

Frequently Asked Questions

Eligibility

1	<p>Learn about the application requirement and method for Hang Seng Multi-Currency Debit Mastercard®?</p> <p>You must hold a sole-named Prestige Banking / Prestige Private Banking account to apply for Hang Seng Multi-Currency Debit Mastercard®. If you already have an eligible account, you can log on to Hang Seng Mobile App and tap "Cards" > "Card Application" > "Debit Card Application".</p>
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Learn more about debit card

1	<p>Learn about the Hang Seng Multi-Currency Debit Mastercard®?</p> <p>With one card in hand, you can make transactions in 12 major currencies at any local or overseas merchants that accept Mastercard® and withdraw cash at Hang Seng and HSBC ATMs around the world with no fees.</p>
2	<p>Debit card offers?</p> <p>With Hang Seng Multi-Currency Debit Mastercard®, you can:</p> <ul style="list-style-type: none"> • access to 12 major currencies with no hassle • earn unlimited 0.5% cash rebate on every purchase • enjoy \$0 transaction fees for all global transactions • withdraw cash at Hang Seng and HSBC ATMs globally with no handling fees
3	<p>How debit card works?</p> <p>When you spend and withdraw, if your foreign currency account has sufficient balance, we will deduct directly from the corresponding foreign currency account.</p> <p>When your foreign currency account balance is insufficient, we will convert the transaction amount into Hong Kong dollars according to Hang Seng's prevailing exchange rates and deduct the amount from your Hong Kong dollar account.</p> <p>If you withdraw in a currency other than the 12 supported ones, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to a rate determined by us with reference to the exchange rate adopted by MasterCard® on the date of conversion.</p> <p>When you make a purchase, the transaction amount will be temporarily held until it is deducted from your account. When you make a withdraw, the transaction amount will be deducted immediately from your account. Please note that the fund held from your account will be rounded up to the nearest whole number.</p>
4	<p>12 major currencies supported by debit card?</p> <p>12 major currencies include AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, THB, USD, and ZAR.</p>

5	<p>Cash rebate of debit card?</p> <p>You will earn unlimited 0.5% cash rebate on all eligible spending with your debit card. The cash rebate amount will be rounded off to the nearest cent and credited to the linked Prestige account once the transaction has been recorded.</p>
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Fees and handling charge

1	<p>Annual fee of debit card?</p> <p>You can enjoy annual fee waiver when apply this card now.</p>
2	<p>Overseas spending related charges of debit card?</p> <p>You can enjoy FX transaction charges or handling fees waiver when spending with your Hang Seng Multi-Currency Debit Mastercard® at any overseas merchants that accept Mastercard®.</p>
3	<p>Overseas cash withdraw related charges of debit card?</p> <p>You can enjoy free overseas cash withdrawal at HSBC Group ATMs or any ATMs with the Mastercard® trademark.</p> <p>For Prestige customers, surcharges of overseas local banks may be levied (if applicable).</p>

Other frequently asked questions

1	<p>Apply for supplementary debit card?</p> <p>You can apply up to 6 supplementary cards for your family and friends.</p> <p>Simply log on to Hang Seng Mobile App and select "Cards" > "Card Application" > "Debit Card Application", then tap "Apply Now" under supplementary card.</p>
2	<p>Debit card daily spending limit?</p> <p>The daily spending limit of primary and supplementary debit cards is HKD100,000 or equivalent.</p> <p>You can also log on to Hang Seng Mobile App and select your debit card in "My Debit / ATM Cards" under "Cards", then tap "Manage Debit Card" > "Set monthly spending limit" for easier control on your spendings.</p>
3	<p>How to increase my spending limit above HKD100,000?</p> <p>Sorry for the inconvenience caused, however the highest spending limit of your debit card is HKD100,000 and if you wish to spend more, we recommend you use our credit card. To borrow or not to borrow, borrow only if you can repay.</p>
4	<p>How to check the transaction details?</p> <p>When you make a purchase, the transaction amount will be temporarily held until it is deducted from your account.</p>

	<p>When you make a withdraw, the transaction amount will be deducted immediately from your account (include transactions from supplementary cards).</p> <p>Please note that the fund held from your account will be rounded up to the nearest whole number. The transactions can be identified with the keyword "MDC".</p>
5	<p>How to block your primary / supplementary card?</p> <p>If you need to block your primary / supplementary card, please contact our customer service representative at the 24-hours customer service hotline shown at the back of your card or you may also logon to your mobile app ("Cards" > "My Debit / ATM Cards" > "Manage Debit Card"). Prestige private cardholder hotline: 2998 8022; Prestige cardholder hotline:2998 9188</p>
6	<p>What transactions will be blocked when I block my debit card?</p> <p>If you block your debit card, most card transactions will immediately be blocked.</p> <p>The blocked transactions include purchase transactions and bill payments, recurring automatic payment to merchants, and ATM transactions and related functions (including withdrawal from any linked banking accounts).</p>
7	<p>What transactions won't be blocked when I block my debit card?</p> <p>If you block your debit card, some transactions will still go through, such as existing direct debit or auto repayment and certain small-value contactless transactions.</p> <p>Therefore when you card is blocked, you will still be responsible for these transactions.</p>
8	<p>Will I receive statement for my debit card?</p> <p>There will not be separate statement for the debit card.</p>