



## Business Debit Card Service

*Bringing you closer to your business account*

### Business Debit Card Service

HSBC is delighted to offer you our new Business Debit Card Service. This service brings you closer to your business account, giving you more control over your banking needs 24 hours a day, 7 days a week.

#### Benefits that mean business

- **Convenient:** Enjoy access to your cash anytime, anywhere
- **Accessible:** Branch opening hours and locations no longer restrict you or your business. Business debit cards are accepted at Automated Teller Machines (ATMs) and retail outlets worldwide
- **Flexible:** Make withdrawals, deposits, transfers and balance enquiries at any of the HSBC ATMs within The Kingdom of Bahrain
- **Secure:** Reduce the amount of petty cash held; individual debit cards with unique cardholder numbers and PINs for designated employees are issued
- **Practical:** Controlled withdrawal features enable you to give any of your staff access to this service

#### Flexibility to suit your business requirements

HSBC's Business Debit Card Service provides you with the ability to manage your daily banking requirements and track day-to-day business expenses in a controlled, cost-effective way.

#### Business Debit Card – Key features and benefits

- The Business Debit Card is linked to your primary HSBC business current account. You may also choose to link up to two of your additional company accounts to your debit card.\*
- No annual charge for Business Debit Card
- Withdraw up to a daily maximum of BHD 1,000 per card from a combination of ATM, branch counter and retail outlet transactions (subject to availability of funds covering the withdrawal).\*\*
- Establish maximum daily withdrawal amounts for each cardholder.
- Accepted globally at over 1 million ATMs and 27 million retail outlets worldwide
- Pay for goods and services in retail outlets wherever the VISA logo is displayed by debiting your account automatically.\*\*
- Deposit cash or cheques at any HSBC ATM in The Kingdom of Bahrain
- Obtain mini-statements or perform a balance enquiry.\*\*
- Make transfers between your company's HSBC Bahrain accounts

- Transfer funds up to a maximum of BHD 5,000 to third party accounts held with HSBC Bahrain
- One itemised monthly statement to assist and save time in managing business expenses
- The Business Debit Card contains Chip and PIN technology to help safeguard against counterfeiting and fraud. Cardholders are issued with a personal identification number (PIN)

\* Subject to status and to our Business Debit Card Service Terms and Conditions.

\*\*Transactions on HSBC ATMs in The Kingdom of Bahrain are free of charge. Transaction charges may apply on other banks' ATMs and for transactions outside The Kingdom of Bahrain.

#### How to apply for the service

Please fill in the Business Debit Card Service Agreement form and submit it back to us.

For further information about our Business Debit Card Service, please call our Corporate Customer Service Team on 1756 9999.

#### Business Debit Card Service Terms and Conditions

In these terms and conditions, to which the use of the Debit Card will be subject, Debit Card shall mean any card issued to the Cardholder by the Bank which may be used to effect banking transactions by electronic means whether at Automated Teller Machines (ATMs), point of sale terminals or otherwise.

Customer shall mean the holder of an account referred to in this application. Customer's Account shall mean any account of the Customer's as operated by the Cardholder for the purpose of the Business Debit Card Service as defined in the Service Agreement. Cardholder shall mean the individuals listed in Section 3 of the agreement who are authorised by the Customer to receive the Debit Card in their name and are authorised to use the Debit Card to operate the Customer's Account.



1. The Debit Card is and will be at all times the property of the Bank. The Bank reserves the right to withdraw, at its discretion, the Debit Card and/ or any of the services thereby offered at any time without prior notice.
2. Subject to the provisions of paragraph 5 below, the Customer will be responsible for all transactions effected by the Cardholder through the use of the Debit Card, whether authorised by the customer or not.
3. The customer's Account will be debited with the amount on any withdrawal, transfer and/or other transaction effected by the use of the Debit Card. The customer will maintain sufficient funds in the customer's Account to meet any such transactions.
4. The personal Identification Number (PIN) issued to the Customer for use with the Debit Card and any number(s) substituted by the Customer or the Cardholder for that purpose, are strictly confidential. The Customer shall be fully liable for unauthorised transactions occurring as a result of the disclosure of PINs by the Customer and/or Cardholder to any third party under any circumstances or by any means whether voluntarily or otherwise. The Customer shall ensure that the Cardholder does not keep any written record of any PIN in any place or in any manner which may enable a third party to use the Debit Card. The Customer shall also ensure that the Cardholder does not change the PIN to an easily identified choice of numbers.
5. The loss or theft of the Debit Card should be reported to the Bank immediately and confirmed in writing as soon as possible. The Customer will be responsible for all transactions effected by the Cardholder through the use of the Debit Card until such notification. The Bank will debit the Customer's account with any cost incurred in issuing a replacement Debit Card.
6. Cash and/or cheques deposited with any Debit Card will only be credited to the Customer's Account after verification by the Bank. The statement issued by the ATM at the time of deposit only represents what the Cardholder claims to have deposited and will not be binding on the Bank. Cheques will be accepted for collection only and the proceeds will not be available until they have been cleared.
7. The Bank will not be liable for any failure to provide any service or to perform any obligation hereunder where such failure is attributed (whether directly or indirectly) to any dispute or other circumstances beyond its control. The Bank will not be liable for any consequential or indirect damages arising from or related to the use of the Debit Card.
8. The Customer's Account will be debited with such charges as the Bank may, from time to time, consider reasonable in respect of the Debit Card, provided that prior notice of such charges is given to the Customers and/or the Cardholder.
9. The Bank reserves the right to disclose, in strict confidence, to other institutions, such information concerning the Customer and/or Cardholder as may be necessary or appropriate in connection with its participation in any electronic fund transfer network.
10. The Bank reserves the right to add to, delete and/or to vary any of these Terms and Conditions upon notice to the customer. Use of the Debit Card after the date upon which any change to these Terms and Conditions is to have effect (as specifies in the Bank's notice) will constitute acceptance without reservation by the Customers of such change. If the customer does not accept any proposed change, the Debit Card must be returned to the Bank prior to the date upon which such change is to have effect.
11. Any notice hereunder sent by post will be deemed to have been received by the Customer within seven (7) days of posting to the address last notified in writing to the Bank by the Customer. Publication of changes by such means as the Bank may consider appropriate will constitute effective notice to the Customer thereof.
12. If more than one person signs or agrees to be bound by these Terms and Conditions, the obligation and liabilities of such persons hereunder will be joint and several and, as the context may require, words herein denoting the singular only will be deemed to include the plural. Any notice hereunder to any one such person will be deemed effective notification to all such persons.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of The Kingdom of Bahrain.

