

# HSBC age-friendly banking

A guide to help you secure your finances both now and in the future



Together we thrive

Contents	Page
Introduction	2
Safeguarding your money	
◆ Protecting yourself from scams and fraud	3
◆ HSBC Safeguard	6
Securing your finances for the future	
◆ Third party authorities	7
◆ Legacy planning	10
Understanding digital banking	
◆ Advantages of digital banking	12
◆ Common concerns about digital banking	13
◆ Our digital banking	15
◆ Getting started	15
• HSBC HK Mobile Banking app	16
• HSBC Online Banking	19
◆ Staying safe online	25
Contact us	

The information shown in this guide is for reference only. You should not base on this material alone to make decision. The information in this guide relating to third party authorities and legacy planning is only intended to provide you with a general guide to the options available to you and does not constitute legal or tax advice. If you are in doubt about any content in this guide, you should seek independent professional advice. We do not undertake any obligation to issue any further publications to you or update the contents of this guide and such contents are subject to changes at any time without notice. They are expressed for general information purposes only and do not constitute advice or recommendation. HSBC staff or representatives are not allowed to provide tax or legal advice. You should seek tax or legal advice from independent professional. In no event will The Hongkong and Shanghai Banking Corporation Limited, HSBC Life (International) Limited or HSBC Group be liable for any damages, losses or liabilities including without limitation, direct or indirect, special, incidental, consequential damages, losses or liabilities, in connection with your or any third party's use of this guide or your reliance on or use or inability to use the information contained in this guide.

## Introduction

Hong Kong boasts one of the world's longest life expectancies and as a result our elderly population, those aged over 65, is predicted to reach 2.58 million or around 36 per cent of the population by 2064<sup>1</sup>.

To support our aging population, the banking sector has an important role to play in delivering goods and services that cater to their needs and help them to prepare for their financial future. By promoting 'age-friendliness', we can ensure that customers of all ages receive the necessary support to access our banking services, stay vigilant for financial crimes and be aware of the legal instruments available to support them in the years ahead.

We encourage you to read this guide carefully and to keep it at hand as it is designed to help you bank with confidence as well as to plan for a secure financial future. At HSBC, we are here to help you every step of the way.

<sup>1</sup> 'Hong Kong Population Projections 2015-2064', by Census and Statistics Department



## Safeguarding your money

### Protecting yourself from scams and fraud

HSBC has industry-leading fraud detection systems designed to protect our customers. However, we still want you to be aware of the different ways in which criminals might try to steal money. By being able to recognise the risks and remaining alert to suspicious behaviour, you can play an important role in safeguarding your finances from harm.



#### Am I vulnerable to scams and fraud?

Anyone can become a target for scammers. Fraudsters are always looking for new ways to deceive you, so it is worth being aware of how some of these scams work.

Most scams are uninvited and have several common features, such as asking for personal information or security details, or creating a false sense of urgency. Scammers hope to trick you into revealing key details about your account, allowing them to steal your money.

### Examples of scams and fraud



#### Email scams

Emails are sent by fraudsters to encourage you to share personal details or click on fake links.

##### Example

You receive an email that appears to be from your bank.

##### A bank would...

email you details of services that they feel might be useful.

##### A fraudster might...

email you asking for your PIN or banking passwords.



#### Text scams

A fraudster sends you a text message that appears to be from your bank or another trusted organisation.

##### Example

You receive a text message asking you to call your bank urgently at a given number. When you call, you are asked about a certain payment from your account which appears to be suspicious.

##### A bank would...

stop the payment, cancel your card and issue you with a new one.

##### A fraudster might...

ask for your log on information claiming that this is needed in order to stop the payment.



## Phone scams

A fraudster calls you pretending to be your bank or a trusted organisation. They may already know some of your personal information and try to convince you of their authenticity.

### Example

You receive a phone call claiming to be from your bank's fraud team. They ask you to assist them in a fraud investigation.

### A bank would...

explain that there has been some unusual activity on your account and check to see whether you have made the payments. If not, they will stop the payment, cancel your card and issue you a new one.

### A fraudster might...

ask you to transfer funds to another account for safekeeping and may also ask for your PIN or online banking passwords and security details.



## Investment scams

Fraudsters claim to have an attractive investment opportunity, backed by false testimonials or marketing materials to make their claims seem more convincing.

### Example

You are contacted about investment opportunities.

### A bank would...

speak to you about your risk tolerance to understand your needs before performing any investment transactions.

### A fraudster might...

claim to have a time-limited investment offer with high returns and little risk. They may attempt to pressure you into accepting quickly.



## Romance scams

Somebody you have never met in person contacts you to say they are in love with you. They then make up a reason to ask you for money.

### Example

Your contact tells you their relative needs an urgent operation. They proceed to ask you for money as a favour, promising to return it.

### A bank would...

not enquire or contact you about personal matters; but only professional ones.

### A fraudster might...

tell you they have a large inheritance but are unable to access the money without funds from you.

## Examples of scams and fraud (Con't)



### Online scams

Fraudsters use fake shopping websites or pretend to sell goods in order to acquire your payment details.

#### Example

You are shopping online and find an item you want to buy. You do not know who the seller is.

#### A bank would...

advise you to check if there is a padlock icon on the top left side of the website address bar.

#### A fraudster might...

have their scam site pose as a genuine one. They hope to convince you to buy something in order to obtain your payment details.

### Account takeover fraud



Fraudsters may impersonate your internet provider and advise that there is a problem with the internet. Their aim is to obtain your banking details by persuading you to install malignant software.

#### Example

You receive a call from someone claiming to be your internet provider. They ask you to download a software which will allow them to see your computer screen. They then convince you to log on to your bank account as a 'test'.

#### A bank would...

only request to screenshare your computer if you initiated the call.

#### A fraudster might...

make a call to you and ask you to give them access to your computer to fix 'problems'.



## What do I need to do?

Here are some tips to help protect you against these scams:

- ◆ Always be suspicious of unsolicited approaches
- ◆ Check your bank statements regularly and contact us if any unexpected transactions appear
- ◆ Never share your personal information with anyone
- ◆ Register for biometric authentication, ie iOS Face ID®, iOS Touch ID®, Android™ Fingerprint ID<sup>1</sup>
- ◆ Regularly update bank account passwords
- ◆ Shred important documents or paperwork that contains personal information

<sup>1</sup> For compatible devices only, details of which can be found at [www.hsbc.com.hk/ways-to-bank/mobile-apps/banking](http://www.hsbc.com.hk/ways-to-bank/mobile-apps/banking).

## HSBC Safeguard

Today's connected world offers great convenience for customers, but financial crime has become a global issue. Banks play a vital role in protecting the integrity of the financial system, and HSBC is committed to meeting the highest standards in our controls against financial crime.

### ? Why is HSBC Safeguard relevant to me?

HSBC Safeguard is a series of initiatives designed to safeguard your finances and keep criminals out of the financial system. It involves strengthening our ability to detect and deter money laundering and sanctions evasion as these activities harm lives and communities.

Financial crime and fraud can affect anyone. From time to time, we request up-to-date information from our customers. The information we request will help us safeguard your accounts and ensure that our systems and processes are better able to protect the integrity of the financial system upon which we all depend. We believe in working together with our customers to help us fight against financial crime and take our obligation to protect your data and give you peace of mind very seriously.

### ? What do I need to do?

You do not need to do anything at the moment, but if you receive a request for information from us, please:

- ◆ Do not hesitate to contact us if you have any questions about updating your personal information
- ◆ Ensure that the information you provide to us is complete, accurate and up-to-date
- ◆ Respond in a timely manner



## Securing your finances for the future

Some people might consider it too private or difficult to discuss what will happen to their finances as they age. However, not having a plan in place can create stress, confusion, family conflict and possibly unnecessary expenses when dealing with the unexpected.

In this section we outline two key considerations that help to ensure your assets are properly managed in the future:

### ◆ **Third party authorities**

### ◆ **Legacy planning**

If you plan to have a Power of Attorney or make a will to secure your finances in the future, we recommend seeking legal advice. A qualified solicitor in Hong Kong can guide you through the different options and highlight the key considerations as you set out your plans.

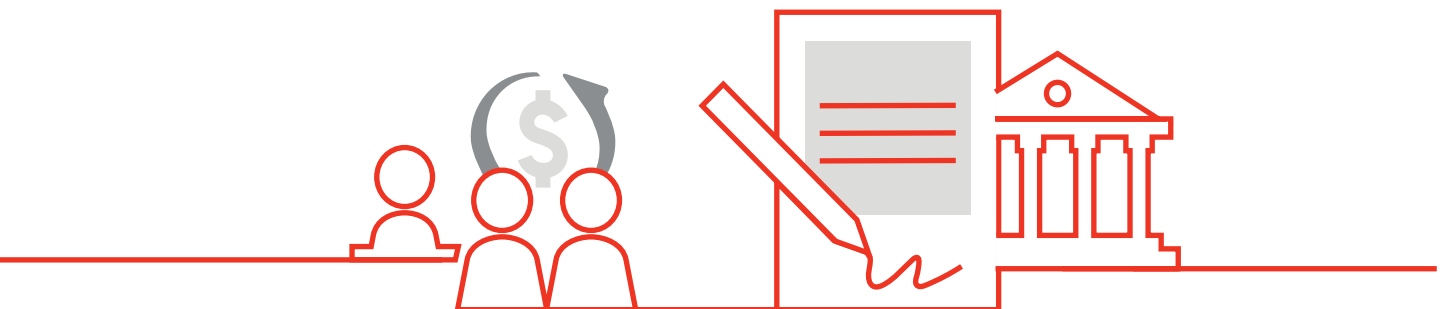
## Third party authorities

### **Powers of attorney explained**

Third party authorities are ways to give another person access to your bank account and the right to operate it under certain circumstances. One example is a Power of Attorney, which is a legal document that lets you appoint one or more representatives to act on your behalf – for instance to make financial decisions for you. This type of document can only be signed by a person with sound mental capacity.

Setting up a third party authority can be a useful way to plan for the future, regardless of your age. It can help to avoid potential family conflicts by ensuring a chosen representative has the power to make important decisions about your finances, if the need arises. There are three main types of third party authority: Enduring Power of Attorney, General/Specific Power of Attorney and Letter of Delegation.

In view of Hong Kong's growing elderly population and an increase in dementia cases, an Enduring Power of Attorney is particularly relevant.





### Enduring Power of Attorney

An Enduring Power of Attorney is a legal document that must be signed at a registered solicitor’s firm in Hong Kong. It allows a customer who is mentally capable to authorise a trusted third party to look after their financial affairs in the event that they become incapable of doing so themselves.

An Enduring Power of Attorney can therefore provide comfort that your finances are being overseen by someone you trust. An Enduring Power of Attorney must be registered with the High Court of Hong Kong when a customer is losing or has lost mental capacity.

For further details regarding different types of Power of Attorney, please visit [www.hsbc.com.hk/power-of-attorney/types](http://www.hsbc.com.hk/power-of-attorney/types).

### Authority options and managing accounts

		General/ Specific Power of Attorney	Enduring Power of Attorney	Letter of Delegation
Set up the authority option	When the account holder has mental capacity	✓	✓	✓
	When the account holder has lost mental capacity	✗	✗	✗
Manage accounts for account holder	When the account holder has mental capacity	✓	✗	✓
	When the account holder has lost mental capacity	✗	✓ Once registered with the High Court	✗
	When the account holder has died	✗	✗	✗



## How can I learn more about the different types of Power of Attorney?

Although we are not able to give any legal advice, we can provide useful information to let you know more about the different types of Power of Attorney and how you can register a Power of Attorney with us.

Please visit [www.hsbc.com.hk/power-of-attorney](http://www.hsbc.com.hk/power-of-attorney) or contact us using one of the methods listed on the last page of this guide.

### ***HSBC Basic Banking Account with Independence***

We understand it may gradually become difficult for customers living with dementia to manage personal finances. That's why we offer a Basic Banking Account with Independence service that enables those with diminished mental capacity to maintain a level of financial independence, eg to use the account to withdraw cash, make payments by EPS or enjoy other basic banking services. Meanwhile, the customer's legally appointed third party can manage any other accounts in his or her name. For more details on the service, visit [www.hsbc.com.hk/power-of-attorney/basic-banking-account](http://www.hsbc.com.hk/power-of-attorney/basic-banking-account) or contact us using one of the methods listed on the last page of this guide.





Please refer to the brochure 'Managing money when living with dementia' to learn more about how we can help people living with dementia manage their finances to make best and safe use of our banking services.



## Legacy planning

Nowadays, passing on a legacy is no longer a privilege reserved for the affluent. People are increasingly aware of the different estate planning tools available such as a will, trust deed, deed of gift and life insurance, and make use of them in allocating their assets as they wish. A wide range of tools can cater to different estate planning goals. However, as different estate planning tools may have different legal implications and involve different taxes, such as inheritance duty, stamp duty, capital gain and gift tax, please seek professional advice where necessary.

### Benefits of Legacy planning

	With a legacy plan	Without a legacy plan
 <b>Wealth transfer decisions</b>	Take control according to your own will	According to the rules of intestacy
 <b>Probate process</b>	Usually more efficient and timely; and assets could possibly be less exposed to market risk	A long, undesirable probate process is possible and assets could be more exposed to market risk
 <b>Family harmony</b>	Avoid conflicts by planning ahead 'who gets what, when and how'	Potential conflict among family members
 <b>Tax efficiency</b>	Achievable with proper planning and a good understanding of the impact of inheritance tax	Potential to be significantly impacted by inheritance tax



### How can I learn more about legacy planning?

If you would like to learn more about creating a will or other estate planning tools and the considerations you should take into account, please visit [www.hsbc.com.hk/wealth-management/legacy](http://www.hsbc.com.hk/wealth-management/legacy) or receive personalised advice from us by contacting us using one of the methods listed on the last page of this guide.

## Understanding digital banking

We are committed to making sure banking with us is easy and accessible for customers of all ages. While some of our older customers are familiar with digital technology, others face increasing challenges as they age, such as becoming less able to access bank branches or finding it difficult to adjust to digital banking. Digital banking allows you to manage your finances anytime, anywhere. But, if you've never banked online before, getting started can seem confusing and some customers worry whether banking online is safe.

This section is designed to help you:



- ◆ understand the advantages of digital banking
- ◆ understand the security features that keeps your money and your data safe
- ◆ register and use our digital banking
- ◆ understand your role in protecting yourself when banking online

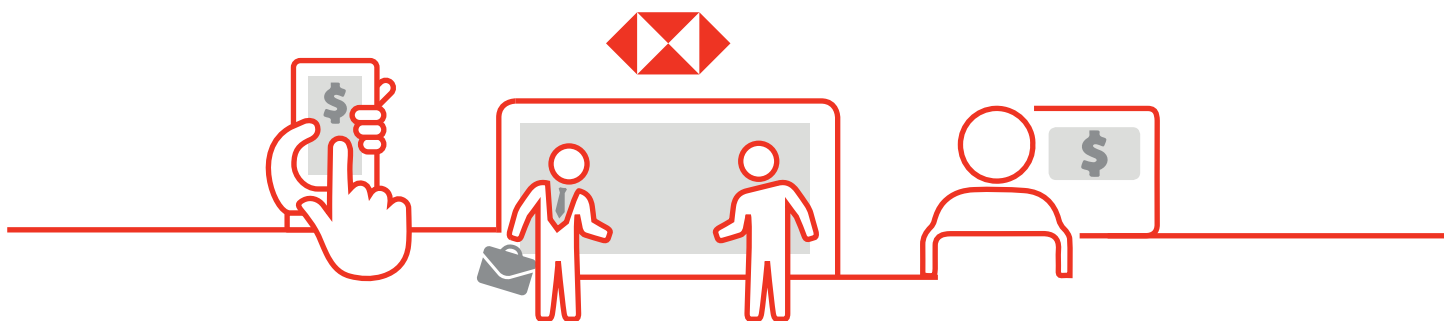


## Advantages of digital banking

Digital banking provides you with a simpler and faster banking experience that allows you to:

- ◆ manage your finances anytime, anywhere
- ◆ bank at your convenience
- ◆ process all your transactions and personal information through our strict security systems and protect them with a suite of advanced technologies

	 <b>Branch banking</b>	<b>vs</b>	 <b>Digital banking</b>
<b>Accessing banking services</b>	Visit a branch in person		Simple access via our mobile banking app or online banking, from the comfort of your home or on the go
<b>Service hours</b>	No service available outside working hours and on public holidays, except through ATMs		Most services available around the clock
<b>Security</b>	ID verification, PIN and security questions		Dual passwords, biometric authentication, memorable answer, Mobile Security Key and PIN-protected security device



---

## Common concerns about digital banking



### Is it secure?

Keeping your money safe is at the heart of what we do and our digital banking have been designed and tested to meet the highest security standards. These are some of the technologies used to protect you online:



#### **Bank-grade security**

Log on securely by using a combination of a unique username, a memorable answer, and a one-time security code generated by your security device or your Mobile Security Key. You may also choose to log on using biometric authentication (eg iOS Face ID®, iOS Touch ID® and Android™ Fingerprint ID).

---



#### **Strong data protection**

Sensitive information such as credit card details are automatically encrypted into code that only the bank can read.

---



#### **Automatic 'Time-out' feature**

Our system automatically logs you out if it sees that you are no longer using it.

---



#### **Transaction verification**

High risk transactions, such as sending money to people or changing personal information, require authorisation with your biometric credentials (eg iOS Face ID®, iOS Touch ID® and Android™ Fingerprint ID), or a one-time code generated by either your security device or your Mobile Security Key.

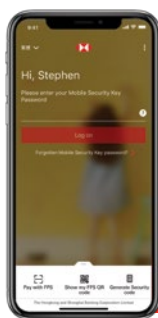
---



#### **SMS notifications**

To reduce the risk of fraud, you will receive SMS notifications when you perform certain high risk transactions.

## Mobile Security Key



**If you use the HSBC HK Mobile Banking app, you can replace your physical security device with a Mobile Security Key for logging on to mobile banking. The Mobile Security Key also allows you to generate a unique, one-time use security code to provide faster access to Personal Internet Banking.**



### Is it complicated? I'm not tech savvy at all.

Our digital services are designed to be user-friendly and intuitive to use and navigate. Over 2.6 million customers in Hong Kong are already using our digital banking services.



### What happens if I lose my mobile phone?

Your money remains safe even if you lose your mobile phone. You can think about it as being a bit like losing your ATM card. If someone were to find your ATM card, they would need to know your PIN number to access your account. The same is true for digital banking. Someone would need to know your username, passwords, your biometric credentials (eg iOS Face ID®, iOS Touch ID® and Android™ Fingerprint ID), or a one-time code generated by your security device to authorise any transactions. You can also contact us and we will immediately suspend your Personal Internet Banking to prevent anyone else from accessing your account.



### How do I get help if I have a query or if things go wrong?

If you need assistance with anything from where to find certain features, to how to do something or retrieve forgotten passwords, our customer service representatives are happy to help. You can use any of the following ways to get in touch:

- ◆ Access our Live Chat feature on the HSBC Hong Kong website or HSBC Online Banking
- ◆ Contact our call centre and speak to one of our agents
- ◆ Visit a branch and talk to one of our staff

## Our digital banking

The HSBC HK Mobile Banking app and HSBC Online Banking helps you to manage your banking needs quickly and easily. Here are some of the most useful services:



### **Accounts, transactions and e-statements**

View all your accounts at a glance, including globally-linked accounts.



### **Bill payments**

Pay a wide range of merchants online, including utilities, telephone companies, the government and charities.



### **Move money**

Make local and foreign currency transfers between your accounts or to other people, either immediately or at a future date.



### **Real-time stock quotes**

Get instant stock prices; buy or sell Hong Kong stocks in just a few steps.

## Getting started

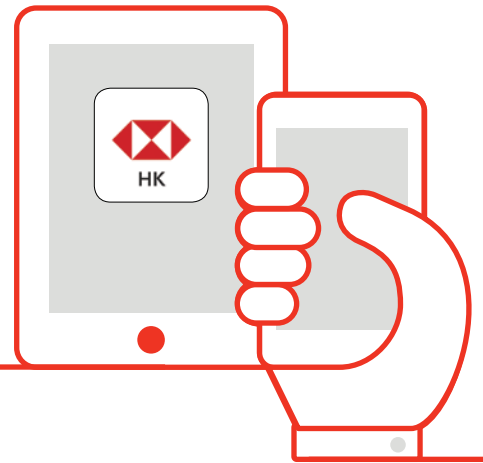
To register for Personal Internet Banking, you will need to have the following information to hand:

- 1. Your HSBC account number or credit card number**
- 2. Your ATM PIN, credit card PIN or your phone banking service PIN**
- 3. Your HKID card or passport number**



## HSBC HK Mobile Banking app

Pay bills, transfer money and view your account balance on your smartphone or tablet — the HSBC HK Mobile Banking app allows you to easily manage your finances on the go. In this section, we explain how you can get started.



### Download the app

Search 'HSBC HK Mobile Banking' from the App Store<sup>2</sup> or Google Play<sup>TM3</sup> and download the HSBC HK Mobile Banking app.



HSBC HK Mobile Banking



### Register for the HSBC HK Mobile Banking app

◆ Before you begin, please familiarise yourself with the following terms that you will encounter during the registration process:

- **Memorable question**

A question you will need to choose from a provided list.

- **Memorable answer**

Your answer to the memorable question you have selected. You will use this answer together with your password to access digital banking services.

- **Security questions**

These questions are chosen from a provided list and used for recovering your account details. You can create your own answers to these questions. You will also be asked to choose two security questions for enhanced protection.

<sup>2</sup> Apple, the Apple logo, iPhone, Touch ID and Face ID are trademarks of Apple Inc., registered or in the process of being registered in the US and other countries. App Store is a service mark of Apple Inc.

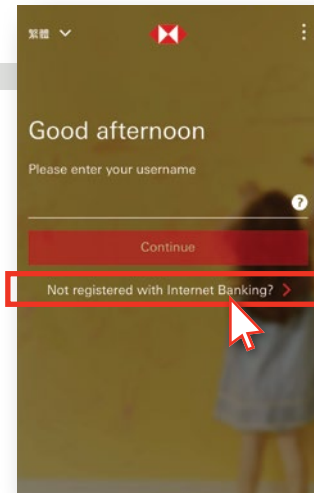
<sup>3</sup> Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.

- ◆ To register for the HSBC HK Mobile Banking app, follow the simple steps below:

### Step

# 1

Tap **'Not registered with Internet Banking?'** on the home screen.



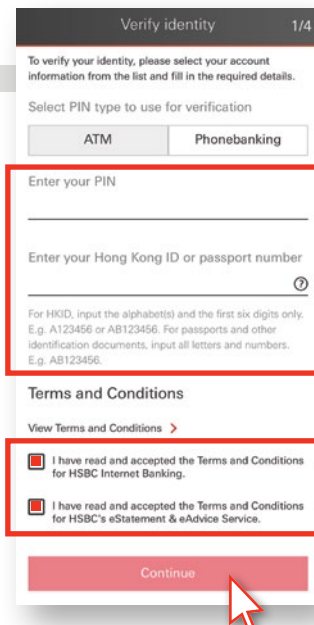
### Step

# 2

Verify your identity by filling in the **account information** requested on the screen.

Tap **'View Terms and Conditions'** to read them, then tap the checkboxes to **accept the Terms and Conditions**.

Double-check the information on the page before **tapping 'Continue'**.



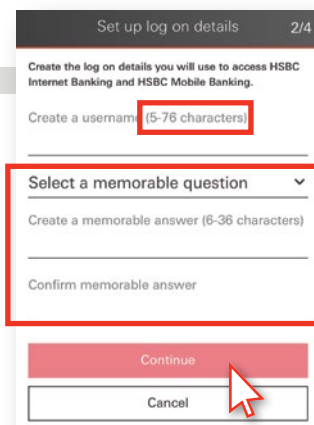
### Step

# 3

Create a username that is **at least five characters long**.

Select from a list of **memorable questions** and create a **memorable answer**.

In the box titled **'Confirm memorable answer'**, **enter your memorable answer again**, then **tap 'Continue'**.



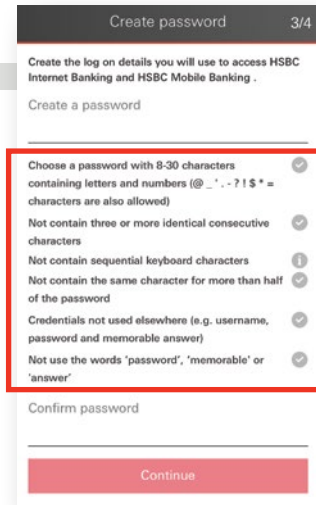
**Step**

**4**

Create a password **using the criteria shown**.

In the box titled 'Confirm password', **enter your password again**.

Then **tap 'Continue'**.



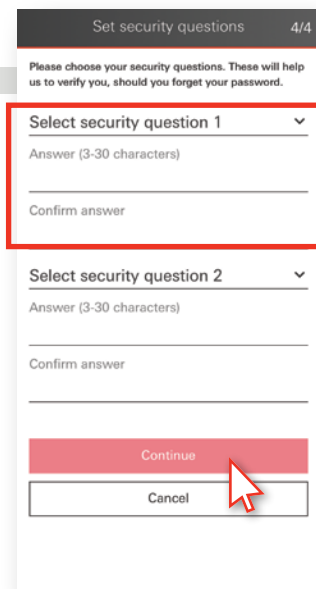
**Step**

**5**

**Select a security question** from the list and create an **answer that is 3-30 characters long**.

In the box titled 'Confirm answer', **enter your answer again**.

**Repeat this** for security question 2. Once you have completed both security questions, **tap 'Continue'**.

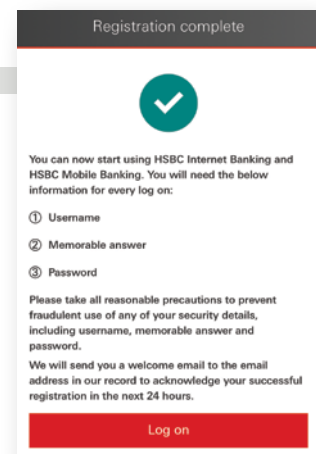


**Step**

**6**

Your registration is complete. We will send you a **confirmation email within 24 hours**.

Once you **receive the confirmation email**, you can log on to the HSBC HK Mobile Banking app.





### HSBC Security Device

We will send a Security Device to our Personal Internet Banking customers upon their request. The device has a PIN lock which minimises the chance of unauthorised use and offers you online protection against possible threats.

## HSBC Online Banking

HSBC Online Banking gives you access to your accounts from your computer at any time. In this section, we explain the simple steps to getting started with online banking. If you have already registered on the HSBC HK Mobile Banking app, you already have access to online banking and may skip this section.



### Register for HSBC Online Banking

Go to the main page of the HSBC HK website ([www.hsbc.com.hk](http://www.hsbc.com.hk)), click 'Log on' in the upper right-hand corner and click on 'Register'. You can then register for online banking in just six steps:

**Step**  
**1**

Choose your **account type** and click 'Continue'.

HSBC

# Register

HSBC HK > Register for Internet Banking - HSBC HK


## Choose your account type

Bank Account >

>
 Credit Card >

MPF / ORSO Defined Contribution Scheme >

**Note:** Please ensure you have your corresponding PIN available before proceeding



**To complete the application, you will need both:**

**For Bank Account**

- HSBC bank account number
- Bank Account PIN (Phone banking / ATM)

**For Credit Card**

- Credit Card number
- Credit Card ATM PIN

**For MPF / ORSO Defined Contribution Scheme**

- MPF / ORSO Defined Contribution Scheme membership number
- Registered Mobile Phone number

Register easily in about 5 minutes! View our [Registration Demo](#) for step by step instructions.

With our secure HSBC Internet Banking service you can:

- Make transfers and payments
- Check your balance
- Update your contact information
- Transfer funds between your accounts
- View and download statements
- Create and edit regular payments

Apply for Security Device / Mobile Security Key after completing HSBC Internet Banking registration

Both HSBC Mobile Banking and HSBC Internet Banking website are protected by an additional layer of security called two-factor authentication, giving you extra protection against online fraud and identity theft.

**Extra peace of mind when you bank online**  
You can order a Security Device / Mobile Security Key to have full access to HSBC Internet Banking services.

Note: The screen displays and the images of the website are for reference and illustration purposes only.

**Step**  
**2****Read and agree** to the Terms and Conditions.

1 Terms & Conditions   2 Verify identity   3 Set up log on   4 Choose security questions   5 Confirmation

For added convenience, signing up HSBC Internet Banking will automatically register you to eStatement and eAdvice service but NOT including "MPF eStatement and/or eAdvice service". If you would like to continue receiving paper statements and advices, please submit the request at the 'eStatement and eAdvice' section after logon that. Besides, if you would like to register MPF eStatement and/or eAdvice service, please submit the request via the 'MPF eStatement and eAdvice' under 'MPF / ORSO'.

### Terms and Conditions for HSBC Internet Banking



**IMPORTANT!** Before you use the Services, please read these Terms and Conditions carefully. By registering to use the Services, you will be considered to have accepted these Terms and Conditions and will be bound by them.

The terms used in these Terms and Conditions are defined at the end. The rules for interpreting the provisions of these Terms and Conditions are also set out at the end.

**1. Internet banking services**

(a) We may offer the Services through an Internet Site on such terms and conditions as we may specify from time to time. We have the right to do the following (or any of them) from time to time without prior notice:

- (i) introduce new Services, or vary, suspend or withdraw any existing Services;
- (ii) specify or vary the scope and extent of the Services and their features, including:

 Print    Download    I have read and accepted the Terms & Conditions

### Terms & Conditions for HSBC's eStatement & eAdvice Service

**eSTATEMENT AND eADVICE SERVICE TERMS AND CONDITIONS**



**1. Scope of Service**

1.1 Our provision and your use of the Service are governed by these Terms and Conditions. In addition, all agreements, terms and conditions governing the respective Accounts, services and products covered by the Service from time to time continue to apply unless we agree otherwise. For the purpose of the Service, the provisions of these Terms and Conditions prevail over such other agreements, terms and conditions to the extent of any inconsistency between them.

1.2 We have the right to specify or vary the scope and extent of the Service and its features from time to time without prior notice.

**2. Provision and use of the Service**

2.1 You should ensure that:

 Print    Download    I have read and accepted the Terms & Conditions

**Step**  
**3**

Verify your identity by entering the required **personal and account information** (ie **ATM PIN** for your bank/credit card account or the last 6 digits of your **registered mobile phone** for your MPF/ORSO scheme).

**a** For bank account or credit card account:

**Verify identity**

To verify your identity, select a number that only you would know from the list and fill in the required details. All fields are required

**Account Information**

Select Account Type : Bank account

Bank account number :

Select PIN type : ATM PIN

ATM PIN :

Nature of Bank Account :  Sole Account  Joint Account

**Personal Information**

Identification document number :

**b** For MPF / ORSO Defined Contribution Scheme:

**Verify identity**

To complete your registration, please confirm your identity by completing the information below. After you click "Continue", we will send you an activation code by SMS message.

Enter your MPF / ORSO Defined Contribution Scheme membership number e.g. 123456789

Input the last 6 digits of your registered mobile phone number

[Help and support >](#)

Cancel Continue

**Step**  
**4**

Set up your **logon details**.

The screenshot shows a progress bar at the top with five steps: 1 Terms & Conditions, 2 Verify identity, 3 Set up log on (highlighted), 4 Choose security questions, and 5 Confirmation. Below the progress bar is the heading 'Create log on' and the instruction 'Create the log on details you will use to access HSBC Internet Banking and HSBC Mobile Banking.' The form contains four fields: 'Username' with a text input and a note 'Between 5 - 76 characters'; 'Memorable question' with a dropdown menu 'Choose a question'; 'Memorable answer' with a text input and a note 'Between 6 - 36 characters'; and 'Password' with a text input and a note 'Between 8 - 30 characters'. A red box highlights these four fields. At the bottom, there are 'Cancel' and 'Continue' buttons, with a mouse cursor pointing at the 'Continue' button.

**Step**  
**5**

Choose your **security questions**.

The screenshot shows a progress bar at the top with five steps: 1 Terms & Conditions, 2 Verify identity, 3 Set up log on, 4 Choose security questions (highlighted), and 5 Confirmation. Below the progress bar is the heading 'Choose security questions' and the instruction 'If you forget your log on details you can use these security questions to reset them.' The form contains two sets of questions: 'Security question 1' with a dropdown menu 'Select a security question' and a text input for the answer, with a note 'Between 3 - 30 characters'; and 'Security question 2' with a dropdown menu 'Select a security question' and a text input for the answer, with a note 'Between 3 - 30 characters'. At the bottom, there are 'Cancel' and 'Continue' buttons, with a mouse cursor pointing at the 'Continue' button.




**Step**  
**6**

**Confirm** your registration.

1 Terms & Conditions   2 Verify identity   3 Set up log on   4 Choose security questions   5 Confirmation

**Confirmation**


 **You've successfully registered for HSBC Internet Banking**

You can start using HSBC Internet Banking right now.

Each time you log on you will be asked for:

- Your username - **HSBCTESTING**
- The answer to your memorable question - **What is mem question 1**
- 3 random characters from your password

We will send you a welcome email to your email record maintained at our Bank to acknowledge your successful registration in the next 24 hours. (Only applicable to customers using bank account or credit card for registration).

 **Keep your details secure**  
Please take all reasonable precautions to prevent fraudulent use of any of your log on details or security credentials  
[Learn More >](#)

[Log on to HSBC Internet Banking](#)

**?**

**Looking for help?**

Should you have any query, require any assistance or need further information about our online and mobile banking services, please contact us using one of the methods listed on the last page of this guide, or visit [www.hsbc.com.hk/ways-to-bank/internet](http://www.hsbc.com.hk/ways-to-bank/internet).

## Staying safe online

The internet is an amazing resource that can make life more convenient. But, like any other medium, it has its own dangers. There are a few simple things that you can do to help protect yourself online so you can experience digital banking securely and with confidence.

### Simple tips to keep your account secure

We have compiled a list of tips, in three different categories, that you can use to avoid scams and to help keep your account secure:



#### Tips for your password:

---

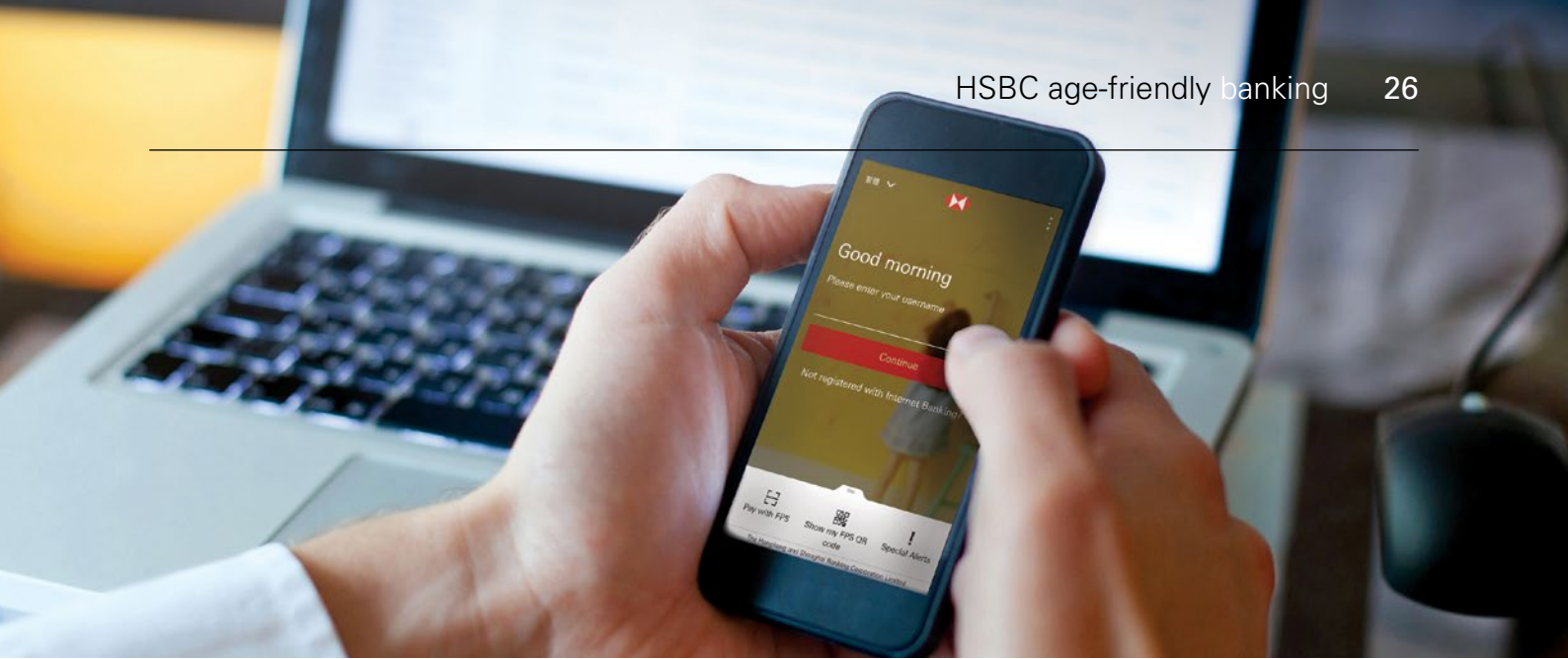
- 1 Never share your password with anyone or save your password on your device or internet browser
- 2 Choose a unique, hard to guess and memorable password that combines letters and numbers
- 3 To maintain the security of your account, change your password on a regular basis



#### Tips for using digital banking:

---

- 1 Log on to your account using a private, trusted and secure device, network and browser
- 2 Register for e-statements to avoid data leaks through paper bank statements
- 3 Always be alert to online fraud, scams, con tricks, fake emails and websites requesting passwords or bank details. Never give this information through an email link



## Tips for protecting your mobile devices:

- 1 Do not use a jailbroken / rooted device
- 2 Keep your mobile devices and banking apps updated by regularly installing the latest updates and patches
- 3 Do not leave your mobile devices unattended and set up a password for your mobile device so you are protected if it is lost or stolen
- 4 Ensure you only install apps from trusted sources and check their permissions
- 5 Disable Bluetooth if you are not using it, or set your device so it is not discoverable



## Looking for help?

If you are unsure about whether an email or website claiming to be from us is genuine or not, our representatives are available and always willing to help. Contact us for help at any time using the methods detailed at the end of this guide.

## Contact us

HSBC is committed to helping everyone bank safely and providing support when needed. If you need any help getting started with digital banking, have questions about our products and services, or would like to share your feedback, please get in touch in one of the following ways:

- ◆ **Visit a branch**

- ◆ **Call our customer service hotline**

HSBC Premier customers      (852) 2233 3322

HSBC Advance customers      (852) 2748 8333

Other customers      (852) 2233 3000

- ◆ **Speak to our customer service officers via Live Chat**

[www.hsbc.com.hk/help/contact](http://www.hsbc.com.hk/help/contact)