



## Increasing ATM Transfer and Cash Withdrawal Limits

Starting from 8 January 2017, the following daily maximum limits have been increased.

	From		To
Maximum Non-registered Accounts Daily Transfer Sub-limit at local ATMs (including HSBC and Hang Seng ATMs)	HKD50,000		HKD400,000
Maximum Daily Cash Withdrawal Limit for different card types (including ATM cards and credit cards)	HSBC Premier	HKD40,000	HKD80,000
	HSBC One	HKD30,000	
	Other personal customers	HKD20,000	

### Frequently Asked Questions

**Q: Will my ATM transaction limits be changed automatically?**

A: The Non-registered Accounts Daily Transfer Sub-limit at local ATMs is per customer level while Daily Cash Withdrawal Limit for your ATM cards/credit cards (with ATM function) is per card level under the same customer's name.

For HSBC customer joined before 8 January 2017, your Non-registered Accounts Daily Transfer Sub-limit at local ATMs and Daily Cash Withdrawal Limit for your ATM cards/credit cards (with ATM function) remains unchanged unless you submit request to change the limits. If you apply a new card with ATM function, the default Daily Cash Withdrawal Limit of the new card is HKD 80,000 and Non-registered Accounts Daily Transfer Sub-limit at local ATMs remains unchanged.

For HSBC customer joined on or after 8 January 2017, the new ATM transaction limits apply to you automatically. Default Non-registered Accounts Daily Transfer Sub-limit at local ATMs is HKD 400,000 and default Daily Cash Withdrawal Limit of your ATM cards/ credit cards (with ATM function) is HKD 80,000.

**Q: How can I change my daily ATM transaction limits?**

A: You can simply adjust your Daily Cash Withdrawal Limit for different card types (including ATM cards and credit cards) via local HSBC and Hang Seng ATMs and at local HSBC branches, and adjust your Non-registered Accounts Daily Transfer Sub-limit at local ATMs via local HSBC and Hang Seng ATMs, through HSBC Personal Internet Banking and at local HSBC branches.

Steps for individual channels:

	HSBC Personal Internet Banking (Security device is needed)	Local HSBC and Hang Seng ATMs
1.	Logon Personal Internet Banking	Insert the ATM card and enter your PIN
2.	Select "Pay & transfer"	Select "Other services (New service available)"
3.	Select "Daily payment and transfer limits"	Select "Other services"
4.		Select "Enquire or change local ATM related limits"

**Q: When will my new ATM transaction limits submitted via respective channels be effective?**

A: Below lists the effective period required for different channels:

Local HSBC or Hang Seng ATMs: For change requests (for both Daily Cash Withdrawal Limit for different card types and Non-registered Accounts Daily Transfer Sub-limit at local ATMs) received before 8:30pm from Monday to Friday, or before 5:30pm on Saturday (excluding public holidays), new transaction limits will be effective on the next working day. Change requests received beyond the above processing hours will be effective within 2 working days.

HSBC Personal Internet Banking: Non-registered Accounts Daily Transfer Sub-limit at local ATMs will be changed instantly, and your security device is required for such action. ATM Daily Cash Withdrawal Limit cannot be changed through Personal Internet Banking.

Local HSBC branches: New transaction limits (for both Daily Cash Withdrawal Limit for different card types and Non-registered Accounts Daily Transfer Sub-limit at local ATMs) will be effective within 3 working days.

**Q: How does the change on the local ATM Daily Cash Withdrawal Limit of my ATM card or credit card affect my overseas ATM Daily Cash Withdrawal Limit?**

A: If you have activated the overseas ATM Daily Cash Withdrawal Limit of your ATM card or credit card, it will be adjusted automatically according to your change on your local ATM Daily Cash Withdrawal Limit. Overseas ATM Daily Cash Withdrawal Limit can be set as 0% / 50% / 100% of the local ATM Daily Cash Withdrawal Limit.

**Q: I have reported loss of my credit card and requested a replacement. What is the ATM transaction limit for my new credit card?**

A: For card replacement requests placed on or after 8 January 2017, if your credit card number is changed, the ATM Daily Cash Withdrawal Limit of the new card will be HKD 80,000. Your Non-registered Accounts Daily Transfer Sub-limit at local ATMs remains unchanged.

**Q: Recently I have upgraded my HSBC One account to an HSBC Premier account, while the account number remained unchanged. Will the ATM transaction limit of my new HSBC Premier card be changed?**

A: For accounts upgraded on or after 8 January 2017, the ATM Daily Cash Withdrawal Limit of your new HSBC Premier card will be HKD80,000, even if your account number remained unchanged after the upgrade. Your Non-registered Accounts Daily Transfer Sub-limit at local ATMs remains unchanged.