not apply minimum balance to individual foreign currency account. HSBC (Taiwan) sets monthly minimum average balance and account management fees based on different wealth management accounts. The basis for calculating this minimum balance includes a client deposit in foreign currencies. See HSBC (Taiwan) general agreement for relevant regulations.

**Q09. Does the foreign exchange service use spot exchange rate?**

The exchange rate used by HSBC (Taiwan) exchange rate service use spot exchange rate. Exchange rate based on the real-time situation in the foreign exchange market each day.

**Q10. Where can I find the foreign exchange rates at HSBC (Taiwan)?**

Our clients can find the exchange rates for New Taiwan Dollars and foreign currencies on exchange rate boards at all branches of HSBC (Taiwan), the Customer Contact Centre, HSBC (Taiwan) web page, or internet banking. The HSBC (Taiwan) website is: <http://www.hsbc.com.tw>

**Q11. What are the risks that I have to be aware of on deposits denominated in foreign currencies?**

Foreign exchange transactions and foreign currency deposits may incur gains or losses. The client by himself or herself assumes all risks such as those related to restrictions on the exchange of foreign currencies and losses (including but not limited to price, exchange rate, politics and country risks), and exchange losses that may arise when the client exchanges the foreign currencies he or she invests in into New Taiwan Dollars or other foreign currencies. The maximum possible loss is the loss of all principal and interest. HSBC (Taiwan) does not share losses or guarantee any revenue. Furthermore, foreign exchange transactions and related products are regulated by relevant laws, and the Central Deposit Insurance Corporation also sets ceilings on deposit insurance. However, investors still have to assume the credit risks of HSBC (Taiwan). The exchange rate level at any time does not guarantee a favorable return on investment. Therefore, we recommend clients assess their own needs for foreign currencies before engaging in transactions in foreign exchange and deposit funds in foreign currencies, and evaluate estimated losses on the combined effect of actual interest income and the reverse movement of foreign currencies at the time of the transaction.

**Q12. What are the channels to make complaints regarding disputes over foreign exchange transactions?**

If a client has any opinion or is unhappy with the services provided by HSBC(Taiwan), that client can contact his or her relationship manager or comment/ complain through the following channels: (1) Customer contact centre (02-6616-6000); (2)all branches in Taiwan; or(3) complaint phone line (0800-050-018). For detailed information, please see “Legally required disclosures – procedure for managing comments/complaints by clients at HSBC (Taiwan).”

[\(https://www.hsbc.com.tw/help/announcements/\)](https://www.hsbc.com.tw/help/announcements/)

### **Banking Service FAQ - Transfer**

**Q01. Could i transfer from any of my HSBC(Taiwan) accounts?**

You can transfer to any of your HSBC (Taiwan) accounts as long as the transfer amount does not exceed the transaction amount limit; however, the transfer account is limited to your linked account at HSBC (Taiwan)

**Q02. What is linked account? How to linked account in internet banking?**

It refer to the account displayed on the internet banking homepage, If you have an account that does not appear on the online banking homepage, please go to [Account Service] / [Select accounts], after checking the account and clicking "Confirm" to link, the account will be displayed on the homepage of the online banking immediately. Or you can also call HSBC (Taiwan) Telephone Banking Center 02-6616-6000.

### **Banking Service FAQ - Deposits**

**Q01. What types of deposits are offered by HSBC Taiwan?**





HSBC (Taiwan) currently offers demand deposits, foreign currency demand deposits, New Taiwan Dollar time deposits and foreign currency time deposits. We offer a wide range of deposit durations and currencies so that clients can manage their foreign currency deposits with ease and flexibility.

**Q02. Does HSBC offer paper certificates for time deposits?**

HSBC (Taiwan) currently offers: time deposits with paper certificates / time deposits without paper certificates and negotiable certificates of deposit (NCD).

**Q03. How can I get a time deposit? Are there additional fees for this service?**

Clients of our bank can get time deposits with our bank's personal internet banking and Customer Contact Centre or in person along with identification documents at branches throughout Taiwan. (Clients of HSBC Direct are not eligible for in-person services at branches.) There are no additional fees for time deposit service.

**Q04. Are there additional fees for early withdrawal of time deposits?**

HSBC (Taiwan) does not apply additional fees on early withdrawal of time deposits on early withdrawal of time deposits. However, HSBC (Taiwan) will calculate interest according to laws and our bank's regulations. Time deposit in New Taiwan Dollars earns 80% of the publicly disclosed interest board rate of the equivalent full duration from the day interest begins to accrue to the withdrawal day. Time deposits in foreign currencies earn 80% of the interest of the original interest rate agreed upon since the day interest begins to accrue. However, when the early withdrawal happens when deposit is less than a month, no interest is paid.

**Q05. Are there risks with deposits in foreign currencies?**

We would like to remind clients that exchange rates for deposits denominated in foreign currencies may fluctuate due to market, political, and economic factors. Losses may also arise when converting deposits back to the original currency. The exchange rate level at any time does not guarantee a favorable return on investments. Therefore, we recommend that clients assess their own need for foreign currencies before undertaking transactions in foreign exchange and deposit funds in foreign currencies and evaluate the estimated losses on the combined effect of actual interest income and the reverse movement of foreign currencies at the time of the transaction.

**Q06. What are the channels for complaints on time deposits related issues?**

If a client has any opinion or dissatisfactions with our bank's service, that client can contact his or her own wealth management specialist or comment/ appeal through the following channels: (1) Customer Contact Centre (02-6616-6000); (2) all branches throughout Taiwan; or (3) Complaint phone line (0800-050-018). If the dispute cannot be resolved by said appeals procedure, the client may request arbitration or mediation from Financial Ombudsman Institution, or appeal to the Financial Supervisory Commission.

**Banking Service FAQ – System Requirement**

**Q01. What do I need to use your Internet banking service?**

To assure the financial information is accurately and completely viewed, please use the recommended suits to browse the Internet banking website:



## Computer

- A computer with Internet connection
- Screen resolution: 1024 x 768
- This site is best viewed with the suits:
- Browser:
- Firefox 58 and above
- Google Chrome version 73 and above
- Internet Explorer version 11 and above
- Safari version 9 and above
- Operation System:
- Windows 7/8 and 10
- Mac OSX 10.14 or above

## Mobile Device

- Using computers to view internet banking website is highly recommended. Mobile devices may not be fully compatible and may not display the content properly.

## Banking Service FAQ - Investment

### Q01. What is included in the Trust Investment account balance?

Trust Investment account includes Funds, Bonds, ETFs, and Structured Notes. The reference total market value in TWD equivalence is updated on a daily basis. Please click Trust Investment and Wealth dashboard to view the most updated market value. "FundMax unpaid fee" is the accumulated accrued FundMax fee but not yet be paid.

## Premier - Services

### Q01. How do I enjoy the same HSBC Premier exclusive services in other countries as in Taiwan?

All HSBC Premier Centre around the world welcomes you to enjoy exclusive Premier privileges, including internet banking and 1-to-1 Premier Relationship Manager service. If you are traveling abroad, please dial HSBC Taiwan 24-hour Premier telephone banking Centre : +886 2 6616 6000 (IDD charged) and our Premier telephone service will assist your needs in your preferred language.

### Q02. What are the related services available if I am moving abroad to a new country?

Your local Premier Relationship Manager will provide you with local knowledge to serve your financial needs. Other Premier privileges, such as transfer funds online between your worldwide same name accounts instant and free with Global Transfer, view your HSBC Premier accounts from anywhere in the world with Global View, and provide your HSBC credit history, will make moving and living abroad as easy as it is at home.

If you are unfamiliar with your destination country, our local country guides will help you to be prepared.

### Q03. How do I get financial protection when traveling abroad?

All of the HSBC Premier customers enjoy various worldwide safety and security services as follows:

- **Support if you lose your Credit Card:**

No matter where you are, as long as you follow HSBC procedures to cancel your card, the bank will cover fraudulent expenditure from the time you report the loss or theft. We will also replace your card for you and arrange an emergency cash withdrawal from your account to cover your immediate needs.

- **Waiver of Card Lost and Stolen Fee:**

If your credit card has been lost, stolen, fraudulently used or is in the possession of a 3rd party other than the cardholder, you should notify HSBC immediately via phone or any other means. HSBC Premier Credit Card customers will not be charged a Lost and Stolen Fee.

- **Free Overseas Emergency Support Service:**

Even when you are overseas, you are entitled to a range of emergency services. You only need to make a collect call to the Premier Emergency Hotline: +1-314-275-6781. We will provide you with overseas emergency support services, including emergency cash advance, card cancellation and next day Premier credit card replacement. Emergency cash can be collected at over 245,000 outlets across 200 countries.

You can also call HSBC Taiwan 24-hour Premier telephone banking Centre : +886 2 6616-6000 (IDD charged) for emergency services.

- **Protect you and your family:**

The Customer's overseas emergency encashment service, provided that Immediate Family Members should have opened bank accounts in family members (his/her parents, spouse or children) who are authorized by the Customer will be entitled to the Bank or other HSBC banks in foreign countries.

## Premier – Account Opening

### Q01. How do I find out more about HSBC Premier account and how do I open a Premier account?

Please contact our Taiwan Premier telephone service hotline at +886-2-6616-6000 (IDD charged), or visit any of our HSBC (Taiwan) branches to open a Premier account.

### Q02. Can I open a Premier account directly online?

No, all Premier accounts' application must be done at any of the HSBC (Taiwan) branches by the applicant him/herself with two of his/her IDs (personal ID and another ID with photograph) and personal seal (can be replaced by applicant's authorized signature).

### Q03. What are the documents required to open a Premier account?

For local Taiwanese, please bring along your personal ID, another ID with photograph, and your personal seal (can be replaced by applicant's authorized signature).

For foreigners, please bring along your passport and your ARC.

For mainland Chinese, please bring along your passport and your residence supporting documents. Additional document(s) shall be provided upon request in special circumstances, please contact any HSBC (Taiwan) branch for details.

### Q04. What documents are required if I want to set up a Premier account for my under-aged children?

Required documents for children' s accounts:

1. ID Card (Children under 14 can apply via household certificate) and Second ID (Example: driver' s license)
2. Both parents ID (or legal representative' s ID)
3. Foreigners: passport and ARC
4. Documents proven the relationship with children
  - 4.1. If the legal representatives of children are not parents, the legal representatives need to present proven evidence from the court
  - 4.2. If one of the parents can't present in the branch, the un-presentable one should authorise the other one. Please download "Consent Form for Minor Account Application and Transactions" from the Bank' s public website and bring the filled-out form together with authorized chop to branch by the presentable one.

Note: For children who are under the age of 7, with one of the parents as a HSBC Premier customer, the parents can bring the required documents and open the children account at any of the branches; for children above age of 7 but below 20 years old, with one of the parents as a HSBC Premier customer, the parents must accompany the children at any of the branches when opening the account.

#### **Q05. If I have set up a Premier account with HSBC (Taiwan), am I eligible to apply for a Premier credit card?**

All Premier account customers are eligible for a Premier credit card, which is entitled to annual fee waiver for life together with up to 9 supplementary cards.

### **Advance FAQ**

#### **Q01. What are the exclusive privileges for Advance accounts?**

By applying for the "Advance" account, customers get to enjoy HSBC' s extensive professional financial management services with minimum qualification requirements, an offer you won' t find elsewhere in the banking sector.

#### **Professional financial management services:**

- Quality services from a team of professional financial management specialists.
- Financial package services designed for the different stages of your life.
- Periodical investment portfolio management and review.
- Priority Phone Banking services: Our customer service personnel provide priority inquiry and counseling services to Advance Customers 24 hours a day, 7 days a week, round the year. Customers in Taiwan, please call 02-6616-6000; overseas customers, please dial +886-2-6616-6000
- Privileged lifetime credit card annual fee exemption: clients whose account balance averages above NT\$700,000 every month can enjoy exemption from credit card annual fee for their primary card and also for up to nine supplementary cards.
- Preferential credit card approval: Advance customers enjoy preferential credit card approval.
- For intra-bank transfer at ATMs from other banks and inter-bank cash withdrawal/transfers

with your HSBC ATM card, Advance customers enjoy a total of 30 processing fee exemptions.

### **Fulfill Your International Needs**

- Processing fee exemptions for inward remittances from overseas
- Processing fee exemptions for inward demand drafts
- Processing fee exemptions for overseas emergency encashment, up to US\$10,000 (for details, visit a HSBC branch nearest to you)
- Processing fee exemptions for overseas cash withdrawal at HSBC ATMs with local currency Visa Debit card
- "Advance" credit cards enjoy cash rebate up to 1.25%.
- Easy to establish "Global View", by linking their online Advance accounts in Taiwan with other HSBC Advance accounts opened under the same name in other countries.
- Easy to do "Global Transfers", the cross-border remittance service that is truly instantaneous. It also offers wide geographical coverage. This service brings four major advantages that are competitive in the market: real time transfers, low service charge, wide availability in terms of countries and value-added features such as future fund transfer functions to help you manage your finances more efficiently across multiple countries.

### **Q02. How do I apply for HSBC's "Advance account" program?**

Taiwan is amongst the first few countries in the world where HSBC's "Advance account" is being launched. We welcome you to visit any HSBC branch around the island to open an Advance account

### **Q03. Who do I call if I have any transaction or financial management questions?**

You can call the financial management specialist who opened the account for you, the HSBC branch where you opened your accounts, or dial 02-6616-6000. Our customer service officer will assist you.

### **Q04. What credentials do I need to open an account?**

For citizens of Taiwan, please bring two sets of photo IDs (your identification card, and another credential with your photo) and a chop (signatures are acceptable).

For foreigners, please bring your passport, and your ARC card.

For customers from the Mainland China, please bring your residence ID or residence permit.

### **Q05. Why am I charged an account management fee?**

The purpose of an account management fee is to enable us to provide our preferential clients with the best quality financial management services. Our mission is to help you meet different the financial demands at different stages of your life. "Advance" is an integrated money management account, and we advise you to pool all your capital in one joint account for better management. No management fee will be charged as long as your monthly balance averages NT\$700,000.

### **Q06. What can I do to withdraw cash overseas?**

Once the international transaction function has been activated, your Advance ATM/Visa Debit Card can be used to make cash withdrawals overseas. Your NTD account will be debited at the applicable exchange rate, which may result in foreign exchange gains/losses. In addition, please be informed that processing fees could be levied for overseas transactions. Please refer to the Advance Account Personal Banking Services Tariff Table for more details .