

Step 6

Please enter your 13-digit CNIC number

Select OK to confirm

Select Clear to re-enter your CNIC

Enter your 13-digit CNIC number

Step 7

Enter your 4-digit ATM PIN

Select Yes to confirm

Select No to re-enter

Select your 4-digit PIN code

Step 8

Re-enter your 4-digit ATM PIN

Select Yes to confirm

Select No to re-enter

Re-enter your PIN code

Step 9

Your HBL DebitCard has been activated successfully. Please memorise your ATM PIN and do not disclose it to anyone

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Check for successful card activation message and memorise your PIN code

Your Personal Identification Number (PIN) should not be shared with anyone.

HBL DebitCard Terms and Conditions can be downloaded from <https://www.hbl.com/Download/CNP.pdf>

For further information, please contact HBL PhoneBanking at **111-111-425** or visit **www.hbl.com**

HBL DebitCard

HBL

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Chip & PIN Card

Your security comes first



HBL DebitCard

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Welcome to a world of convenience with enhanced security. Your HBL DebitCard is now a Chip & PIN debit card. At the time of card activation, you will be required to generate a Personal Identification Number (PIN). You will now be required to use this PIN when you make a purchase on the POS machine at any merchant outlet.

The following steps will occur when you use your Chip & PIN debit card at any merchant outlet:

Step 1

Merchant inserts your card in a PIN enabled POS machine

Step 2

Merchant enters the transaction amount

Step 3

Machine prompts for a PIN to be entered by you

Step 4

You enter your HBL DebitCard PIN in the machine

Step 5

Upon entering the correct PIN, the transaction is confirmed and completed

Please also familiarise yourself with the information below:

1. If you enter the wrong PIN more than three times, it will render the card temporarily unusable. You will then have to contact HBL PhoneBanking at 021-111-111-425 to reset the PIN.
2. For POS machines without PIN authentication support, you will have to complete the transaction by signing the receipt.
3. Change your PIN code frequently through the PIN change option at any HBL ATM.

HBL DebitCard Activation

To activate your HBL DebitCard, please follow the steps mentioned below:

Step 1

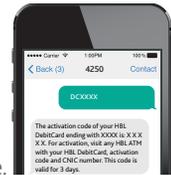
Generate your 5-digit activation code by sending the following SMS to 4250 using your mobile number registered with HBL:
DC(Last 4 digits of your debit card)
Example: DC4321

Once the code is received, visit any HBL ATM along with your HBL DebitCard, activation code and CNIC number.

Note:

1) This code is valid for 3 days only.

2) In case your activation code expires, please repeat Step 1 of the card activation process to generate a new activation code.



Step 2



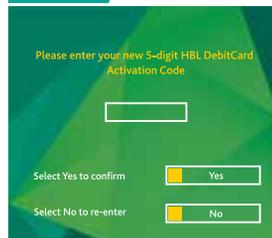
Insert your HBL DebitCard into any HBL ATM

Step 3



Select your preferred language

Step 4



Enter your 5-digit HBL DebitCard activation code

Step 5



Enter your date of birth (DDMMYY)