

Your easy guide to going online

Hit 4 levels of digital practice – Everyday banking at your finger tips

Level I of digital practice -

Connect with HSBC



HSBC

Opening up a world of opportunity

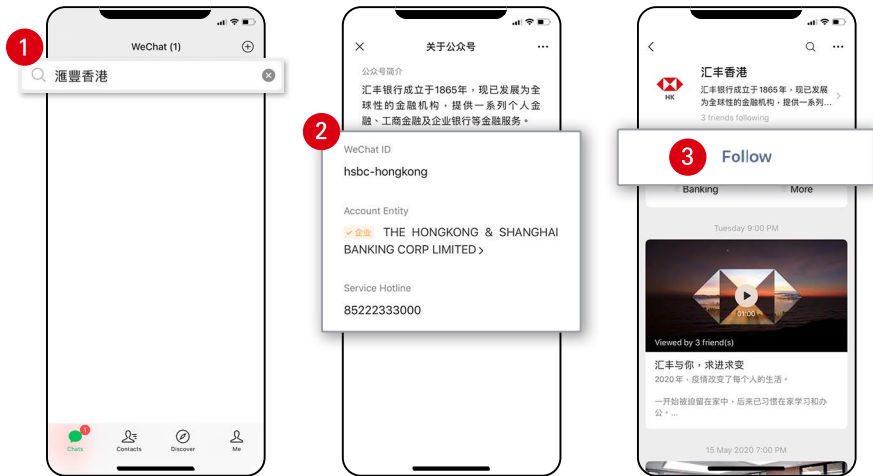
Note: All screen displays and images are for reference and illustration purposes only.



GET Have your mobile phone ready

SET Open our WeChat app

GO Follow 3 simple steps



Congratulations!



You're connected and will shortly receive a welcome message.

And please make sure you've turned on the 'Receive Messages' option so you don't miss our latest banking messages and tips.

- 1 Search for '滙豐香港' or '汇丰香港' to access our account
- 2 Double check that our WeChat Account info matches that shown above
- 3 Click 'Follow' to complete the process

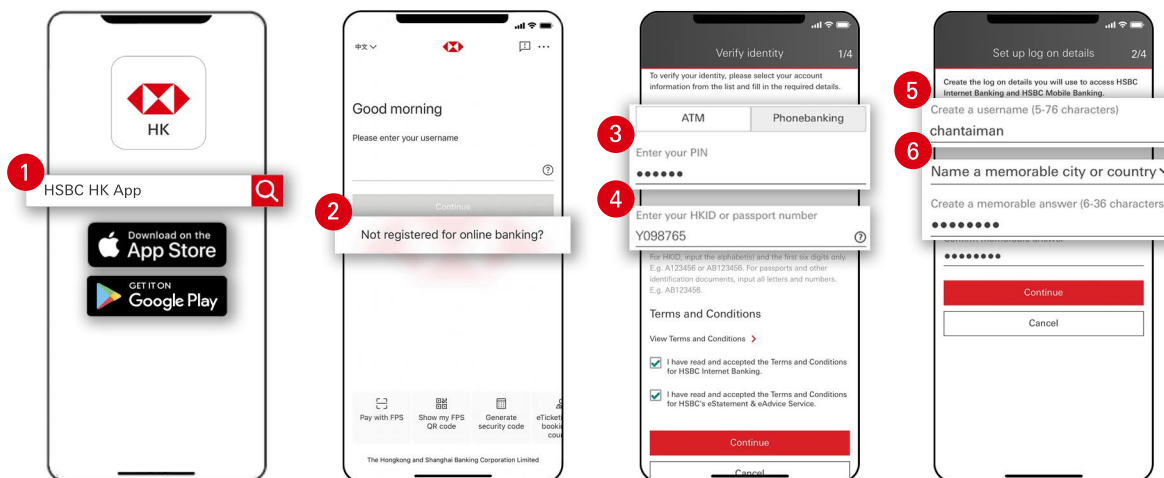


Sign up for Personal Internet Banking now through Mobile Banking to manage your account on the go

GET Have your mobile phone, bank account (or credit card) and personal identification* ready

SET Open our Mobile Banking app

GO Follow 6 simple steps



- 1 Download our app by searching in app stores
- 2 Select 'Not registered for online banking' to start
- 3 Select account type / PIN type
- 4 Fill in details and click 'continue'
- 5 Create your username, password, and memorable question and answer
- 6 Set up a security question and answer (Forget password setting)

Congratulations!



You're fully registered.

And don't forget to activate your Mobile Security Key & Biometric Authentication to enjoy an easier, faster Internet Banking experience.



Useful tips How to set up your credentials

- Create a password containing 8-30 characters. Must include letters, numbers and symbols (@ _ ' , - ? ! \$ * =)
- Create an answer containing 3-30 characters for your security Q&A
- Set up a memorable answer containing 6-36 characters

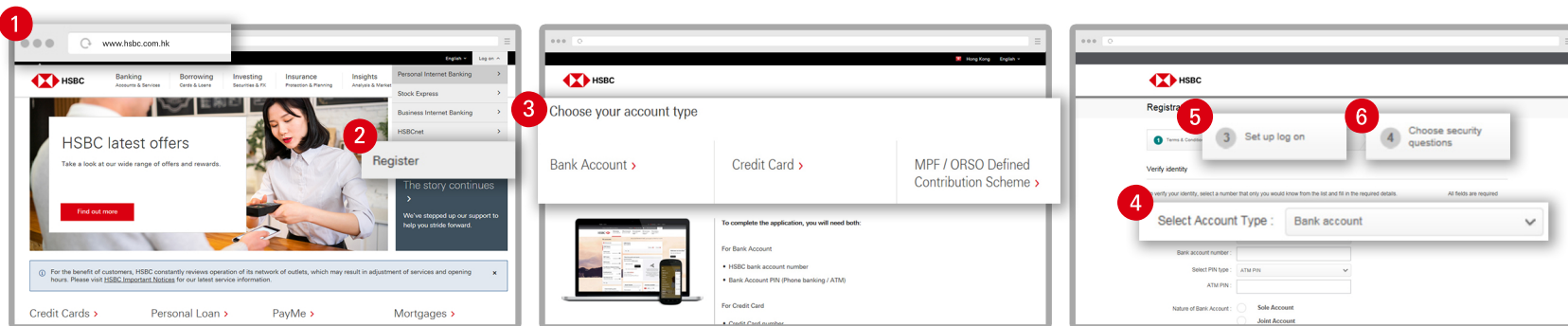
*Personal identification for mainland China customers: i.e. a valid travel document / China identity card submitted during account opening application. Apple, the Apple logo, iPhone, Touch ID and Face ID are trademarks of Apple Inc., registered or in the process of being registered in the US and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Android is a trademark of Google LLC.

Or register your Personal Internet Banking through our website to enjoy greater flexibility

GET Have your desktop, bank account (or credit card / ORSO / MPF account) and personal identification* ready

SET Visit our Hong Kong website

GO Follow 6 simple steps



Congratulations!



You're fully registered.

And don't forget to activate your Mobile Security Key & Biometric Authentication to enjoy an easier, faster Internet Banking experience.

- 1 Visit www.hsbc.com.hk
- 2 Select 'Log on' and then 'Register' from the pull-down menu
- 3 Choose your account type and read the instructions
- 4 Select account type / PIN type
- 5 Create your username, password, and memorable question and answer
- 6 Set up a security question and answer (Forget password setting)



Useful tips

4 basic settings to access helpful daily banking services



Mobile Security Key & Biometric Authentication
Log on and confirm transactions faster.



Faster Payment System (FPS)
Make real time HKD and RMB transfers to Hong Kong bank accounts and merchants for free[^].



Setting up small-value payment limits
Transfer money to new payees more easily (Maximum HKD10,000 per day).



Increase your daily payment and transfer limits
Make larger value transfers and payments online.



* Personal identification for mainland China customers: i.e. a valid travel document / China identity card submitted during account opening application.

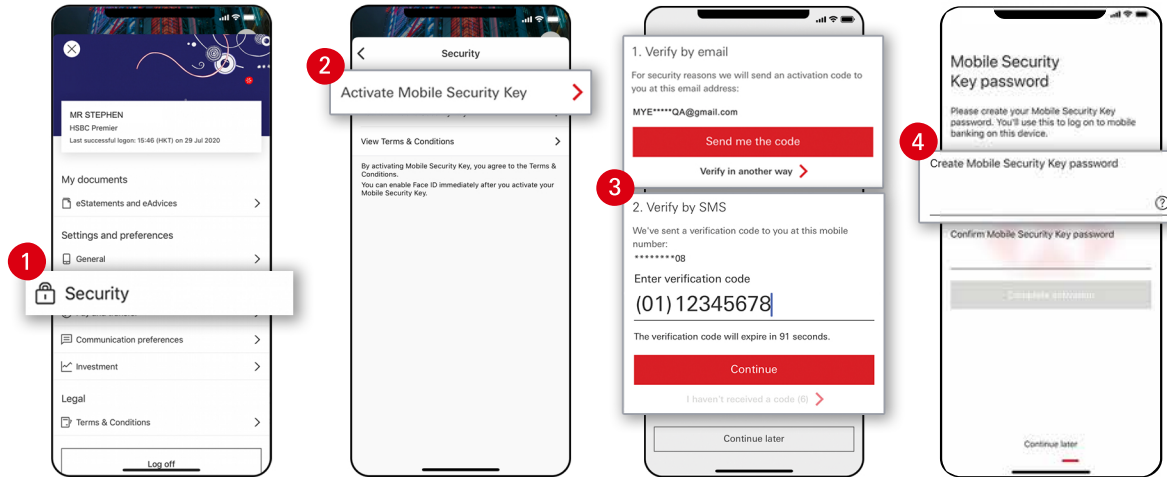
[^] We do not charge you for any money that you transfer to, or receive from, accounts with other banks via FPS. However, other banks or Stored Value Facilities (SVF) may charge differently.

Activate your Mobile Security Key now to log on and confirm transactions faster

GET Have your mobile phone ready

SET Log on to your Personal Internet Banking via our Mobile Banking app

GO Follow 4 simple steps



- 1 Tap on 'Profile' on the top right corner and select 'Security' on the menu
- 2 Tap 'Activate Mobile Security Key'
- 3 Input the verification code sent to you via email and SMS
- 4 Set up your Mobile Security Key password

Congratulations!



You've successfully activated your Mobile Security Key.

Please make sure you've enabled your Biometric Authentication to enhance security for your Personal Internet Banking account.

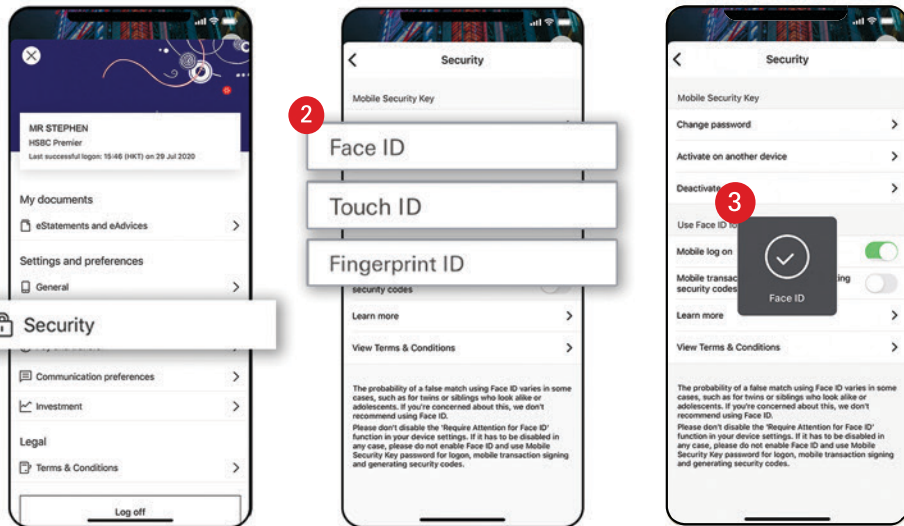
Note: Actual steps may differ according to your Personal Internet Banking profile. Please follow steps indicated in the HSBC HK Mobile Banking app / HSBC HK website.

Enable Biometric Authentication that recognizes when you log on with extra security

GET Have your mobile phone ready

SET Log on to your Personal Internet Banking via our Mobile Banking app

GO Follow 3 simple steps



Congratulations!



You can now quickly access your Personal Internet Banking account via a glance or touch!

All done! Let's progress to Level II - Instant account balance view

- 1 Tap on 'Profile' on the top right corner and select 'Security' on the menu
- 2 Select iOS Face ID, Touch ID or Android™ Fingerprint ID under 'Security'*
- 3 Follow screen instructions to complete the activation

* To learn more about the compatibility of your mobile device, please visit <https://www.hsbc.com.hk/campaigns/prom203/>.



How do I retrieve my login details?

1 Forgotten your Personal Internet Banking username?

Contact our customer hotlines:

- Jade: (852) 2233 3033
- Premier: (852) 2233 3322
- General: (852) 2233 3000

2 Forgotten BOTH your memorable answer and security answer?

Go to Personal banking logon page via www.hsbc.com.hk

- Fill in the reset security details via your Personal Internet Banking login screen.
- Contact us via any of the following within 20 working days to check status of your request.

(i) Call Contact Centre

Please provide us with:

- 1) Reset reference number
- 2) One-time password sent to your registered mobile phone
- 3) Phone Banking PIN

(ii) Submit by mail / to branch

- Print out our offline reset form and either send by mail or deliver in person to one of our branches within 20 working days.
- Confirmation of reset will be sent by email or mailed to you within 3 working days.

3 Forgotten your Personal Internet Banking memorable answer or password?

Reset in Personal Internet Banking by:

- 1) Answering two security questions, and:
- 2) Providing a security code from your security device / Mobile Security Key

4 Forgotten your Mobile Security Key?

Reset in the HSBC HK Mobile Banking app by:

- 1) Answering two security questions, and:
- 2) Entering a one-time password that will be sent to your registered mobile phone or valid email address

5 Forgotten your Security PIN?

Reset in Personal Internet Banking by:

- 1) Answering two security questions, and:
- 2) Providing a security code from your security device / Mobile Security Key

6 Is your Security Device lost, damaged or stolen?

Contact our customer hotlines for assistance / registration for a Mobile Security Key.

Mobile Security Key will allow you to quickly log in to Personal Internet Banking online or via Mobile Banking; and to confirm transactions.



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Level II of digital practice -

Instant account balance view



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Connect with HSBC

Instant account balance view

Pay smart, fast transfer

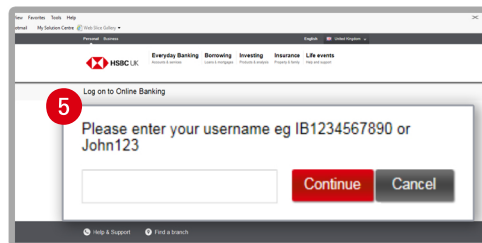
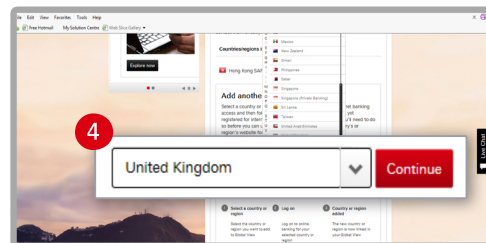
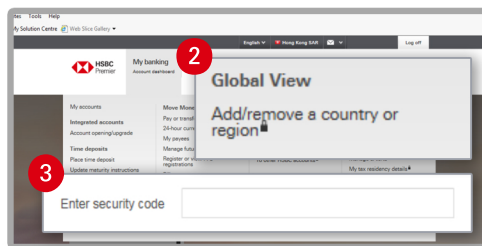
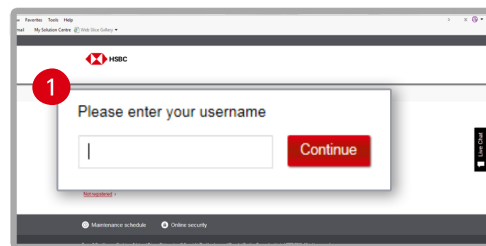
24-Hour Foreign exchange

Link your HSBC accounts globally to access with a single login

GET Have your desktop ready

SET Visit our Hong Kong website

GO Follow 5 simple steps



Congratulations!



You can now check all your HSBC global account(s) in a single view.

What's more, with these new links you can enjoy preferential exchange rates* for real-time transfers between your different HSBC global accounts.

All done! Let's progress to Level III - Pay smart, fast transfer

- 1 Visit www.hsbc.com.hk to log on to your Online Banking
- 2 Select 'Add/remove a country or region' in 'My banking' menu
- 3 Input security code
- 4 Select a country or region for the HSBC global account(s) you want to link with
- 5 Input your username, memorable answer and password for log on to the Personal Internet Banking of the global account(s) to complete the process



Useful tips Make banking more convenient for HSBC Premier Customers

- Link the profiles for both your non-HSBC Premier and HSBC Premier accounts together in a single view
- You can also enjoy zero transaction fee for real-time transfers between your different HSBC global accounts.

*Foreign exchange buy and sell spread is applicable if the transaction involves a currency conversion, including cases where the currencies are pegged.

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Level III of digital practice -

Pay smart, fast transfer



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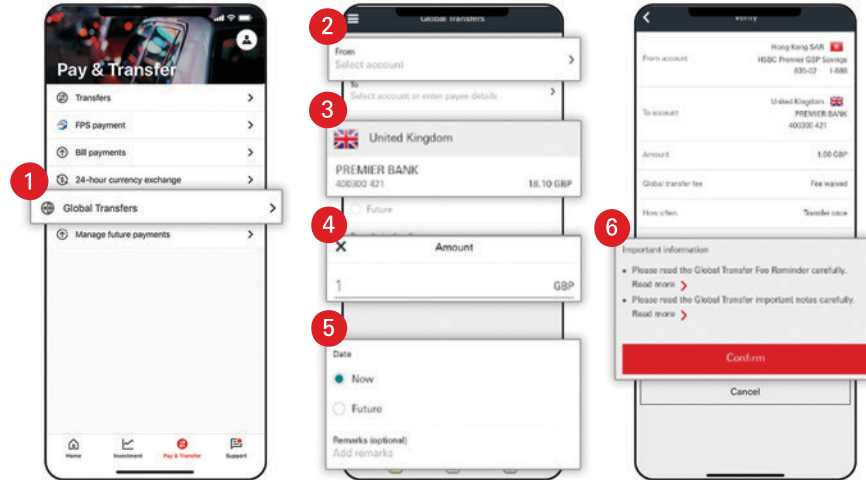


Transfer funds between HSBC global accounts in minutes

GET Have your desktop / mobile phone ready

SET Visit our Hong Kong website or Mobile Banking app

GO Follow 6 simple steps



- 1 Log on to your Personal Internet Banking, select 'Pay & Transfer' (for Mobile Banking) and then 'Global Transfers' on the menu
- 2 Select the debit account
- 3 Select the receiving HSBC global account under your name
- 4 Enter the transfer amount in local or specific foreign currency
- 5 Select 'Now' or later date for the transfer; add remarks if applicable
- 6 Verify the transfer details and click 'Confirm'

Congratulations!



You've successfully made the transfer to your HSBC global account. You may also check the real-time updated balance of all your HSBC global accounts in a single view.



Useful tips

Instant transfer to third party HSBC global accounts

- You can now use the 'HSBC Global Transfers' function to send money almost instantly to other HSBC global accounts such as for relatives or friends. Simply add a 'New Payee' by entering the receiving country and account details to facilitate regular transfers.



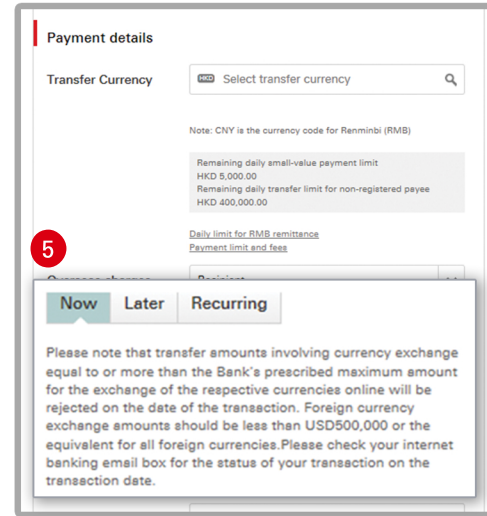
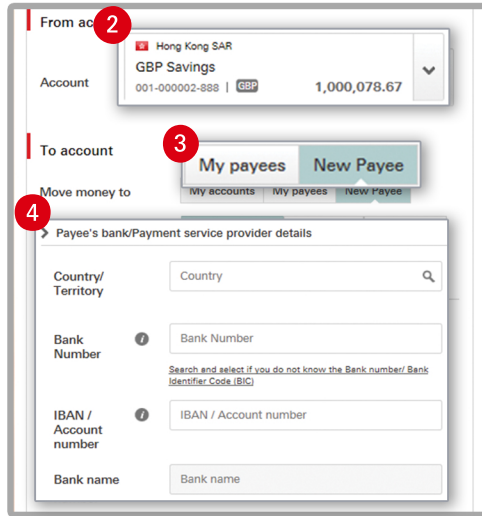
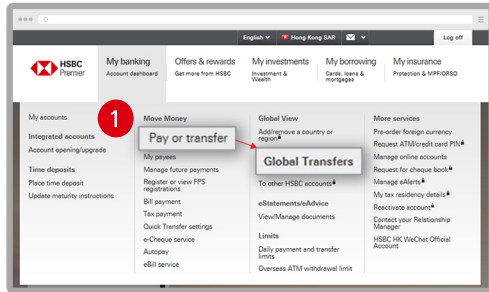
Note: Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

Make telegraphic transfers to more bank accounts across the globe

GET Have your desktop ready

SET Visit our Hong Kong website

GO Follow 5 simple steps



Congratulations!



You've successfully made the transfer to a bank account overseas.

Don't forget to add the payee if you are going to regularly send them money in the future.

- 1 Log on to your Online Banking, select 'Pay or Transfer' and then 'Global Transfers' on the menu
- 2 Select the debit account
- 3 Select 'New payee' for 1st transfer to the receiver; or select 'My Payees' if you have added the receiver to your list
- 4 Enter Payee's bank/Payment service provider and Payment details
- 5 Select 'Now' or a later date for the transfer; add remarks if applicable. Then verify the transfer details and click 'Confirm'



Useful tips
What information should you have ready before you start

- 1) Receiving country or region
- 2) IBAN / Account number of receiver
- 3) Receiving bank name and address
- 4) City / State / Province of the receiving bank

Note: Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

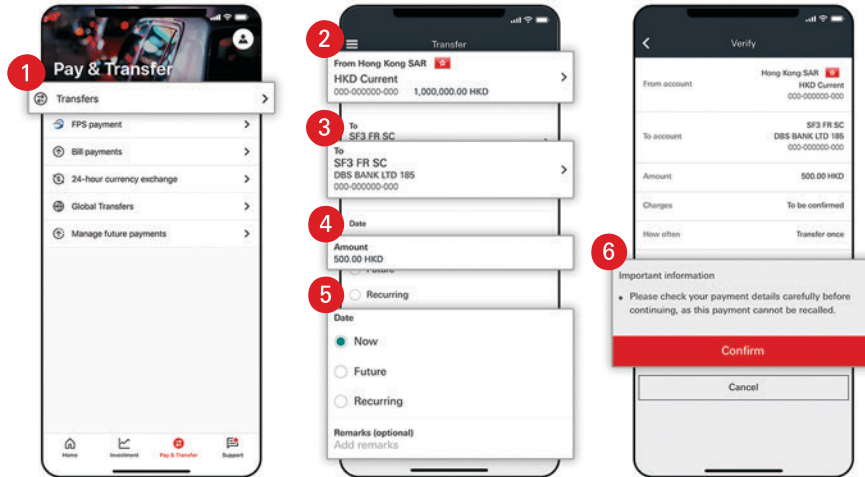


Make a local transfer quickly and easily

GET Have your desktop / mobile phone ready

SET Visit our Hong Kong website or Mobile Banking app

GO Follow 6 simple steps



- 1 Log on to your Personal Internet Banking, select 'Pay & Transfer' (for Mobile Banking) and then 'Transfers' on the menu
- 2 Select the debit account
- 3 Enter the receiving account, bank and payee details
- 4 Enter the transfer amount in local or specific foreign currency
- 5 Select 'Now' or later date for the transfer; add remarks if applicable
- 6 Verify the transfer details and click 'Confirm'

Congratulations!



You've successfully made the transfer to a local bank account.

You may also check the real-time updated balance of your HSBC account(s) and transaction record on your Personal Internet Banking.



Useful tips

FPS gives you added convenience to make local transfers

- Send money by simply entering receiver's mobile number, email or FPS identifier upon FPS registration via your Personal Internet Banking.
- Scan your payee's QR code to make a payment and vice versa if you are the receiver.

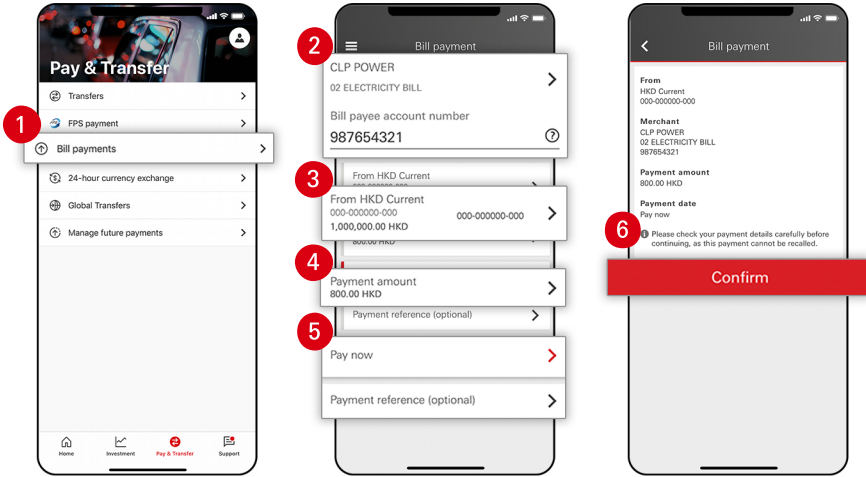
Note: Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

Pay your bills online flexibly with either your HSBC account or credit card

GET Have your desktop / mobile phone ready

SET Visit our Hong Kong website or Mobile Banking app

GO Follow 6 simple steps



Congratulations!



You've successfully made the bill payment to designated merchant.

You may also check the real-time updated balance of your HSBC account(s) and transaction record on your Personal Internet Banking.

All done! Let's progress to Level IV - 24-Hour Foreign exchange



Useful tips

Scan and settle bill payments with FPS QR code on the go

- Use 'Pay with FPS' function on HSBC HK Mobile Banking before logon.
- Scan the QR code on the bills and pay by your HSBC account with ease.

Note: Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

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Level IV of digital practice -

24-Hour Foreign exchange



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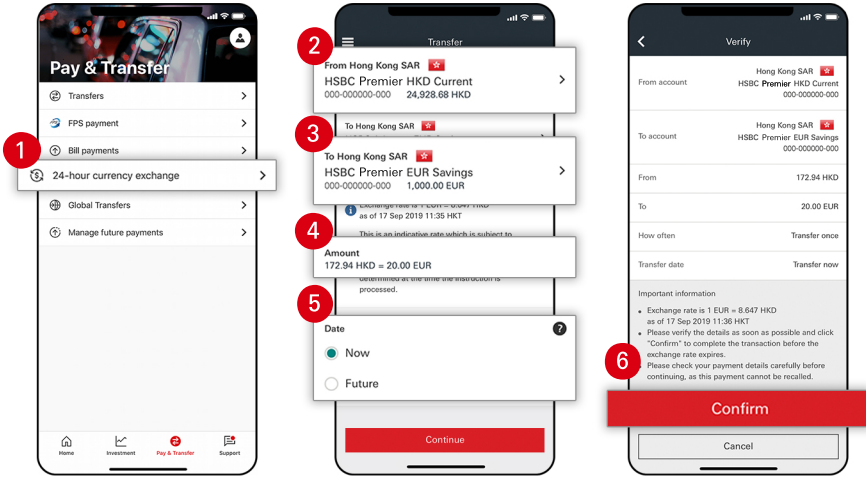


Exchange up to 11 foreign currencies* around-the-clock

GET Have your desktop / mobile phone ready

SET Visit our Hong Kong website or Mobile Banking app

GO Follow 6 simple steps



- 1 Log on to your Personal Internet Banking, select 'Pay & Transfer' (for Mobile Banking) and then '24-hour currency exchange' on the menu
- 2 Select the debit account
- 3 Enter the receiving HSBC account, bank and payee details (for non-HSBC account)
- 4 Enter the transfer amount in specific foreign currency*
- 5 Select 'Now' or a later date for the transfer; add remarks if applicable
- 6 Verify the transaction details and click 'Confirm'

*11 foreign currencies are AUD, CAD, CHF, RMB, EUR, GBP, JPY, NZD, SGD, THB & USD. For personal customers who are Hong Kong residents making RMB transfer: (1) Renminbi exchange between HSBC HKD account and HSBC RMB account is limited to the transfer between the same name accounts in the same account entity and (2) Customer cannot make a transfer to a Renminbi Savings Account for Hong Kong Designated Business Customers.

Note: Currency conversion risk - the value of your foreign currency and RMB deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your foreign currency and RMB deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to that foreign currency and RMB, you may suffer loss in principal.

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Congratulations!



You've successfully made a currency exchange.

You may also check the real-time updated balance of your HSBC account(s) and transaction record on your Personal Internet Banking.

Mission accomplished! You have mastered all 4 levels of the basic skills. Let's explore some more functions available online to meet your everyday banking needs.



Useful tips

2 ways we can help make your upcoming trip a pleasant one

- Prior to confirming your transaction, simply input either currency and the transfer amount. You can then instantly check the preferential exchange rate online to help you make an informed decision.
- As our Premier customer, you can also pre-order the foreign currency banknotes in advance for collection at your preferred local HSBC Premier Centre as early as the next business day.

