

# The HSBC Business Cards Package

Helping you grow your business more successfully



Our HSBC Business Cards have been purposely designed for businesses like yours and give you immediate and easy access to your money. These cards are easy to use and are an ideal way of keeping track of your day-to-day expenses. HSBC Business Cards can be used for all your business needs and expenses, such as petrol, travel, hotels and restaurants, building materials, office supplies and equipment.

### **HSBC Business Debit Card**

Our new HSBC Debit Card can be used to withdraw funds directly from your business account from all ATMs displaying the VISA sign worldwide and can also be used to effect purchases from any outlet displaying the VISA sign.

### **HSBC Business Credit Card**

The new HSBC Credit Card is also your ideal travel companion offering you a multi-trip travel insurance and the chance to earn reward points which you can redeem under the airline ticket programme. It also grants your business up to 56 days interest free credit to give you flexibility to manage your cashflows, and so much more.

### **Eligibility**

The Credit Card is available to registered businesses (with VAT registration number) including self-employed, sole traders, partnerships or companies, provided the business meets our policy requirements.

### **Credit limit**

Subject to approval – minimum limit of €700.

### **Features at a glance**

- Make secure payments from your office and abroad, online or face-to-face
- Shop with confidence with Verified by Visa when you shop online at participating merchants
- Keep your cash flowing:-
  - Choose to pay either the full balance or the minimum repayment by Direct Debit from your Business Account each month
- Access to our network of Deposit Machines and ATMs to deposit cash notes and cheques
- Allocate different credit limits to your cardholders
- Itemised monthly credit card statements mailed to your business address
- The Business Debit Card is linked to your business account and can be used both locally and abroad

### **Stay in control**

- Check your account any time through Internet Banking
- Itemised statements each month you use your card
- We can also provide cards for your employees so:
  - they can transact on behalf of the business
  - you can keep control of their expenses

### **Insurance cover**

- **Business travel insurance\*** covering you and any additional card holders at no additional cost for your business trips and holidays. Policy covers basic travel requirements including any equipment you may take with you, such as a laptop. Full details are available from the Policy Terms and Conditions which may be downloaded from the Bank's website or made available from any HSBC Bank Malta branch
- **Insurance cover\*** for up to 15 minutes on money withdrawn from ATM/Deposit machines and during the deposit of money in ATM/Deposit machines
- Any purchases which you make with your VISA Business card will be covered by a **Purchase Protection\*** cover at no additional cost. Full details are available from the Policy Terms and Conditions which may be downloaded from the Bank's website or made available from any HSBC Bank Malta branch

\*The Business Travel Insurance and the Purchase Protection cover are provided by Citadel Insurance plc.

### **Other benefits**

- The VISA **Global Customer Assistance Service** is also available to you as an HSBC Business card holder, offering the following facilities:
  - Reporting of a lost or stolen card
  - Emergency cash disbursement
  - Emergency travel assistance
  - Medical referral service

### **Loyalty reward points**

Every time you use your VISA Business Credit Card to pay for your purchases, you will earn reward points, depending on the value of the transactions carried out by yourself. You can benefit from a EUR20 cashback every time you redeem 5000 reward points with us.

Full details are available from the HSBC business rewards document found on the website or from any HSBC Bank Malta branch.

### **Contact points**

For further information please contact our Business Banking Direct on 2380 8000 to discuss your requirements. You can also visit our website [www.business.hsbc.com.mt/businesscards](http://www.business.hsbc.com.mt/businesscards) for more details.