



# Instruction for Using Visa Debit Card

Please read carefully the following particulars before delivering your application for Visa Debit card to HSBC.

## General Instructions

### Visa Debit Card

The Visa Debit Card is not a credit card. It is a card with a general ATM and debit function that can be used for domestic and overseas ATM and purchase transactions. The transaction amount will be deducted directly from the cardholder's TWD deposit account. The Visa Debit Card does not have the function of delayed payment; neither does it have the functions of cash advance or overdraft.

### Basic Obligations of the Cardholders

- The Cardholder's Visa Debit Card is the property of the HSBC (hereinafter "the Bank") and the Cardholder shall properly keep and use the Visa Debit Card. The Visa Debit Card may not be assigned, loaned, pledged or transferred to any third party in any other manner that permits to possession or use of the Card by any third party. The Cardholder shall not obtain direct or indirect financing from any third party with the Visa Debit Card. The Cardholder shall remain liable for the payment incurred by any violations.
- Validity period of Visa Debit Card: Validity period of the Visa Debit Card is for debit function only and will not impact the ATM functions. If debit functions of the Visa Debit Card haven't been activated upon expiry of the validity period, the cardholder may keep the expired Visa Debit Card with ATM function only as a general ATM card. If the Cardholder wishes to use the purchase functions of the Visa Debit Card, the Cardholder shall file an application with the Bank to trigger the purchase functions.
- The Cardholder shall not falsify fraudulent transactions or constitute conspiracy of fraud with any third party or any Merchant to convert into cash or obtain benefits from purchasing with the Visa Debit Card or in any other manner. If the Cardholder purchases any highly cashable object, or if Cardholder uses the card with any Merchant which is included in the risk list monitored by the Joint Credit Card Center, or if the purchase time, location or item is out of the ordinary and is suspicious of fraudulent transactions or conspiracy of fraud, the Bank reserves the discretion as to whether the authorization should be given and to restrict or decline the use of the Visa Debit Card for the above-mentioned transactions.
- If the Cardholder does not need to sign the transaction slip in any special transactions, unless otherwise provided by Visa Debit Card Terms and Conditions, the Cardholder shall be liable for the purchase amount incurred by the transaction.
- Cardholder should be responsible for repaying any debt incurred from any violation of the above agreement.

### Chip PIN and PIN Change

- The Cardholder will receive Chip PIN which can be used for transactions on local ATMs.
- If the card is locked because the Cardholder has entered the wrong PIN four times in a row, or the Cardholder has any suspicions about the security of Chip PIN, the Cardholder can bring his/her Visa Debit Card, personal identification and original chip in person to any HSBC branch in Taiwan to have the PIN reset or the card unlocked.
- It is recommended to avoid setting your Visa Debit Card password as your personal information (ex. birthday, ID, car plate number, telephone number, or any other relevant details). Also, please do not write down your password on the card surface, and be reminded to change your password regularly.
- When the Cardholder uses an automatic device or proceeds with other transactions, the Cardholder shall keep confidential his/her transactional PIN, activation PIN or other identifying verification information of the Cardholder to third persons.

### Spending Limit

The Daily Spending Limit for domestic and overseas purchases applicable to the Card is approved by the Bank in accordance with the type of Card and the Designated Account. Such Daily Spending Limit shall not exceed the available balance of the Designated Account and will be calculated separately from the amount of domestic and overseas ATM withdrawals. If the Cardholder needs to adjust the spending limit for purchases by card, he/she must file an application with Bank, even if the actual amount of purchase by card has not yet exceeded the balance of the Designated Payment Account. The overseas purchase amount spent by the Cardholder shall be converted from the local currency into equivalent New Taiwan Dollars for the purpose of controlling the limit.

### General Transaction

- Holders of unprocessed HSBC Visa Debit Card will be unable to use the card at merchants who operate manual imprinters to process Visa transactions. HSBC Visa Debit Card may only be used for transactions processed through electronic terminals. Off-line debit transaction made via manual imprinters will be not accepted. POS transaction via Visa Debit card is only accepted for online transactions certified by HSBC, and will not be accepted for any offline POS transactions.
- Upon receipt of the Card, the Customer shall immediately sign the Card in order to reduce the possibility of fraudulent use by a third party.
- After signing the Visa Debit Card in any transaction, if the information is confirmed to be correct upon identification, except the special transactions which signature is not required, the Cardholder shall sign on the transaction slip for confirmation. The Cardholder shall properly keep the duplicate copy of the transaction slip for verification.

### Procedures for Disputes over Accounts

- If the Cardholder has any dispute with the Merchant with regard to the quality, quantity or amount of the goods or services, the Cardholder shall seek resolution with the Merchant and shall not use the instance as the basis for requesting a refund from the Bank.
- During the Cardholder's use of the Visa Debit Card, in case of special circumstances in accordance with the rules of various credit card organizations, such as if the pre-ordered products are not transferred by the Merchant, if the quantity of product transferred is inconsistent, or if the pre-ordered service is not provided, the Cardholder shall first seek resolution with the Merchant. If a resolution cannot be found, the Cardholder shall request the Bank to handle the transaction in accordance with Article 12 of Visa Debit Card Terms and Conditions about suspicious payment. The request shall be made within one month from the delivery date of the current account statement and relevant justification documents requested by the Bank shall be submitted.
- If the Cardholder cancels a contract with a Merchant in accordance with Article 19 of the Consumer Protection Act following a mail purchase or solicitation purchase by using the Visa Debit Card, the provision under the previous Paragraph shall be applied. The other transactional disputes shall be handled in accordance with the rules of the Bank and those of VISA credit card organization.

### Procedures for Suspicion of Payment

Since the transaction nature of Visa Debit Card and Credit Card are different, please note the specific procedures for disputes on payments for Visa Debit Card as follows:

- If the Cardholder has any doubt about any matter / transaction details included in the statement, the Cardholder may inform the Bank and ask for assistance within one month from the delivery date of the current statement by providing the reasons and justification documents required by the Bank (such as duplicate copy of the transaction slip or refund document) or request the Bank to seek the transaction slip or refund document from the Acquirer. If the customer requests for suspension of payment, after agreeing to the payment of dispute fee in accordance with the operational policy of various credit card organizations, the Cardholder may request the Bank to deduct fund from or arbitrate with the Acquirer or the Merchant, and to suspend payment by the Bank for such transaction.
- If the Cardholder fails to notify the Bank in accordance with the previous Paragraph, it shall be deemed that the contents of the statement are correct and no further objection can be made in the future to any payment.
- If the Bank requests a refund from the Acquirer or the Merchant in accordance with the latter part of Paragraph 1 and if it is proven by the Bank that there has been no error or that the refund cannot be made for reasons which are not attributable to the Bank, if such payment has already been refunded to the Cardholder on temporary basis, the Bank shall notify the Cardholder and may deduct the amount from the Cardholder's Designated Payment Account on the date of such notice. If the amount is insufficient for the deduction, the Cardholder shall remain liable for repayment and the matter shall be handled in accordance with Article 13 (Or subsequent amendment of the provision / Article number) of Visa Debit Card Terms and Conditions.
- If the Cardholder requests the Bank to seek the transaction slip or refund document from the Acquirer, the Cardholder shall pay to the Bank a transaction slip seeking handling fee of TWD 100 per instance. The Bank may adjust this fee in accordance with the adjustment or amendment manners provided under Visa Debit Card Terms and Conditions. If the result of investigation shows that the transaction is a fraudulent transaction, or the disputable transaction is not attributable to the cardholder, the transaction slip seeking handling fee will be paid by the Bank.

### Payment

- The Cardholder agrees that upon transaction by the card, the Bank may first hold the transactional amount payable in the Cardholder's Designated Payment Account (Cardholder cannot withdraw such reserved amount) and then transfer such transactional amount for payment when the Merchant or the Acquirer requests payment from the Bank (i.e., on the Debt Date). However, if the Merchant or the Acquirer does not request payment from the Bank within 5 calendar days from the date on which the transaction is made by the card, the Bank shall release the reservation on such amount. The Bank shall pay the saving interest to cardholders for transaction hold amount based on the interest rate of the original contract with the Bank during the amount hold period.
- If the balance of deposit in the Cardholder's Designated Payment Account is insufficient to pay for certain transaction amount payable, the Bank may refuse to deduct the amount from the deposit balance. The Cardholder shall deposit the insufficient amount into such Designated Payment Account as soon as possible. If the amount is still not deposited or is still insufficient on the day prior to the delivery date of the current statement, the Bank may charge an handling fee (i.e., an insufficient balance fee) of TWD200 on monthly basis starting from the delivery date (inclusive) of the current statement (any period shorter than one month shall be charged at least one month or up to 3 months) until full payment of the transaction amount. The Bank may adjust the above mentioned fee provided that the adjustment shall be publicly announced in an obvious manner and in the business location.
- If the cardholder delays payment, the Bank may register the customer's payment delay, card termination, collection and other bad records with J.C.C. The Bank shall notify the customer 5 days before registration to inform the cardholder of the consequences through written or electronic documents.

### Authorization of Settlement for Overseas Transactions

All transaction amounts by the Cardholder by using the Visa Debit Card shall be paid in New Taiwan Dollars. If the transaction (including refund) is in a currency other than New Taiwan Dollar or the overseas transaction occurred in New Taiwan Dollars (including transactions in New Taiwan Dollar with merchants oversea), or domestic transactions in New Taiwan Dollars but cleared through international organizations (including refund), or cross-border transactions, the transaction is based on the exchange rate on the day which the Merchant charges back for the payment from VISA/MasterCard (i.e. the posting date on the statement), and settled with the Bank according to VISA/MasterCard policy. The exchange rate for the settlement is based on the settlement day appointed by VISA/MasterCard and the international exchange rate to convert into New Taiwan Dollars.

The overseas transaction fee shall include both the payment to credit card international organization (currently at 1%) and an additional 0.5% of each transaction amount for each transaction (totalled 1.5%). The fee may be changed and the Cardholder shall always refer to the announcement on the Bank's website and / or statement for the latest fee tariff.

All of the overseas transactions by using the Everyday Global Visa Debit Card shall follow the below agreement:

- 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 deduct the amount from the corresponding foreign currency demand deposit account without foreign exchange fees.
- If the currency is supported but the balance of deposit in the corresponding foreign currency demand deposit account is insufficient, the Customer authorizes the Bank to deduct the amount from the New Taiwan Dollar balance. The settlement will be based on the exchange rate appointed by the Bank and will be convert into New Taiwan Dollars by the bank. The Bank will charge an additional 1.5% of the amount converted as - overseas transaction 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. The amount of New Taiwan Dollars converted and the overseas transaction fee shall be deducted from the available balance of the Customer's New Taiwan Dollars demand deposit account. The fee may be changed and the Cardholder shall always refer to the announcement on the Bank's website and / or statement for the latest fee tariff.
- If the currency is not supported, the Customer shall remain liable for the payment and agrees for the Bank to proceed in accordance with Article 14 of Visa Debit Card Terms and Conditions (Authorization of Settlement for Overseas Transactions).

### Theft, Loss or Other Disposition of the Card

If the Cardholder's Visa Debit Card is lost, stolen, robbed, fraudulently obtained or occupied by any third party other than the Cardholder (hereinafter "Loss or Theft"), the Cardholder shall inform the Bank to carry out the cancellation suspension procedures by phone or in other manners as soon as possible. However, if the Bank deems it necessary, it shall inform the Cardholder 10 days from the date on which the suspension procedures are carried out to request the Cardholder to report to the local police authority within 3 days from the date of notice or send a supplemental written notice to the Bank.

Any loss incurred from fraudulent use starting from the time the Cardholder carries out suspension procedures shall be borne by the Bank. However, in case of any of the following, the Cardholder shall remain responsible for the loss suffered from any fraudulent use:

- Any third party's fraudulent use is allowed by the Cardholder or the Cardholder intentionally gave the Visa Debit Card to the third party for use.
- The Cardholder intentionally or negligently allowed a third party to know the identify verification manner of the Cardholder.
- The Cardholder and the third party or the Merchant falsify transactions or form a conspiracy of fraud.

Before carrying out the suspension procedures, maximum losses liability borne by the cardholders for fraudulent use shall be limited to TWD3,000. However, in the event of any of the following, the Cardholder shall not bear any liability (all cash withdrawal, account transfer and all ATM transactions done by using the PIN of an ATM card shall be subject to the terms and conditions of the ATM card and this Article shall not apply):

- Fraudulent use of the card 24 hours after the Cardholder carries out the suspension procedures for the Visa Debit Card.
- The fraudulent use of the card is on the transaction slip, which can be visually identified to be obviously inconsistent with the signature of the Cardholder or the signature can be identified as inconsistent with the signature of the Cardholder with the due care of a good administrator.

In the event of the second sentence of Paragraph 2 of this Article and any of the following for the Cardholder, and if the Bank can prove that it has exercised the due care of a good administrator, the deductible amount for fraudulent use under the previous Paragraph shall not apply:

- The Cardholder knew about the Loss or Theft of the Visa Debit Card and failed to immediately inform the Bank, or the Cardholder fails to inform the Bank within 20 days after the first fraudulent use following the Loss or Theft of the Visa Debit Card.
- The Cardholder violates Paragraph 1, Article 9 of Visa Debit Card Terms and Conditions, did not sign on the Visa Debit Card, leading to fraudulent use by third parties.
- The Cardholder fails to submit the documents requested by the Bank, refuses to assist with the investigation or has other act of violation of the principle of good faith after carrying out suspension procedures for the Visa Debit Card.

### Amendment to Agreement

In case of any amendment, addition or deletion of the clauses of Visa Debit Card Terms and Conditions, if the Bank notifies the Cardholder in writing, in a legally allowed manner or any other manner agreed by the Cardholder, or, in lieu of notice, through the announcement in an obvious manner in the business location of the Bank's branches or on the website of the Bank, and if the Cardholder does not voice any objection within 14 days, the Cardholder shall be deemed to have confirmed such amendment addition or deletion of clauses. However, in the event of any change to the following matters, the Cardholder shall be notified by letter, electronic mail/document or other manner agreed by the Cardholder 60 days prior to the change, or be publicly announced in an obvious manner in the business location of the Bank or on the website of the Bank if so allowed by law, such letter, electronic mail/document or the above-mentioned public announcement shall clearly specify the matter of changed contents of the old and new provisions. The Bank shall also inform the Cardholder if the Cardholder does not agree to the adjustment, the Cardholder may notify the Bank in writing to terminate the Visa Debit Card terms and conditions during such period and cooperate with the Bank to carry out termination procedures. For details, please refer to Visa Debit Card Terms and Conditions.

The Cardholder shall pay the service fee and signature in accordance with the agreed fee schemes of Visa Debit Card and ATM card. In case of any adjustment to such fee scheme after signing of the Visa Debit Card Terms and Conditions, the Bank shall publicly announce the adjusted matters 60 days prior to the adjustment date on the Bank's website or in obvious places of the Bank's business location or by a written notice or any other forms of notification agreed by cardholders. The Bank shall also inform the Cardholder if the Cardholder does not agree to the adjustment, the Cardholder may notify the Bank in writing to terminate the Visa Debit Card terms and conditions during such period and cooperate with the Bank to carry out termination procedures. If the Customer did not notify the Bank to terminate the Visa Debit Card Terms and Conditions within such 60-day period but continues to carry out dealings by Visa Debit Card with the Bank, it shall be deemed that the Customer has agreed to such adjustment.

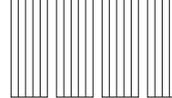
The calculation of fees charged by the Bank to the Cardholder, including annual fee, transaction fee, penalty fee and all other charges, may only be modified once every quarter should there be any modifications. The time period or the conditions applicable for the Cardholder rights, benefits or services may only be modified once every quarter should there be any modifications. Under circumstance in which the modification or termination of the right can not be accountable to the Bank, or if the modification is beneficiary to the cardholder, the above restriction will not be applicable.

## Special Instructions

### Special Instructions for Premier / Advance Visa Debit Card

(The Premier / Advance Visa Debit Card will provide the Cardholder a magnetic stripe PIN for the purpose of making overseas ATM cash withdrawals and debit transactions by keying in the transaction PIN for confirmation.)

- (Magnetic stripe PIN and PIN Change) The Premier / Advance Visa Debit Cardholder may hold an additional magnetic stripe PIN besides the Chip PIN. The magnetic stripe PIN can be used for overseas ATM cash withdrawal and at any overseas merchant that makes a request for entering the code for transactions. If the cardholder fails to enter the magnetic stripe PIN for more than 3 times in a row, the bank or merchant will not necessarily detain the Visa Debit Card but will keep refusing the transaction. When cardholder encounters the above situation, please visit any HSBC ATM machine in Taiwan to reset the card by using your Chip PIN. Cardholder may also apply for card reset by paper application to the Bank directly.
- Overseas Debit Transactions For overseas debit transactions, except special transactions for which a signature is not required, the Cardholder may be required to key in the transaction PIN for purchase confirmation. The Cardholder shall properly keep the duplicate copy of the transaction slip for verification.



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台灣北區郵政管理局登記證  
北台字第54號  
郵資已付免貼郵票

11599

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- I have the ID/Passport copies for both the front and back sides.
- I have signed in the boxes as appropriate.