



HSBC Voice ID Terms and Conditions:

If you enrol for the HSBC Voice ID service, we will record your voice, including the passphrases you read out for enrolment and all other conversations we have via phone banking going forward. We will monitor and analyse these recordings to create your unique "voiceprint".

The collection, use, storage and correction of your "voiceprint" will be governed by the Notice Relating to the Personal Data (Privacy) Ordinance that we send to you every year. You can also find this on our website www.hsbc.com.hk.

In addition to the uses mentioned in the Notice Relating to the Personal Data (Privacy) Ordinance, your "voiceprint" will be used by the Bank to:

- identify you when you call us for phone banking services
- detect, investigate and prevent fraudulent or criminal activities

After you enrol, we will use Voice ID to verify your identity for phone banking going forward. If you only hold a credit card with us, you agree that your "voiceprint" will be treated as a PIN to verify your identity for phone banking services. In cases where your voice has changed due to serious illness, you may not be able to complete Voice ID verification. In these cases, along with certain other transactions or instructions, you may still need to use other authentication methods such as your phone banking PIN.

For optimal performance and safer use of HSBC Voice ID, we suggest you avoid calling from noisy or public locations when enrolling in and using the service.

If you choose not to enrol in HSBC Voice ID you can still use other authentication methods such as a phone banking PIN.

After enrolment, you can call our phone banking customer service officers to opt out at any time. Your HSBC Voice ID service will also be terminated upon Phone Banking service termination.

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