

## SMS Transaction Alerts for HSBC credit cardholders

Dear Valued Customer,

We would like to announce to all HSBC cardholders that effective 28 December 2011, you will receive SMS alerts for the following transactions made to your credit cards, including your supplementary(s) cards:

- 1) **Card-Not-Present\* Transactions**, which includes the following:
  - a. Online transactions
  - b. Mail Order Telephone Order transactions

*\* Note: You will receive SMS alerts for any amount charged to your card used for any of the above transactions*
- 2) **Withdrawal/Cash advance Transactions** exceeding a certain amount pre-determined by the Bank
- 3) **Purchase Transactions** exceeding a certain amount pre-determined by the bank
- 4) **First time use of the credit card**

Hence, it is important for you to provide us with your current mobile telephone number to ensure that you receive the SMS transaction alerts. You may choose not to receive the SMS transaction alerts but kindly note that such request may expose your credit card(s) to a higher risk of fraud.

For any enquiry or to update your mobile telephone number, please contact our HSBC Call Centre at 1300-88-1388 or visit our branches.

## SMS Alert FAQ

### **Can I change the pre-determined threshold amount set by the bank?**

Yes, you may do so by contacting our HSBC Contact Centre or visit our nearest branch.

### **Can I choose not to receive such SMS alerts?**

Yes, you may opt not to receive such SMS for any transaction alerts. You must submit such request in writing to:

HSBC Credit Operation Department  
PO Box 13688,  
51100 Kuala Lumpur

However, we would like to highlight that such request may expose your credit card(s) to a higher risk of fraud.

### **Will I be receiving SMS alerts for my supplementary cards?**

Yes, the SMS alerts will be triggered based on transactions made for both your primary and supplementary cards

### **If I have made an overseas transaction, will the SMS alert show the transaction in local currency or in that particular foreign currency?**

You will receive the SMS alert indicating the amount spent in that particular foreign currency.

### **Will I be charged on the SMS cost for these SMS alerts?**

No, however you may incur roaming charges when you receive this SMS at overseas.