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The Cashback checking account is similar to the Essential checking account, only that it requires an average balance of \$1500 to get 1% cashback up to \$2000 per month. However, the 1% cashback only applies to signature-based transactions meaning that you have to run the debit card as credit. HSBC

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An ATM card only allows you to get money from your checking or savings account at an ATM. Another primary difference between a HSBC debit and ATM card is that an HSBC debit card has a Mastercard® logo on its face. That means you can use our debit card wherever Mastercard® debit cards are accepted, for example, department stores, restaurants ...

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