

Frequently Asked Questions

1. Why is there a need for an One-Time-Password (OTP) to complete an online purchase?

An OTP helps to protect against online fraud. It is a secure way to authenticate whether the customer who is making an online purchase is the rightful owner of the debit card being used.

2. Can I choose not to use the OTP service for online purchases?

No. Bangladesh Bank regulation has mandated the use of OTP for every online purchase.

3. Do I need to take any action to be enrolled in the OTP service?

No. You will just need to have a valid mobile number registered with the Bank for sending the OTP via SMS.

4. When do I enter the OTP and how do I receive the OTP from HSBC?

When you make an online purchase using your debit card, a pop-up message will appear on your screen asking you to enter the OTP. This OTP will be sent to your mobile number registered with the Bank via SMS.

5. Will I be charged a fee for receiving the OTP via SMS?

No. The OTP service is free of charge. The Bank shall notify customers if any charge is imposed in future for this service. You can find the latest tariff guide for services on the HSBC Bangladesh website.

6. If I do not have my mobile phone registered with the Bank, can I still make an online purchase?

If you do not have your mobile number registered with the Bank, you cannot receive the OTP and therefore your ability to make online purchases will be very limited. There are some unsecured websites that support online transactions without the OTP security requirement but we strongly discourage customers from transacting on such websites.



7. How can I update my contact details?

To update your contact details, you can:

Log on to HSBC Personal Internet Banking from www.hsbc.com.bd -> add/update your mobile number from Update Personal Information menu

If you have not registered for HSBC Personal Internet Banking yet, visit www.hsbc.com.bd and complete HSBC Personal Internet Banking online registration using your Debit card detail. You will be able to update your Mobile Number and Email Address during the online registration process.

Visit nearest HSBC branch and submit application for account information change

8. Can the Bank resend the OTP to me due to non-receipt?

If you have not received the OTP, you can request for the OTP to be resent, up to a total of 3 attempts. Do note however, that the OTP may be delayed due to circumstances beyond the Bank's control as there are dependencies on the carrier (telco) and network stability. Please also ensure that your mobile number is updated in the Bank's records in order to receive your OTP from the Bank.

9. If receive an error message that says that my card has been locked. How can I unlock my card?

To unlock your card, please call 16240 in Bangladesh or +88 096127 16240 from overseas, from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays. Your card can be unlocked after successful completion of the required identification protocol.

10. What if I require further assistance?

For all enquiries related to the OTP service, please call us on 16240 in Bangladesh or +88 096127 16240 from overseas, from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.