

Corporate Card Products

Conditions of Use



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PUBLIC

Conditions of Use

These Conditions govern the use of the Corporate Card issued by us, The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch, to each Cardholder at the request of your employer (referred to as “Customer”). Where the context permits, references to Card herein includes a digital version of a Card (a “Mobile Card”) that is stored in the virtual wallet (a “Mobile Wallet”) of a Cardholder’s smartphone, tablet or other electronic, digital or mobile device (a “Mobile Device”).

1. You must take all reasonable precautions to avoid fraudulent use including the following:
 - sign and activate your Card immediately on receipt
 - where you enable the magnetic stripe for overseas use outside of Singapore via our Commercial Credit Card hotline, please be reminded to deactivate the magnetic stripe to avoid unauthorized use upon returning to Singapore
 - do not allow any other person to use your Card
 - treat your Card like cash; never leave it unattended
 - if the Card is used to pay for goods and services through the internet, Card details should be sent in encrypted form using the ‘secure session’ features which are included in the current versions of leading internet browsers.
2. You must only use your Card (a) during the validity period of the Card shown; (b) for amounts which will not cause the credit limit to be exceeded and (c) for the purposes of the Customer’s business. Any renewal Card received must be signed immediately and kept safe until the start of the period of its validity at which time any existing Card shall be immediately destroyed by cutting across the magnetic stripe and the EMV chip on the Card. Your Card must not be used if cancelled or suspended by us. Your Card remains our property and must be returned upon request. We may at any time, without prior notice, cancel or suspend the use of your Card if we have a reason for doing so, for example, if you are in breach of these terms or we suspect fraud or we are required, requested or entitled to do so pursuant to the arrangements we have with the Customer. If we do this, we will notify you and request the return of your Card.
3. Your Card will incorporate the MasterCard contactless feature (“contactless-enabled card”), which allows you to execute card transactions, either by tapping the contactless-enabled card against the contactless point-of-sale device or waiving the contactless-enabled card over or against such device, without requiring any signature, PIN or other authentication on your part.
4. If you have any questions or complaints about the Mobile Wallet, you should contact the relevant provider of the Mobile Wallet (“Mobile Wallet Provider”) using the contact information provided by the Mobile Wallet Provider. The Bank shall have no obligation to assist you with, or participate in, such communications. Any use, functionality or availability of a Mobile Wallet is provided by the Mobile Wallet Provider and not us.
5. If your Card or Mobile Device where your Mobile Card is stored is lost or stolen, or any PIN or security credentials used to access or use a Card or Mobile Card has been compromised or is known to someone else or you suspect fraudulent use, you or the Customer must notify us as soon

as the loss, theft or fraudulent use has been discovered to our **24 hours HSBC Commercial Credit Card hotline at 1800 2276227 in Singapore or (65) 62276227 overseas.**

6. Additionally, in respect of lost or stolen Card or Mobile Device where your Mobile Card is stored:
- a) You must provide the Bank with either a statutory declaration in such form as we may specify or a police report; and
 - b) You shall assist the Bank in the recovery of the card; and

We will disclose to third parties any such information that is relevant concerning the account in connection with such loss or theft. Should you retrieve your Card after it has been reported lost or stolen, it must not be used. You will ensure the destruction of the Card by cutting across the magnetic stripe and the EMV chip on the Card.

7. From time to time, we may contact you via your registered contact number to verify suspicious transactions. We may send you an email or SMS in the event we are unable to reach you or outside business hours. We may block your Card to prevent further charges when we deem any transaction as highly suspicious.
8. We will issue you with a PIN. We will not reveal your PIN to anyone but you. You can use your PIN with your Card for withdrawing money as cash advance if the Customer has authorised this facility for you.
9. When you place an order on the internet with organisations which participate in MasterCard SecureCode (designed to prevent fraud), a SMS OTP (One Time Password) will be sent to your registered mobile number. If you enter the OTP wrongly 3 times, we will block your Card from use on SecureCode organisations for security reason. You are required to call our Commercial Credit Card hotline to reinstate the use.
8. Where we have agreed with the Customer to do so, we will send you statements each month for your reference. You are to examine and verify the correctness of the statement and inform the Bank within 14 days of the date of the statement of any discrepancy, irregularity or error in the statement.
9. We may vary these Conditions of Use at our discretion by giving notice in writing to the Cardholder and/or to the Customer.

Support for Cardholders

Cardholders should be instructed to call the toll-free number on the back of their Card for any HSBC account inquiries or requests. The Commercial Credit Card hotline operates 24 hours daily:

1800 2276227 when calling within Singapore or (65) 62276227 when calling from overseas

Any issue that requires written correspondence should be sent to the following address:

The Hongkong and Shanghai Banking Corporation Limited
Robinson Road P.O. Box 896
Singapore 901746