

Information on your credit card

The following information on the use of a credit card from HSBC for reference. For a comprehensive set of legally binding terms and conditions, please refer to the Cardholder Agreement.

1. For your own protection, please take good care of the credit card from HSBC and note the security of the personal identification number (PIN) :
 - (a) Sign on the card as soon as receiving it.
 - (b) Keep a note of the card number in a safe place, separate from the card.
 - (c) Keep the card in a secure place and treat it as if it were cash.
 - (d) Remember to take the card from the Automated Teller Machine (ATM) after use.
 - (e) Always complete the 'total' box on the sales slip, with a currency sign before the numbers, and don't leave space for extra figures.
 - (f) Watch and ensure that only one sales slip is imprinted for each transaction.
 - (g) Make sure the card is returned promptly after use.
 - (h) Keep the customer copy of the sales slips and check them against the monthly statements.
 - (i) Destroy the personal identification number (PIN) advice after memorizing it.
 - (j) Do not write down or record the PIN. If you wish to keep a written record of the PIN, disguise it and never keep it on or close to the card
 - (k) Do not let anyone else use the card and PIN
 - (l) Do not choose obvious numbers for the PIN, such as ID card number, date of birth, personal telephone numbers or other easily accessible personal information.
 - (m) For extra security, change the PIN regularly.
 - (n) Make sure the PIN is protected from view when access our Interactive Voice Response System (IVRS) and use the ATM or any other electronic payment terminal. If you think someone has seen the PIN, change it immediately.
2. If the card/PIN is lost or stolen, or if the PIN has been disclosed to a third party, please report the incident immediately by calling to our 24-hour Lost Card Hotline 0800891 or inform the nearest HSBC branch in Macau. If the Cardholder is in Hong Kong, he/she can report to our 24-hour Lost Card Hotline on (852) 2233 3000. If you are overseas, report to any Visa or MasterCard Worldwide or UnionPay member bank. Please note that you and any additional cardholder are liable for all amounts debited to a credit card as a result of the unauthorised use of the card/PIN until report loss has been received by us, theft or disclosure of the card or PIN. You and any additional cardholder are liable for all cash advances effected as a result of the unauthorised use of any such number and for all other transactions debited to the Card Account as a result of the unauthorised use of a card ("Non-cash Transaction") until notification of its loss, theft or disclosure has been received by us or by a member of Visa or MasterCard Worldwide or UnionPay. You and any additional cardholder are fully liable for all non-cash transactions, without limit, if he/she has acted fraudulently or with gross negligence in using or safeguarding the Card or has knowingly (whether voluntarily or otherwise) provided the Card to a third party or has failed to make a report in accordance with this Clause as soon as reasonably practicable upon discovery of loss or theft. Failure to follow any measures to safeguard the Card (and such number) or with regard to the usage thereof as recommended by us in any communication to you from time to time may be treated as gross negligence for the above purpose.
3. Each credit card is assigned a credit limit that applies to both purchase and cash advance transactions. For your own credit limit, please refer to the card statement. We may at our discretion allow for any card transactions exceeding the credit limit, and reduce the credit limit according to the result of our credit risk assessment of the primary cardholder or the card account, without prior notice.
4. If you or any additional cardholder draw a cash advance at the counter, the withdrawal limit will be equal to his/her available credit limit. If you or any additional cardholder draw a cash advance through Automatic Teller Machine (ATMs) there will be a daily limit of MOP/HK\$20,000 or the available credit limit whichever is lower.
5. All funds credited to the Card Account will be applied to reduce its outstanding balance. Any credit balance resulting from this will be added to the available credit limit.
6. If you maintain other account(s) with us and you linked them to your credit card, you may use the credit card to withdraw cash/transfer funds from the account(s) through ATMs. There is a daily cash withdrawal limit of MOP/HK\$20,000 for ATMs (or the local currency equivalent if drawn from an ATM overseas) and a daily transfer limit of MOP/HK\$30,000 for transfers to any accounts linked to the credit card.
7. Except in cases of willful conduct or gross negligence by us, we accept no responsibility for the non-acceptance of the card by any merchant or the refusal of card payment at any Convenience Store Outlet, or for the quality of goods and services provided by any merchant or Convenience Store Outlet, or for any regular payment arrangement with any merchant. If you have any concerns regarding a merchant, you may call our Credit Card Customer Service Hotline on (853) 2832 2813. However, you are required to settle the related transaction(s) even if your claim is against the merchant.
8. Upon receipt of the credit card statement, please check the entries against the credit card sales slips and/or card payment receipts. If you have any queries on the statement entries, you should refer to us by calling our Credit Card Customer Service Hotline within 60 days of the statement date.
9. On all purchase transactions charged to the card, you can enjoy an interest-free period of up to 56 days.
10. (a) (NOT Applicable if your Card is a HSBC Pulse UnionPay Dual Currency Diamond Card) If you are holding a Macau Patacas (MOP) credit card from us, transactions effected in currencies other than MOP will be debited to the card account after conversion into MOP at a rate of exchange determined by reference to the exchange rate adopted by Visa or MasterCard Worldwide the date of conversion, plus an additional percentage levied by us. The same arrangement applies to a Card Transaction effected by the in a currency other than Hong Kong dollar if your Card is a Hong Kong dollar if your Card is a Hong Kong dollar card.
 - (b) (Applicable if your Card is a HSBC Pulse UnionPay Dual Currency Diamond Card)
 - (1) If you effect a Card Transaction in Renminbi (RMB), we will debit that Card Transaction to your Renminbi sub-account.
 - (2) If you effect a Card Transaction in Macau Patacas, we will debit that Card Transaction to your Macau Patacas sub-account.
 - (3) If you effect a Card Transaction in Hong Kong dollar, we will debit that Card Transaction to your Macau Patacas sub-account after conversion into Macau Patacas. The exchange rate will be determined by us by reference to the exchange rate adopted by UnionPay on the date of conversion.
 - (4) If you effect a Card Transaction in a currency other than Macau Patacas, Hong Kong dollar and Renminbi, we will debit that Card Transaction to your Macau Patacas sub-account after conversion into Macau Patacas. The exchange rate will be determined by us by reference to the exchange rate adopted by UnionPay on the date of conversion. We will also debit to your Macau Patacas sub-account a percentage of the Card Transaction charged by us and any transaction fee (in full or in part) charged by UnionPay to us.
11. The following fees and charges apply as appropriate:
 - (a) Finance charge: If any cardholder fails to pay us the whole of the Statement Balance by the Payment Due Date, a finance charge will be applied (a) to each Card Transaction making up the Statement Balance, as well as each new transactions entered into by any cardholder since the last Statement Date, from the transaction date and (b) to any other amounts making up the Statement Balance from the last Statement Date, until the Statement Balance is paid in full. The finance charge will accrue daily and be calculated at the annual rate of 28.8%.
 - (b) Late charge: If the minimum payment due is not received by us on or before the payment due date, (1) (NOT Applicable if your Card is a HSBC Pulse UnionPay Dual Currency Diamond Credit Card) a late charge of 5% of the minimum payment (subject to a minimum of MOP/HK\$80 and a maximum of MOP/HK\$200) will be levied on the card account. (2) (Applicable if your Card is a HSBC Pulse UnionPay Dual Currency Diamond Card) A late charge of 5% of the minimum payment (subject to a minimum of MOP80 and a maximum of MOP200 will be levied on MOP sub-account and a late charge of 5% of the minimum payment (subject to a minimum of RMB80 and a maximum of RMB200 will be levied on Renminbi (RMB) sub-account.
 - (c) Overlimit handling fee: If the statement balance exceeds the credit limit for the time being assigned to the card account, (1) (NOT Applicable if your Card is a HSBC Pulse UnionPay Dual Currency Diamond Credit Card) an overlimit handling fee of MOP/HK\$130 will be debited to the card account on the statement date. (2) (Applicable if your Card is a HSBC Pulse UnionPay Dual Currency Diamond Card) an overlimit fee of MOP130 for MOP sub-account and RMB130 for RMB sub-account will be debited.
 - (d) Cash advance fee: Cash advances include all cash withdrawals made from the Card Account including withdrawals from funds credited to the Card Account. (1) (NOT Applicable if your Card is a HSBC Pulse UnionPay Dual Currency Diamond Credit Card) They will be subject to a handling fee of 3% on the amount of advance (a minimum of MOP/HK\$70 for an over-the-counter cash advance and a minimum of MOP/HK\$30 for an advance made from an ATM or through any other channel) plus a cash advance fee of 2% on the amount of advance. The charges are flat and shall be debited to the card account as at the date of the advance. (2) (Applicable if your Card is a HSBC Pulse UnionPay Dual Currency Diamond Card) A handling fee of 3% on the amount of cash advance (a minimum of MOP30 for an advance made from an ATM) plus a cash advance fee of 2% on the amount of advance for MOP sub-account and a handling fee of 3% on the amount of cash advance (a minimum of RMB30 for an advance made from an ATM) plus a cash advance fee of 2% on the amount of advance for RMB sub-account.
 - (e) Card replacement fee: A fee of MOP/HK\$100 will be charged for each card replaced before renewal.
 - (f) Annual fee: The annual fee for standard primary and combined additional cards are as follows:
 - (i) Primary cards: HSBC Pulse UnionPay Dual Currency Diamond Card - MOP1,000, Visa Gold/Gold MasterCard - MOP/HK\$480, Visa/MasterCard - MOP/HK\$220.
 - (ii) Combined additional cards: HSBC Pulse UnionPay Dual Currency Diamond Card - MOP500, Visa Gold/Gold MasterCard - MOP/HK\$240, Visa/MasterCard MOP/HK\$110.
 This fee is subject to change at our discretion.
 - If you and the additional cardholder require any additional services (such as extra copies of account statements, clearing of foreign cheques paid into the account, etc.), other fees and charges may apply. For details, please refer to "Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers" available at any HSBC branch in Macau.
12. Termination of the card will not automatically lead to termination of any merchant auto payment arrangement, such as autopay, instalment plan, etc., that is set up or authorized prior to the termination of the card. If you wish to modify/terminate any merchant auto payment arrangement, please directly

contact the related merchant(s) who will be responsible for making the necessary arrangements.

13. Whether a cardholder is a primary cardholder or an additional cardholder, if he/she maintains an outstanding balance on the card account (or, if he/she is the primary cardholder, any additional card account also), we may, without notice, combine or consolidate the outstanding balance with any other account(s) (including credit card and deposit accounts) that any cardholder maintains with us and set-off or transfer the money to settle the outstanding balance of the card account (or, for a primary cardholder, any additional card account).
14. Upon termination of a card account or a cardholder's bankruptcy or death, you, the additional cardholder or the estate has to pay in full to us the whole of the outstanding balance of his/her card account together with the amount of any transactions effected but not yet charged to the account. We may employ third parties to collect any outstandings and request reimbursement of all cost or charges reasonably incurred from the cardholder or his/her estate.
15. As the primary cardholder, he/she is liable for the use of the primary as well as additional card(s), if applicable. We may recover any outstandings and charges incurred by an additional card from either the primary or the additional cardholder or both. However, the additional cardholder is liable for the use of his/her own additional card only and is not liable for the associated primary card or any other additional cards linked to that primary card account.
16. The card may not be used for payment of any gambling or other transaction which is illegal under any applicable laws. We have a chargeback right in respect of such transaction effected.
17. HSBC Group may collect, use, share and transfer to a jurisdiction outside of the Macau S.A.R., relevant information about cardholders, transactions and relationships with the HSBC Group to meet any requirements, either regulatory, legal or otherwise. Any information processed in such manner shall be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to and may be accessed at any time on www.hsbc.com.mo. In addition, you and the additional cardholder have waived to our duties of bank secrecy regarding the information sharing under the applicable terms and agree (where applicable) to the potential tax withholding thereunder. You and the additional cardholder will also be given the right to request access and correction of any of the Personal Data. Any request may be made in writing and addressed to The Hongkong and Shanghai Banking Corporation Limited, Macau Branch 639 Avenida da Praia Grande, Macau, or to PO Box 476, Macau. All as better detailed in Clause 10 of the Credit Cardholder Agreement.