



#### IMPORTANT REMINDERS:

*Your new card is a credit card.*

*You must select "credit card" at an ATM. If you select "debit card" the ATM machine may not return your card to you.*

*You pay a fee for all cash withdrawals.*

*ATM withdrawals incur a fee. Fees are paid out of your allotment. You will not be refunded for fees paid.*

*Wherever possible eliminate cash withdrawals.*

*Use the card directly at a merchant.*

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## Your New HSBC MSF Card

### WHAT YOU NEED TO KNOW

Your new MSF cards will arrive pre-activated and will have a chip and PIN. The PIN will be the last four numbers of your missionary ID in most cases. Please ask your mission office what your PIN is.

**BEFORE USING YOUR CARD, PERFORM A BALANCE INQUIRY AT AN ATM.** This will confirm your PIN so you can withdraw cash and make purchases. Do not trust the "Available Balance" shown at the ATM. It will not be correct.

Your new card is a credit card, not a debit card. When making purchases or withdrawing cash select "Credit Card."

A fee will be charged every time you withdraw cash. Please use your card directly at the merchant where possible, to avoid excess fees.

**REMEMBER:** You are responsible for managing your own expenses. It is recommended that you record your expenses in your planner or another convenient place.