

Travel Update Geographic Restriction Feature - Bahrain

1. What is Travel Update solution?

Travel Update solution helps customers to maintain a list of 'approved' Countries and regions for Debit/Credit card ATM/ Point of Sale (POS) transactions. HSBC Cardholders can inform the bank of the countries/regions they are visiting and scheduled dates of travel. HSBC will update its systems accordingly. Location based fraud checks will not be applicable on transactions done in the countries/regions present in the 'approved' country/region list within the maintained travel period.

2. What is Cards Geographic Restriction solution?

Geographic Restriction solution allows HSBC Cardholders to block transactions in selected countries or regions by contacting phone banking and updating the list of countries/regions where the HSBC Cardholder does not want ATM / Point of Sale (POS) transactions to be allowed.

3. Do transactions conducted via Personal Internet Banking (PIB) transactions fall under 'Card present' transactions?

No. Personal Internet Banking transactions are not considered as card present transactions and therefore these transactions will not be affected.

4. If you have not opted to avail the Travel Update solution, will transactions from all countries go through post normal Card Fraud System checks?

Not necessarily. There will be location based checks applied for magnetic stripe and chip and signature transactions which may result in rejection of the transactions. Chip and PIN transactions will go through post normal fraud checks. Updating travel details increases the likelihood of the transactions getting approved.

5. Are there any ATM / Point of Sale (POS) transactions out of scope of Geographic Restriction?

No. All cards (Debit/Credit) related transactions at ATM / Point of Sale (POS) won't go through from a particular country or region (including Bahrain), if you have added that country/region to the blocked list.

6. Is there any restriction placed on certain countries or regions to be enabled in Travel Update and Geographic Restriction solution?

No. All countries/regions can be added in the Travel Update and Geographic Restriction solution.

7. What must I do in the event that I wish to enable the use of Travel Update?

A cardholder travelling abroad can contact the call center and update the countries/regions of travel and dates of travel. Transactions from these countries/regions will go through based on the routine Card Fraud System checks. This will be applicable for both magnetic stripe and chip and signature transactions. Chip and PIN transactions will not be subjected to travel update checks.

8. How does the Travel Update solution exactly work?

At a time, you have the option to update up to 3 trip details. Each trip should have a start and end date, and up to 15 countries/regions can be added in a single trip. The trip duration for any 2 trips should not overlap.

9. Can I limit my Travel Update and Geographic Restriction to either my Debit or Credit card?

Yes, you can.

10. How long will the Travel Update and Geographic Restriction be valid for?

Travel Update will end at the end of the travel period. There will be no start or end date for Geographic Restriction. The country would remain perpetually in the list unless removed manually.

11. How many countries/regions can be added to Geographic Restriction solution to block transactions?

Up to 15 countries/regions.

12. Can I permanently activate Travel Update?

No. Travel Update will end at the end of the travel period

13. What is the maximum period allowed to activate Travel Update?

Travel Update can be activated for 3 months at a stretch. If your travel plans go beyond 3 months, you can contact our phone banking again at the end of 3 months, to re-activate the Travel Update.

14. If I enable Travel Update and Geographic Restriction on my Primary Credit or Debit card, will this automatically enable transactions on all supplementary/joint cards linked to my account?

No. Travel Update and Geographic Restriction has to be enabled separately for Primary and Supplementary cards

15. Who can request for Travel Update and Geographic Restriction on Primary & Supplementary cards?

Primary cardholder can request for Travel Update and Geographic Restriction, on both the Primary and Supplementary cards.

16. Why should I call and update my travel plan every time?

Updating us of your upcoming travel plans, can improve the security of your overseas transactions and will ensure that your transactions are not declined unnecessarily because of HSBC fraud monitoring for unusual card use.

17. What should I do if I notice a suspicious transaction?

Please notify us immediately by contacting our 24 hours Call Center team at

- | | | |
|-------------------------------------|----------------------------------|--|
| ▶ Premier customers: | Within Bahrain: 8000 1288 | Outside Bahrain: +973 1756 9643 |
| ▶ Advance customers | Within Bahrain: 1756 9569 | Outside Bahrain: +973 1756 9569 |
| ▶ Personal banking customers | +973 17529460 | From within and outside Bahrain |