

SMS NOTIFICATION SERVICE FAQ

1. How do I apply for this SMS notification service?

SMS notification service is applicable for customer who currently has an active HSBC Debit card. To newly register/ re-register this service, please follow one of these following options:

- Call our Contact Center (numbers printed on the back of your card or provided on our public [website](#))
- Send a request via Internet Banking by choosing “Help & support” → “Secure messages” under “Contact us” → “Send us a message” → Choose the subject “Register/suppress debit card SMS alert”.

It will take 5 working days to proceed the valid request with full information as required.

2. What kind of transactions will trigger SMS alert?

For transaction account: SMS alerts are provided for any credit and debit transactions to only **your accounts linked with HSBC Debit card** except for cash withdrawal/cash deposits on account made via Credit Card. For any bank charges/Interest/Standing instruction/Loan repayment transactions from these accounts, SMS might be sent to you at midnight period.

For Debit card: SMS alerts are provided for all local and foreign retail purchases successfully made at merchants, online transactions, MOTO-mail orders, telephone orders and both ATM withdrawals & deposits

3. When will I receive an SMS transaction alert?

After the registration for SMS Notification Service is completed by the bank, a SMS alert will be sent to customer's registered mobile phone within 1-3 minutes after a transaction on your HSBC Debit card or transactional account is processed.

4. Do I have to pay for this SMS Notification service?

For Premier Customers: No. This service is provided free of charge for your HSBC Visa Platinum Debit Card for your banking convenience and enhanced security as part of your Premier benefits. However if you do hold a HSBC Debit Card and decide to opt into the SMS service, annual fee for this service will be charged as per the prevailing [tariff](#).

For Personal Banking Customers: Yes. We offer a competitive fee which is charged as per the prevailing [tariff](#).

5. Is this service available 24 hours?

Yes. An SMS alert will be broadcasted within 1-3 minutes whenever a successful transaction is made via your transactional account and Debit card.

6. Why did not I receive SMS transaction alert?

An SMS alert will be sent to customer's registered mobile phone within 1-3 minutes after a transaction on your account or card is processed. SMS message delivery may be delayed or failed in some circumstances beyond the Bank's control as it depends on your Network Service Providers. If after 3 minutes, the alert message is still not delivered to your registered mobile phone number, please check the following:

- a. Did you change your mobile phone number recently? If yes, please make sure your new mobile number is already updated in the Bank's records. You can request to update new mobile phone number by calling our Contact Center (numbers printed on the back of your card or provided on our public website) or sending the request via Internet Banking or visiting the nearest HSBC Branch/ Transaction Office.
- b. Have you opted into SMS notification service before? If no, please call our Contact Center (numbers printed on the back of your card or provided on our public website) or contact HSBC via Personal Internet Banking to register this service (Please refer information in Question #1 for instruction details)
- c. Have you opted out of SMS notification service before? If yes, please call our Contact Center (numbers printed on the back of your card or provided on our public website) or contact HSBC via Personal Internet Banking to re-register this service (Please refer information in Question #1 for instruction details)

If the answer is "No" for all above questions, please call our Contact center (numbers printed on the back of your card or provided on our public website) for assistance.

7. Why did I receive SMS transaction alert when I did not make any transaction?

If you received an SMS alert for a transaction you suspect that it is not done by you, please contact us IMMEDIATELY by calling our Contact center operating 24/7 for this request (numbers printed on the back of your card or provided on our public [website](#)).

If you received an SMS alert when your card is lost, please block your card(s) immediately to avoid any further misused transactions by calling our Contact Center operating 24/7 (numbers provided on our public [website](#))

8. What is the minimum transaction amount I have to make in order to receive this SMS transaction alert?

No minimum transaction amount. Whenever you make a successful transaction via your linked account or HSBC Debit card which is mentioned in Question #2, SMS alert message will be sent.

9. If I have made a transaction in foreign currency, will the SMS alert show the transaction in local currency or in that particular foreign currency?

For transaction made on transaction account: you will receive the SMS indicating the amount spent in the currency of that particular account.

For transaction made on Debit card: you will receive the SMS indicating the amount spent in that particular foreign currency.

10. If I am overseas, is SMS transaction alert still sent to my registered phone number?

SMS Alert can be sent to Vietnam or even international mobile phone number if this number is already registered with our bank. If you use Vietnam mobile phone number, please make sure roaming service is turned on when you are abroad. Service charges may be applied by your mobile network provider. It depends on each country, the sender ID may be displayed as "HSBC" or just numeric only.

If you have new mobile phone number, please make sure you have updated it with the bank.

11. How will I know that this message is from the HSBC?

Every message will begin with "HSBC". Customer can also confirm the message by calling our Service Hotline (numbers printed on the back of your card or provided on our public [website](#)).

12. Is there any personal identification information stated on SMS transaction alert message?

No. The SMS alert message will not contain any personal information which may compromise the security of your card and account.

13. Can I opt-out of this SMS notification service?

Yes. You can call our Contact Center or send a request via Personal Internet Banking to request to opt-out of SMS notification service.

However, we would like to highlight that this may expose your Debit card and Accounts to higher fraud risk as you will not be alerted when there are high risk transactions on your Debit card and Accounts. We strongly encourage you not to opt out from this SMS notification service. Moreover the request to re-apply after cancellation will be treated as a new registration for the service and therefore a service charge will be apply as normal.

14. Can I select the types of transaction I want to receive SMS alerts? E.g. only online transactions.

No, you cannot select the types of transaction to receive the SMS alerts.

15. I have a joint account, how will the SMS alerts affect us?

Since SMS notification service is only applicable for customer who currently has an active HSBC Debit card, the service will be available for the joint account with operation method of "Either to sign".

For transaction made on Debit card: each cardholder will receive SMS alerts to the mobile number for transactions made using that Debit card unless you have individually opted out of the service.

For transaction made on joint transaction account: all joint account holders will receive SMS alerts for any credit and debit transactions made to the joint account. If either of the joint account holder request to opt out of the service, SMS alert will be stopped for the joint account.