National Payment Switch Bangladesh

Frequently Asked Question

Date: October 2025

HSBC

General queries

1.1 What is National Payment Switch Bangladesh (NPSB)?
Ans. National Payment Switch Bangladesh (NPSB) is a domestic ATM sharing network governed by the Bangladesh Bank. Through this network NPSB member bank's customers are to perform ATM transactions at other NPSB member banks' ATM terminals using their Debit/Credit/ATM cards.

1.2 Can I use my existing HSBC ATM card at NPSB member bank's ATM terminals for transaction?
Ans. Yes. You can use your existing HSBC ATM card at NPSB member bank's ATM terminals for ATM transaction. You do not need to replace your ATM card for your card to be supported in NPSB member bank's ATM terminals.

1.3 How many ATM terminals in Bangladesh I can use to withdraw fund using HSBC ATM card?
Ans. You should be able to perform ATM transactions at all NPSB member banks' ATM terminals country-wide. Please note, particular ATM terminal(s) may reject ATM transaction due to ATM terminals owner banks' specific technical setup

1.4 What transactions I can do in NPSB member bank's ATM terminals using HSBC ATM card?
Ans. You should be able to enjoy cash withdrawal, balance enquiry and check mini statement in NPSB member bank's ATM terminals using HSBC ATM card. Please note, particular ATM terminal(s) may reject ATM transaction due to ATM terminals owner banks' specific technical setup

1.5 Is there any daily limit for cash withdrawal from NPSB member bank's ATM terminals using HSBC ATM card?
Ans. Your existing HSBC ATM card's daily limit for cash withdrawal from HSBC ATM terminal is applicable for cash withdrawal from NPSB member bank's ATM terminals using HSBC ATM card. Please note, the maximum cash dispense in one go from ATM terminal is decided by the ATM terminals owners' specific technical configuration.

1.6 Can I check my account balance and retrieve mini statement using HSBC ATM cards in NPSB supported ATMs?
Ans. Yes. Ideally you should be able to check your account balance and retrieve mini statement using HSBC ATM cards in NPSB supported ATM terminals. Please note, particular ATM terminal(s) may reject ATM transaction due to ATM terminals owner banks' specific technical setup

1.7 Can I use my HSBC EMV chip card and magnetic stripe card at NPSB member bank's ATM terminals?
Ans. Yes. You can use both of your HSBC EMV chip card and magnetic stripe card in NPSB member bank's ATM terminals. Please note, particular ATM terminal(s) may reject ATM transaction due to ATM terminals owner banks' specific technical setup

1.8 Can I enjoy NPSB facility outside Bangladesh?
Ans. No. NPSB is a domestic ATM sharing network thus this support transaction within Bangladesh only. Only NPSB member bank's ATM terminals within Bangladesh can support NPSB transaction.

1.9 Why has HSBC added NPSB transaction facility in HSBC ATM card?
Ans. HSBC has added the NPSB transaction facility in HSBC ATM card to offer its customer larger network facility for doing their ATM transactions in a nominal cost. Previously HSBC cards were supported in few VISA Plus ATMs within Bangladesh only and the transaction charge was much higher.

Transaction charge

2.1 What is transaction charge for using HSBC ATM cards in NPSB supported ATMs?
Ans. Charge for ATM transactions at NPSB member banks' ATM terminals using HSBC card is as follows:

- Cash Withdrawal BDT 15.00
- Balance Enquiry BDT 5.00
- Mini Statement BDT 5.00

2.2 I have a HSBC SELCT ATM card. What is transaction charge for using HSBC ATM cards in NPSB supported ATMs?
Ans. HSBC SELECT ATM cards holders can enjoy ATM transactions at NPSB member banks' ATM terminals completely free.

- Cash Withdrawal Free
- Balance Enquiry Free
- Mini Statement Free

2.3 Is there any extra charge for supporting NPSB transaction facility?
Ans. No. There is no extra charge other than the above mentioned transaction charge for supporting NPSB transaction facility. For all ATM related charges, the standard tariff available in www.hsbc.com.bd will be followed.

Technical queries

3.1 I have tried to withdraw fund from NPSB member bank's ATM. The fund is debited from my account but I have not received the cash. What to do?
Ans. Please immediately call at HSBC contact centre or contact any HSBC Bangladesh branch or call your relationship office to report the incident. You have to confirm your account number, transaction amount in BDT, name of the ATM terminals owner bank, ATM terminal location, date of incident, time of incident along with other verification information asked from you.

3.2 How long does it take to settle ATM transaction dispute under NPSB?
Ans. The standard turnaround time for settling NPSB dispute is maximum 7 (Seven) working days from reporting. The settlement may take little longer due to complexity of the transaction and investigation dependency.

3.3 While withdrawing fund from NPSB member bank's ATM my ATM card has been captured. What to do?
Ans. Please immediately call at HSBC Contact Centre or contact any HSBC Bangladesh branch or call your relationship office to report the incident. You have to confirm your account number, transaction amount in BDT, name of the ATM terminals owner bank, ATM terminal location, date of incident, time of incident along with other verification information asked from you. HSBC will take this up with that bank and update you your card status.

3.4 The NPSB member bank's ATM does not support my HSBC ATM PIN (6 digit PIN). What to do?
Ans. Few NPSB member bank's ATM terminals may not capable of accepting HSBC ATM PIN (6 digit PIN) due to ATM terminals owner banks' specific technical configuration. In that case you can choose any other NPSB member bank's ATM.

3.5 How long does it take for the entire transaction be processed?
Ans. The NPSB transaction get processed instantly like your ATM transaction in HSBC ATM terminal using HSBC ATM cards. However accidently the transaction processing time could be longer due to ATM terminals owner banks' specific technical setup or connectivity.

3.6 How long does it take to debit my account when I do ATM transaction from NPSB member bank's ATM terminals?
Ans. Your account gets debited instantly like your ATM transaction in HSBC ATM terminal using HSBC ATM cards.

HSBC Contact Detail

- HSBC Contact Centre: 16240 (accessible from within Bangladesh); +88 096667 16240 (accessible from overseas) 24/7, including government holidays.
- Email us

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