Business Debit Card

Factsheet

If you have, or are applying for, a Business Current Account you can apply for a Business Debit Card to make payments and withdraw cash from your account.

This could be the right solution for you:

- If you want to make payments anywhere Visa is accepted.
- If you want to access your bank account 24 hours a day¹ to withdraw cash, access balance information and make transfers between linked accounts.



 If you want to use your cards overseas (see below for charges we apply to transactions in foreign currencies).

Key features and benefits:

- Use the HSBC UK Business Banking app to securely access and manage your Business Debit Card on the move and view your PIN, with smart security and biometric log on. Available on iOS and Android devices. Visit the Apple App Store or Google Play Store to download.
- Shop online with confidence with Visa Secure when you shop online at participating merchants.
- Withdraw up to £300 per day from ATMs (subject to availability of funds or an agreed overdraft covering the withdrawal).²
- 1. Subject to scheduled maintenance periods.
- 2. Cash withdrawals in foreign currencies will incur a non sterling cash fee of 1.5%.





- Pay for goods and services in shops, over the telephone and online.
- Use your card for fast, secure and convenient contactless payments up to £100 wherever you see the contactless symbol.



- Pay in cash or cheques using our ATMs.
- Obtain statements using our ATMs.
- There's no annual charge for a Business Debit Card.

Transactions in foreign currencies

Transactions on your Business Debit Card in foreign currencies will be converted to sterling using the Visa exchange rate applying on the day. We'll add a **2.75%** non sterling transaction fee to cover our handling costs.

Cash withdrawals in foreign currencies will incur a non sterling cash fee of **1.5%**.

In addition, some cash machine operators may apply a direct charge for withdrawals from their cash machines, and this will be advised on-screen at the time of withdrawal.

Details of usage charges can be found in the Business Banking Price List which is available at your local branch or business.hsbc.uk/legal.

Our other cards

If you don't feel Business Debit Card is right for you, or if you'd like cards for your other employees, take a look at our Commercial Card business.hsbc.uk/products/business-credit-card.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak with us using the live chat service on our website, by visiting one of our branches or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more, please get in touch. You can also visit: business.hsbc.uk/accessibility or business.hsbc.uk/contact-us.

business.hsbc.uk

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