

Introducing your new HSBC Chip and PIN Credit Card!



Important!

As soon as you receive your new Chip and PIN Credit Card:

1. Sign the back of your new card.
2. Activate your card and ensure you have a PIN for your card.
3. Immediately destroy your old card by cutting it in half and disposing securely.

What is a Chip and PIN card?

A Chip and PIN Card is a Credit Card with an embedded microchip and Personal Identification Number (PIN) that is used to process information securely. Chip and PIN will further protect your card information from being copied and used in the creation of a counterfeit card.

Activation

In order to activate your new credit card, please call our Card Activation Line at 1 441 297 0108 and follow the recorded instructions.

Important: You must call from your primary telephone number. This is usually your home or mobile telephone number.

You will be prompted to complete the following steps:

1. Enter your 16 digit credit card number (located on the front of your card).
2. Enter the CVV security code (the last 3 digits on the back of your card, located next to the signature panel).
3. Enter the date of birth in MM/YY format of the **PRIMARY** card holder. For example, if the primary card holder was born in September, 1990 you would enter 0990 (09 for the month and 90 for the year).

Note: If you wish to create or change your PIN at this time, remain on the line and follow the prompts.



To create or change your PIN

If you do not have, or have forgotten your PIN, then call our Card Activation Line at 1 441 297 0108 and follow the recorded instructions to create a PIN for your card.

You will be prompted to complete the following steps:

1. Enter your 16 digit credit card number (located on the front of your card).
2. Enter the CVV security code (the last 3 digits on the back of your card, located next to the signature panel).
3. Enter the date of birth in MM/YY format of the PRIMARY card holder. For example if the primary card holder was born in September, 1990 you would enter 0990 (09 for the month and 90 for the year).

Note: If there are two cardholders on this account, using the key pad please enter the digits that correspond to the letters of the full first name as it appears on the card for the specific cardholder's PIN you would like to change or create. If the two cardholders share the same first name you will not be able to complete this process. You will be required to call 1 441 299 5518 to request a PIN mailer to be sent to your address on file.

4. Enter your new 4 digit PIN. You must re-enter your selected 4 digits to confirm your new PIN.

Note: Please note you will be unable to create a PIN with repeating or consecutive numbers (for example, you cannot use 1111 or 1234).

What if I am unable to activate my credit card or unable to create my PIN?

If you experience difficulty using the Card Activation Line you can call our Contact Center at 1 441 299 5518 and they will be able to help with activating your card.

How do I use my Chip and PIN card?

While you will still be able to swipe with your card, many businesses will be transitioning to chip enabled card terminals to allow for more secure transactions.

In order to use your HSBC Bermuda Chip and PIN card you should follow these steps:

At a non-chip terminal:

1. You will use your chip card in the same manner, as your previous magnetic stripe card.
2. Swipe your chip card. No PIN will be required.
3. Sign for your transaction once authorised.

At a chip terminal:

1. Insert your chip card.
2. Enter your PIN.
3. Remove your card when the transaction is complete.

For more information regarding Chip and PIN and a listing of frequently asked questions, please visit our website at www.hsbc.bm/1/2/chipandpin

