



Card Swap

If you get calls & messages from unknown numbers offering to replace your credit cards for promos, card upgrade, security chip enhancement, annual fee waivers, increase in credit limit or due to fraudulent transactions, that might be a scam.

Scammers can pose as bank staff asking you to surrender your credit card for their personal use. We will NEVER ask you to give your cards as part of our offers.

Protect yourself:

- Watch out for calls & messages from unregistered numbers asking you to surrender your card
- If the caller asks you for personal or account details with urgency or threat, refuse and just end the call. Note that fraudsters are very persuasive and may even have your personal details to convince you that they're from HSBC! When in doubt, end the call immediately.
- Never give your card to an unauthorized person.
- Do not give or show your credit card details to anyone.
- Call our hotline to verify if the instructions on card replacement is legitimate.