

**NOTIFICATION OF CHANGES ON THE TERMS & CONDITIONS
FOR INTERNET BANKING**

All the amendments listed below shall be effective as of 26 July 2019

Current content	Amended content
<p>1. ABOUT THIS CONTRACT</p> <p>OFR also known as Offline Password Reset is a process where by you reset your Internet Banking Password offline. In this process, you are required to call in to us in case you still remember your password or send us the request form for approval to reset your password.</p> <p>OLR also known as Online Password Reset is a process where by you reset your Internet Banking Password online by answering successfully both two Security Questions and Answers.</p> <p>Password Reset Questions refers to a set of security questions you have selected and the corresponding security answers you have provided to us during your online password reset.</p> <p>"Account" means the bank accounts with us that are associated with the Username, Password and Security Device issued to you for the services.</p>	<p>1. ABOUT THIS CONTRACT</p> <p>"OFR" also known as Offline Password Reset (if applicable) is a process where by you reset your Internet Banking Password offline. In this process, you are required to call in to us in case you still remember your password or send us the request form for approval to reset your password.</p> <p>"OLR" also known as Online Password Reset (if applicable) is a process where by you reset your Internet Banking Password online by answering successfully both two Security Questions and Answers.</p> <p>"Password Reset Questions" refers to a set of security questions you have selected and the corresponding security answers you have provided to us during your Online Password Reset.</p> <p>"Account" means the bank accounts with us that are associated with the Username, Password (if applicable), and Security Device issued to you for the services;</p>
<p>3. YOUR SECURITY DUTIES</p> <p>b. To use the services, you will need a unique identifier ("Username"), a Password and a Security Device ("Security Device").</p> <p>g. We use your Username, Password, Password Reset Questions and/or Security Code to identify you. Clause 10 sets out your liabilities for everything that is done with your Username, Password, Password Reset Questions and Security Code.</p> <p>h. You must keep your Password secret and secure at all times and exercise reasonable care and diligence to prevent unauthorised use of your Username, Password, Password Reset Questions, Security Device and Security Code. At no time and under no circumstances shall you permit the Security Device to come into the possession or control of any other person(s).</p> <p>j. You must notify us immediately of any unauthorised access to the services or any unauthorised transaction or instruction that you know of or suspect or if you suspect someone else knows your Username, Password, Password Reset Questions, Security Code or has unauthorised possession, control or use of your Security Device. You may do so in person or by calling the telephone number(s) listed on the website as we may from time to time prescribe. We may ask you to confirm in writing any details given. You must</p>	<p>3. YOUR SECURITY DUTIES</p> <p>b To use the services, you will need a unique identifier (Username), and a Security Device (Security Device) and, if required, a Password.</p> <p>g. We use your Username, Security Code and, if applicable, Password to identify you. Clause 10 sets out your liabilities for everything that is done with your Username, Security Code and Password (if applicable).</p> <p>h. You must keep your Password secret and secure at all times and exercise reasonable care and diligence to prevent unauthorised use of your Username, Password, Password Reset Questions, Security Device and Security Code. At no time and under no circumstances shall you permit the Security Device to come into the possession or control of any other person(s).</p> <p>j. You must notify us immediately of any unauthorised access to the services or any unauthorized transaction or instruction that you know of or suspect or if you suspect someone else knows your Username, Password, Password Reset Questions, Security Code or has unauthorised possession, control or use of your Security Device. You may do so in person or by calling the telephone number(s) listed on the website as we may from time to time prescribe. We may ask you to confirm in writing any details given. You must also change your</p>

<p>also change your Password immediately to a number or combination that you have not used before. Until the actual receipt of such notification, you shall remain responsible for any and all use of the services by unauthorised persons or for unauthorised purposes. We will need you to help the police and us in trying to recover any losses. We may disclose information about you or your account to the police or other third parties if we think it will help prevent or recover losses.</p>	<p>Password immediately to a number or combination that you have not used before. Until the actual receipt of such notification, you shall remain responsible for any and all use of the services by unauthorised persons or for unauthorised purposes. We will need you to help the police and us in trying to recover any losses. We may disclose information about you or your account to the police or other third parties if we think it will help prevent or recover losses.</p>
<p>4. INSTRUCTIONS RELATING TO THE SERVICES</p> <p>b. An Instruction will be considered as authenticated and accepted by us if it has been effected through the services using an appropriate Username, Password, Password Reset Questions and/or Security Code, and any other additional verification imposed by us, if applicable.</p> <p>d. When you send Instructions in connection with the services using your Username, Password and Security Code, the Instructions cannot be changed or withdrawn without our consent. Instructions are binding on you as understood and acted on by us (or relevant members of the HSBC Group) in good faith.</p>	<p>4. INSTRUCTIONS RELATING TO THE SERVICES</p> <p>b. An Instruction will be considered as authenticated and accepted by us if it has been effected through the services using appropriate Username, Security Code and Password, and any other additional verification imposed by us, if applicable.</p> <p>d. When you send Instructions in connection with the services using your Username, Security Code and, if applicable, Password, the Instructions cannot be changed or withdrawn without our consent. Instructions are binding on you as understood and acted on by us (or relevant members of the HSBC Group) in good faith.</p>
<p>6. PROHIBITED USES OF THE SERVICES</p> <p>b. You must not (and must not attempt to) tamper or interfere in any way with any part of the services (including any internet site, Security Device or any software relating to us or services). You must not (and must not attempt to) access anything relating to the services (including any internet site or any software relating to us or the services that we do not intend you to access), including anything protected, except with your Username, Password, Password Reset Questions and/or Security Code.</p>	<p>6. PROHIBITED USES OF THE SERVICES</p> <p>b. You must not (and must not attempt to) tamper or interfere in any way with any part of the services (including any internet site, Security Device or any software relating to us or services). You must not (and must not attempt to) access anything relating to the services (including any internet site or any software relating to us or the services that we do not intend you to access), including anything protected, except with your Username, Security Code, Password Reset Questions and, if applicable, Password.</p>
<p>16. GENERAL</p> <p>c.</p> <p>(ii) any unauthorised instructions (including but not limited to, instructions from unauthorised person(s) and/or instructions transmitted due to unauthorised use of the Username, Password, Password Reset Questions and/or Security Code and/or Security Device) that might be transmitted through Personal Internet Banking or any instructions which are incomplete, inaccurate or garbled;</p>	<p>16. GENERAL</p> <p>c.</p> <p>(ii) any unauthorised instructions (including but not limited to, instructions from unauthorised person(s) and/or instructions transmitted due to unauthorised use of the Username and/or Password, Password Reset Questions and/or Security Code and/or Security Device) that might be transmitted through Personal Internet Banking or any instructions which are incomplete, inaccurate or garbled;</p>