



# Malta Business Card Q&As

## All cards

### When can I start to use the new card?

You can start to use your card as soon as you receive both your card and pin.

### Why do I need a new PIN?

For security purposes and since the card being issued is new, a new PIN is required.

### Will my card number remain the same?

No, your new business card will have a new number. If you have included your old card number in, for example online wallets or for recurring transactions, then you will need to change it to your new card number before you make another payment.

### Will my card work in the same way?

Yes, your card will work like it does now and is universally accepted – online, over the phone, in store – anywhere Visa is accepted.

### What do I do with my old card?

Once you have received your new card and pin, please destroy the old card, preferably by cutting it into pieces.

### Can I retain my existing Visa Negozju Card?

No, we are introducing new cards for business customers. Your 'old' Negozju card will no longer be valid after the date specified in the letter sent to you.

### What happens to transactions on the old card?

You can continue to use your old card until 21 March 2017, after that date we will not be able to carry out/ approve any more transactions.

### I have employees travelling during the changeover period – what do I need to do?

The old cards will still be valid until 21 March 2017. If employees will be away over that time, please ensure that they have the new card with them.

### Are there any changes to existing card fees?

No, we are not making any changes to pricing. A Statement of fees is available.

**What do I do if I have recurring transactions or if my card details are held by a retailer?**

You will need to change the card details with that retailer when you receive your new card and definitely before 22 March 2017, otherwise your card will be declined and you might not receive the service you are paying for.

**What about Verified by Visa?**

As we are changing the card number, you will need to re-register your new card for Verified by Visa as we are not able to do this for you. You can register either through the on screen prompt when you are doing a transaction, or online at [www.hsbc.com.mt/secure-online-transactions](http://www.hsbc.com.mt/secure-online-transactions).

**Credit Cards only****What do I need to do to allocate limits between cardholders?**

Please speak to your Relationship Manager or call our contact centre on 2380 8000.

**How will the new loyalty programme work?**

You may redeem your existing points against flypass points until 21 March 2017. Any remaining points will be transferred to your new card and you will accrue points on our new programme.

You will also have the flexibility to start redeeming your existing points immediately against airline cashback (for full details please see HSBC Business Cards factsheet and our Rewards terms & conditions).

**How does this compare to the old programme?**

Airline cashback can be used against any airline ticket purchase made by your Visa Credit Card. This is more flexible as under the old loyalty programme, flypass points were tied to one airline.

**I need a new card for a new employee what do I need to do**

Please speak to your Relationship Manager or our contact centre on 2380 8000.

**What about my existing Direct Debit to pay my outstanding balance?**

No action is required from your end. We will carry out any required changes.

**Will I still be able to view the statements from my old card on my internet banking profile?**

Yes, you will be able to view your credit card statements in line with the existing retention policy.

**Debit Cards only****What is the difference between my new Visa card and my old Visa Electron?**

The new Visa debit card will be accepted in more places as Electron is limited to fully electronic POS terminals and ATMs.

**Will I still be able to view the statements on my old card on my internet banking portal?**

Yes, as all transactions are on your business account. Statements can be retrieved in line with the existing retention policy.