

Debit Cards

**The convenience of your
money when you need it**

ATM

Imagine having electronic access to your savings or current accounts with HSBC, wherever you need to use money 24-hours a day, 365 days a year without having to visit a branch.

Shop

Using your debit card of The Hongkong and Shanghai Banking Corporation Limited (HSBC/Bank) [Debit card] to shop at any of the 10,000 VISA Electron/VISA merchant outlets in Sri Lanka and 29 million worldwide couldn't be easier.

Please follow the simple steps given below.

01. Look for a VISA/VISA Electron sign at the point-of-sale merchant establishment. The merchant must have an electronic point-of-sale card swiping terminal.
02. Present your Debit card after making your purchase.
03. The Debit card will be swiped by the merchant for authorisation.
04. After a successful authorisation, a hold for the transacted amount will be placed on your account. Your account will be subsequently debited for the transacted amount.
05. A sales slip will be generated.
06. Check and sign the sales slip. Your signature must match that on the reverse of the Debit card or check and you may be asked to key in your Debit card PIN by the merchant.
07. Ensure your Debit card is returned to you.

As a savings/current account holder, you will be able to purchase items up to your per day transaction limit on your Debit card.

ATM Usage

At any HSBC ATM in Sri Lanka, you can select your preferred language and:

- Make a cash withdrawal (within available limits).
- Obtain a mini account statement for your last 8 transactions
- Check your available account balance
- Request account statements
- Transfer funds between accounts
- Change PIN
- Request a cheque book (current account)
- Deposit cash/cheque or even send mail to the Bank
- Pay your utility bills
- Pay you Credit card bills

You have two options to consider:

1. For an annual fee of only Rs.750/- you can obtain an international Debit card that gives you access to your account/s through more than 1.4 million ATMs in over 100 countries, regions and territories.
2. If you prefer to use your Debit card only for local transactions, you may request a local Debit card for the same cost.

Further Information

Our Customer Service Staff at any of our branches will be pleased to assist you or you can call our 24-hour Customer Service hotline on 4 472200.

Note*

- * Should you use the Debit card overseas at an HSBC Group ATM, a transaction charge equivalent to Rs.300/- will be levied. If you use it at a PLUS ATM, there will be a charge of Rs.50/- for local transactions or Rs. 400/- for international transactions.
- * Should you wish to obtain a list of utility companies currently accessible, please contact our 24-hour Customer Service hotline on **4 4722 00**.

Application Form

Please complete the relevant sections in block capitals or place a (✓) in the appropriate box.

SOLE APPLICANT

Card valid only in Sri Lanka Card valid internationally
 Classic Advance Premier

Name of applicant: (Mr/Miss/Mrs/Ms.)

Other Name (as appearing in the identity document)

Name as you would want it to appear on your Debit card

 (Maximum 19 including spaces)

Identification type National Identity card Passport

Identification no.

 Copy of NIC mandatory for Sri Lankan National

Primary account no:

 Current account Savings account

Additional account(s)

Complete if you wish to use this card 10 transact with your other HSBC account(s).

Second account
 Third account

Utility bill payments

Please contact our Personal Banking Centre for an updated list of utility companies presently accessible through this service.

1. Name of utility co:
 Account reference no.
 2. Name of utility co:
 Account reference no.
 3. Name of utility co:
 Account reference no.

Please submit copies of the relevant utility bills together with this application. Card(s) and PIN(s) delivery

Please deliver my Debit card to the address stated herein.

Bank use only

Exchange Variance Informed
 Replacement Card New Card & PIN
 Original Held
 Delete Previous Debit/ATM Card Yes / No

FOR JOINT APPLICANTS ONLY

Card valid only in Sri Lanka Card valid internationally
 Classic Advance Premier

Name of applicant: (Mr/Miss/Mrs/Ms.)

Other Name (as appearing in the identity document)

Name as you would want it to appear on your Debit card

 (Maximum 19 including spaces)

Identification type National Identity card Passport

Identification no.

 Copy of NIC mandatory for Sri Lankan National

Primary account no:

 Current account Savings account

Additional account(s)

Complete if you wish to use this card 10 transact with your other HSBC account(s).

Second account
 Third account

Utility bill payments

Please contact our Personal Banking Centre for an updated list of utility companies presently accessible through this service.

4. Name of utility co:
 Account reference no.
 5. Name of utility co:
 Account reference no.
 6. Name of utility co:
 Account reference no.

Please submit copies of the relevant utility bills together with this application. Card(s) and PIN(s) delivery

Please deliver my Debit card to the address stated herein.

Bank use only

Exchange Variance Informed
 Replacement Card New Card & PIN

Original Held

Delete Previous Debit/ATM Card Yes / No

Declaration

The following declaration will govern all Debit cards issued in Sri Lanka by The Hongkong and Shanghai Banking Corporation Limited (hereinafter referred to as 'the Bank').

- 01. I/We hereby authorise and request the Bank to issue me/us a Debit card/s valid internationally/valid only in Sri Lanka, I/We agree that only one Debit card will be issued per primary account per accountholder.
- 02. I/We hereby authorise the Bank to charge my/our above account/s for the internationally/locally valid Debit card an annual fee of Rs.750/- in advance and any transaction charges as they are incurred from time to time.
- 03. I/We declare that I am/we are of Sri Lankan nationality or hold a valid resident visa and that I am/we are permanently residing in Sri Lanka. I/We also undertake to keep the Bank advised if there are any changes to my/our resident/nationality status. (This clause is applicable to Sri Lankan nationals or holders of a valid resident Visa, applying for an internationally valid Debit card/s).
- 04. I/We authorise the Bank on its own accord to cancel my/our Debit card/s without notice to me/us in the event the Bank has reason to believe that there has been a violation of Foreign Exchange Laws and/or Regulations in force for the time being.
- 05. I/We confirm that I/we will not use the Debit card/s valid internationally for capital transfers/transactions.
- 06. I/We acknowledge that the Bank, its directors and/employees shall not be held responsible for any delay on the part of any utility company in crediting my/our account with them, provided that payment has been effected by the Bank on time.
- 07. I/We confirm that the information given above is true and complete and I/we have received and accepted the terms and conditions governing Debit card/s and hereby agree to be bound by such terms and conditions. These terms and conditions shall be governed by and construed in accordance with the laws for the time being in force in Sri Lanka and be subject to the exclusive jurisdiction of the Court of Sri Lanka.
- 08. I/We am/are aware that my/our existing ATM card/s will be deleted/ blocked upon receipt of my/our new Debit card/s.

Signature of account holder(s)

.....

.....

Signature of Sole applicant

Signature of Joint applicant

.....

Date

DEPARTMENT OF FOREIGN EXCHANGE

CENTRAL BANK OF SRI LANKA

DIRECTIONS No.03 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Annex I to the Directions No. 03 of 2021

CENTRAL BANK OF SRI LANKA

Declaration by the Applicant/s for Electronic Fund Transfer Cards

To: The Director of the Department of Foreign Exchange

(To be filled by the Applicant/s to obtain foreign exchange against Credit, Debit or any other Electronic Fund Transfer Card. EFTC)

I/We (Primary /Joint applicant),
..... (Primary /Joint applicant) declare that all details given above
by me /us on this form are true and correct.

I/We hereby confirm that I/We am/are aware of the term and conditions applicable for the use of Electronic Fund Transfer Cards (EFTCs) as detailed in the **Directions No. 03 of 2021 dated 18 March 2021 (Annexed)** issued under the provisions of the **Foreign Exchange Act, No. 12 of 2017** (the FEA) subject to which the card may be used for transactions in foreign exchange and I/we hereby undertake to abide by the said conditions.

I/We further agree to provide any information on transactions carried out by me/us in foreign exchange on the Card/s issued to me/us as The Hongkong and Shanghai Banking Corporation Limited (bank) may require for the purpose of the FEA. I/We am/are aware that the bank is required to suspend availability of foreign exchange on EFTC if reasonable ground exist to suspect that foreign exchange transactions which are not permitted in terms of the annexed Directions issued under the provisions of the FEA are being carried out on the EFTC issued to me/us and to report the matter to the Director -Department of Foreign Exchange. I/We also affirm that I/we undertake to surrender the EFTC'S to The Hongkong and Shanghai Banking Corporation Limited, if I/We migrate or leave Sri Lanka for permanent residence or employment abroad, as applicable. **Further, I/we also agreed to notify m/our change in residential status to the bank, if any, accordingly.**

.....
DD.MM.YY

.....
Signature of the Sole applicant

.....
DD.MM.YY

.....
Signature of the Joint applicant

**DEPARTMENT OF FOREIGN EXCHANGE
CENTRAL BANK OF SRI LANKA**

DIRECTIONS No.03 OF 2021 UNDER FOREIGN EXCHANGE ACT, No. 12 of 2017

Annex II to the Directions No. 03 of 2021

(To be filled by the Authorized Officer on behalf of(bank)
when issuing/ authorizing Electronic Fund Transfer Cards to eligible persons)

CENTRAL BANK OF SRI LANKA

Declaration by the Authorized Dealer for Electronic Fund Transfer Cards

To: Director-Department of Foreign Exchange

I, as the Authorized Officer of the Bank have carefully examined the information together with relevant documents given by the applicant/s and satisfied with the bona-fide of these information and documents. Further, I as the Authorized Officer of the Bank undertake at all times, to exercise due diligence on the transactions carried out by the cardholder or his/her EFTC in foreign exchange and to suspend the availability of the foreign exchange on the EFTC if reasonable grounds exist to suspect that foreign exchange transactions which are not permitted in terms of **Director No. 03 of 2021 dated 18 March 2021** issued under the provisions of **Foreign Exchange Act, No. 12 of 2017** are being carried out on the EFTC, in violation of the undertaking given by the cardholder and to **bring the matter to the attention of the Director-Department of Foreign Exchange.**

.....
DD.MM.YY

.....
Signature of the Aurhorised Officer
on behalf of the Bank

Phonebanking Hotline

Personal accounts and Card service:
4 4722 00
(24-hours a day, 365 days of the year)

Head Office: 24, Sir Baron Jayatilaka Mawatha, Col. 1

Branches

Premier Center – Bambalapitiya: 123, Bauddhaloka Mawatha, Col. 4
Nugegoda: 171, Nawala Rd., Nugegoda
Kandy: 27, Cross Street, Kandy
Premier Center – Pelawatte: 418, Pannipitiya Rd, Pellwatte, Battaramulla
Union Place: 163, Union Place, Col. 2
Wattala: 149, Negombo Rd., Wattala
Negombo: 186, Colombo Rd., Negombo
Moratuwa: 198, Galle Rd., Moratuwa
Jaffna: 145, Kankesanthurai Rd., Jaffna
Premier Center – Flower Road: 31, Sir Ernest De Silva Mawatha, Colombo 7

Express Banking Centers

Dematagoda: Orion City, 752, Dr Danister De Silva
Mawatha, Colombo 9
MAS Capital (Private) Limited: 131, 7th Lane, Off Borupona Road,
Kandawala Watta, Kandawala, Rathmalana
One Galle Face: No L1-KO4, The Mall at One Galle Face No
1A Centre Road Galle Face Colombo 2
Hambantota: Hambantota International Port Group (Pvt)
Ltd, Hambantota Maritime Center,
Mirijjawila, Hambantota

CPD/DEB/APPN-2016.1 Click: www.hsbc.lk
Issued by The Hongkong and Shanghai Banking Corporation Limited-Sri Lanka Branch.