



Notice of changes to the HSBC Mastercard® Debit Card Terms and Conditions, effective on 1 June 2024

Thank you for using HSBC Mastercard® Debit Card (the “Debit Card”). Effective from 1 June 2024, we’re making some changes to the HSBC Mastercard® Debit Card Terms and Conditions (“Debit Card Terms and Conditions”). Please note the terms below.

Summary of changes

- We have added a new definition of “Authentication Factors” as follows (changes have been underlined):

“Authentication Factors include, but are not limited to PINs, soft tokens and in-app/SMS confirmations.”

- The definition of “PIN” is replaced by the following definition (changes have been underlined):

“PIN means personal identification number or any code or number or your voice print or other biometric credential that is used by us to identify you when you access information, give instructions, make a transaction using your Debit Card or use any related services. A PIN may be designated by us or you or generated by a security device designated or approved by us or generated by our collecting and analysing your voice or other biometric credential.”

- All references to “PIN” in Clauses 3, 10(b)(i), 10(c), 11, 12, 13(g), 13(h), 13(k), 13(n), 14(a), 15, 16(a), 16(b), 18, 20(c), 21, 22(a), definition of “Account” will be replaced by “Authentication Factors”.
- We have added a new Clause 13(r) as follows, as an additional security measure which you are required to take (changes have been underlined):

“13(r) make sure that your contact details registered with us for the purpose of receiving important notifications from us (for example, SMS and email notifications for online payments) are up-to-date to allow the relevant notifications to be delivered to you on a timely basis.”

- In relation to your responsibility towards the virtual Debit Card, the following amendments will be made to Clauses 2(a)(i) and 2(b) of Appendix 1 (changes have been underlined):

“2(a)(i) take reasonable precautions to safe-keep the security details relating to your virtual Debit Card and Mobile Device (including your Device Passcode and/or Authentication Factors stored in your Mobile Device and/or any cloud storage platform), and prevent them from loss, theft or unauthorised use;”

"2(b) You are fully responsible for any disclosure of your virtual Debit Card details, Device Passcode, Authentication Factors or other security details relating to your virtual Debit Card or Mobile Device to any other person, even if such disclosure is accidental or unauthorised. You are required to bear all risks and consequences of your virtual Debit Card being used by unauthorised persons or for unauthorised purposes."

- In relation to your responsibility towards a digital version of your Debit Card, the following amendments will be made to Clause 3(a)(i) and 3(b) of Appendix 2 (changes have been underlined):

"3(a)(i) take reasonable precautions to safe-keep the security details relating to your Mobile Debit Card, Mobile Wallet and Mobile Device (including your Device Passcode and/or Authentication Factors stored in your Mobile Device and/or any cloud storage platform), and prevent them from loss, theft or unauthorised use;"

"3(b) You are fully responsible for any disclosure of your Mobile Debit Card details, Device Passcode, Authentication Factors or other security details relating to your Mobile Debit Card, Mobile Wallet or Mobile Device to any other person, even if such disclosure is accidental or unauthorised. You are required to bear all risks and consequences of your Mobile Debit Card and Mobile Wallet being used by unauthorised persons or for unauthorised purposes."

Please note that the changes set out in this Notice shall be binding if you continue to use or retain your Debit Card(s) on or after 1 June 2024. If you do not accept the changes, you may cancel your Debit Card with us, on or before 1 June 2024 in accordance with the relevant clauses under the existing applicable terms and conditions.

You can read or obtain copies of the amended Debit Card Terms and Conditions by visiting **HSBC HK website > Debit Cards > Forms and Documents Downloads** or at any of our branches. If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

April 2024

Issued by The Hongkong and Shanghai Banking Corporation Limited



有關滙豐 Mastercard®扣賬卡條款及細則的修改通知（自 2024 年 6 月 1 日起生效）

感謝您使用滙豐 Mastercard®扣賬卡（「扣賬卡」）。我們將會對滙豐 Mastercard®扣賬卡的條款及細則（「扣賬卡條款及細則」）作出修改。相關修改將於 2024 年 6 月 1 日起生效。

修改摘要

- 我們增加了以下「認證因素」之定義（修改內容以劃線顯示）：

「認證因素包括但不限於私人密碼、軟令牌及透過應用程式 / 短訊確認。」

- 「私人密碼」之定義由以下定義所取代（修改內容以劃線顯示）：

「私人密碼指當閣下查閱資料、發出指示、使用閣下的扣賬卡進行交易或使用任何相關服務時，本行用作識別閣下身份的個人識別號碼、任何編碼或號碼或閣下的聲紋或其他生物識別憑據。私人密碼可以由本行或閣下您指定，或由本行指定或批准的保安裝置產生，或透過本行收集和分析閣下的聲音或其他生物識別憑據產生。」

- 所有在第 3、10(b)(i)、10(c)、11、12、13(g)、13(h)、13(k)、13(n)、14(a)、15、16(a)、16(b)、18、20(c)、21、22(a)條及「戶口」的定義中「私人密碼」的題述將由「認證因素」所取代。

- 增加了一項您需採取的安全防範措施，載於新增的第 13(r)條：

“13(r) 確保閣下在本行登記用於接收本行重要通知的聯絡方式（例如用於網上付款的短訊及電郵通知）是最新的，以便有關通知能夠及時向閣下發送。”

- 有關您就虛擬扣賬卡的保安責任，附錄 1 第 2(a)(i) 及 2(b)條作出了以下修改（修改內容以劃線顯示）：

“2(a)(i) 採取合理預防措施，妥善保管與閣下虛擬扣賬卡及流動裝置有關的保安詳情（包括閣下的裝置密碼及 / 或儲存在閣下流動裝置及 / 或任何雲端儲存平台中的認證因素），並防止其遺失、被竊或未經授權使用;”

“2(b) 如閣下對任何其他人士洩露閣下虛擬扣賬卡詳情、裝置密碼、認證因素或與閣下虛擬扣賬卡或流動裝置有關的其他保安詳情，閣下須對此負全責，即使是意外或未經授權的洩露。閣下須承擔虛擬扣賬卡被未經授權人士使用或用作未經授權目的的所有風險及後果。”

- 有關您就數碼形式的扣賬卡的保安責任，附錄 2 第 3(a)(i)及 3(b)條作出了以下修改（修改內容以劃線顯示）：

“3(a)(i) 採取合理預防措施，妥善保管與閣下 Mobile 扣賬卡、手機錢包及流動裝置有關的保安詳情（包括閣下的裝置密碼及 / 或儲存在閣下流動裝置及 / 或任何雲端儲存平台中的認證因素），並防止其遺失、被竊或未經授權使用;”

“3(b) 如閣下對任何其他人士洩露閣下的 Mobile 扣賬卡詳情、裝置密碼、認證因素或與閣下的 Mobile 扣賬卡、手機錢包或流動裝置有關的保安詳情，閣下須對此負全責，即使是意外或未經授權的洩露。閣下須承擔 Mobile 扣賬卡及手機錢包被未經授權人士使用或用作未經授權目的的所有風險及後果。”

如您於 2024 年 6 月 1 日或之後繼續使用或持有我們的扣賬卡，您將受此通知所提及的修改所約束。若不接納此修改，您可於 2024 年 6 月 1 日或之前，依照現有的相關條款及細則向我們提出取消您的扣賬卡。

您可瀏覽[滙豐銀行香港網頁](#) > [扣賬卡](#) > [表格及文件下載](#)或前往分行以索取以上條款及細則之修訂版本。本通知的英文及中文版本如有任何不一致，概以英文版本為準。

2024 年 4 月

由香港上海滙豐銀行有限公司刊發