



## **Using Chat with us**

### **1. What is Chat with us?**

Chat with us is a service on HSBC's website, Online Banking and mobile apps that lets you communicate with us 24/7 via instant messaging. Whether you need help managing your accounts\* or processing transaction request\*\*, are curious about HSBC products, or have general queries about designated accounts, transactions or applications, you can now chat with us in real time.

\*we may be only able to offer limited account services

\*\*we may be only able to offer limited service request

### **2. Why has HSBC introduced this service?**

We know you might have questions while using our online and mobile banking services. The Chat with us service helps you get answers and guidance right when you need it.

### **3. How do I use Chat with us?**

For our website and Online Banking, please follow these steps.

1. Select the 'Chat with us' icon on the bottom right of the page. A chat window will pop up immediately.
2. Read the terms of use and enter your enquiries to start the conversation.

For HSBC HK Mobile Banking App, please log on and follow these steps.

1. Go to 'Support' and select 'Chat with us'.
2. 'Chat with us' is also available on selected services pages.
3. If you're a HSBC Premier Elite or Premier customer with assigned Relationship Manager, please select 'Contact HSBC Premier Elite or Contact HSBC Premier' and then 'Chat with RM and team'.
4. Read the terms of use and enter your enquiries to start the conversation.

For HSBC Reward+ Mobile App, please follow these steps.

1. Select 'Settings' icon located at top right corner of the page and select 'Chat with us'.
2. Read the terms of use and enter your enquiries to start the conversation.

### **4. How long will it take for someone to respond to my message?**

As soon as you start the chat, our agent will be ready to answer your questions. However, the actual response time will depend on things like internet connection speed.

Only after you've logging to our mobile apps, we will send you notifications (Chat Notifications) when our agents have responded to your queries. Please note that Chat Notification and Push Notification Alerts Service are separate services.

### **5. How can I keep the chat transcript for future reference?**

- If you have logged on HSBC Online Banking or mobile apps, the chat history will be automatically saved for up to 13 months.



- If you are accessing chat via HSBC's public website:-
  - i. Select the "+" icon at bottom left corner of the chat window.
  - ii. Select 'Print transcript'.
  - iii. Choose 'Save as PDF' to store the chat transcript on your local drive or print the chat transcript.
- For mobile apps without log on, you can print screen or screenshot the chat transcript.

6. **How can I end a chat?**

For HSBC website and HSBC Online Banking, either click the "X" at the top right corner or the "+" and click 'End Conversation'.

If you want to minimise the chat window only, you can click the arrow button in chat window status bar.

For mobile apps, click the "X" at the top left corner of the chat window to end your chat.

After you end the chat, we would like you to share your valuable feedback to enrich our service.

7. **How can I resume the chat?**

No matter you are using Online Banking or mobile apps, after you log on and launch Chat with us, you will be able to continue chatting with us and able retrieve your conversation history.

8. **What is the survey at the end of the service about? How will the feedback be used?**

We want to know how you liked using Chat with us so we can keep improving the service. This survey is anonymous.

**Service scope**

9. **What can Chat with us help with?**

Chat with us can help you with general questions about our online services, provide assistance on your questions regarding designated accounts, transactions or applications\* or take in and process transactional requests\*\*.

\*we may be only able to offer limited account services

\*\*we may be only able to offer limited service request

10. **What are the service hours of Chat with us?**

Chat with us is available 24/7 to support you in your banking needs.

Please note that the bank reserves the right to change this schedule at any time without prior notice.

11. **Is there any charge for using Chat with us?**

No. Chat with us is a free service.

## **Exceptions**

12. **What if I want to end the chat and get help over the phone instead? What should I do?**  
If you prefer to call us for assistance, just end the chat by clicking the 'X' at the top corner of the chat window and call:  
(852) 2233 3033 for HSBC Premier Elite customers,  
(852) 2233 3322 for HSBC Premier customers,  
(852) 2233 3000 for Other Personal Banking customers.
13. **Can I opt-out from using this service?**  
The service will not interrupt your banking services. If you do not want to use Chat with us, just close the chat window or do not accept the chat invitation.
14. **Can I request your customer service officer to call me instead?**  
You cannot use Chat with us to request a callback, but if you'd like to speak to our agents, just call:  
(852) 2233 3033 for HSBC Premier Elite customers,  
(852) 2233 3322 for HSBC Premier customers,  
(852) 2233 3000 for Other Personal Banking customers.

## **Personal Information**

15. **What should I do if I shared some personal information in the chat box?**  
You are reminded not to disclose any personal or account information unless requested by our agents. Your personal information such as identification number will be masked with our technology during a live chat session.  
For more security information, please refer to our 'Cyber Security and Fraud Hub' as linked below.  
<https://www.hsbc.com.hk/help/cybersecurity-and-fraud/>
16. **What data will be processed overseas and who is the third party processing this data?**  
We send chat history, generic use patterns and behaviour, such as chat duration and chat subjects to our authorised oversea service provider in accordance to HSBC's Chat with us Terms of Use and Important notes. This provider will use the data to improve and enhance our Chat with us service.  
Please be assured that HSBC will never share your personal data or information with any third party without your consent.
17. **I found my previous transcripts were masked partially. However, I can read the whole description right now?**  
We have regular review of our chat services, thus we have enhanced our chat platform to provide you a better service experience.  
However, to protect your personal information, please do not disclose your personal information unless requested by us.

### **Chat with RM and Team**

18. **How can HSBC Premier Elite and Premier customer access 'Chat with RM and team'?**  
Customer can access 'Chat with RM and team' under the page of 'Contact HSBC Premier Elite' or 'Contact HSBC Premier' in "Support" tab within HSBC HK Mobile Banking App.
19. **Why I don't have 'Chat with RM and team' as HSBC Premier Elite or Premier customer? When can I have this function?**  
'Chat with RM and team' is only available for HSBC Premier Elite and Premier customer with assigned Relationship Manager. If you would like to enjoy the service, please connect with us to understand more on how to apply for relationship management service.
20. **Can I access HSBC chat service outside of Hong Kong?**  
Yes, you can still access our chat service. However, we may not be able to proceed with any queries that translate into purchases of products due to cross border rules and regulations.