



**Notice of Changes on the General Terms and Conditions, effective 17 September 2018 (“effective date”)**

HSBC is introducing new banking services as part of an industry wide launch of the new Faster Payment System in Hong Kong. Faster Payment System is a 24/7 payment system allowing real time funds transfer for peer-to-peer and merchant payments. You need to register your mobile phone number, email address or a unique system generated payment ID linking to your account to enable other people to make payments to you using these information without the need to know details of your bank account.

To cope with these new services, we have added a new clause 2.4 to replace the original clauses 2.4 and 2.5 of part A of our General Terms and Conditions covering:

- (i) Applicable definitions for the new services: additional definitions are included to address the features and services provided as part of the Faster Payment System.
- (ii) Scope of the services and conditions for use: general provisions concerning funds transfer under the Faster Payment System, Addressing Services and eDDA Services.
- (iii) Addressing Services: specific provisions concerning registration and amendment of Proxy ID.
- (iv) eDDA Services: specific provisions concerning eDDA set-up.
- (v) QR Code Services: specific provisions concerning the use of QR Code Services, the security issues that the Customer should be aware of and the Bank’s responsibility and restriction of its liability.
- (vi) Collection and use of customer information: specific provisions informing the Customer how his or her personal information may be collected, used, processed and transferred when using the services provided under the Faster Payment System.
- (vii) Customer’s responsibilities: specific provisions concerning various responsibilities of the Customer such as ensuring accuracy of information in Proxy ID registration.
- (viii) Bank’s rights and responsibilities: specific provisions concerning processing funds transfer including under the Faster Payment System.
- (ix) Limitation of Bank’s liabilities: specific provisions setting out certain types of loss that the Bank would not be responsible for.

Please note that the amendments above shall be binding on you if you continue to use or retain the relevant account(s) on or after the effective date. If you decline to accept the amendments, you have the right to terminate the account(s) before the effective date in accordance with the relevant clauses under the existing General Terms and Conditions. If you have any queries or should you wish to terminate any of the account(s), please contact us at our branches or call our customer service hotline (852) 2233 3000.

You can obtain a copy of the amended terms and conditions by visiting HSBC’s website at <https://www.hsbc.com.hk/personal/form-centre.html> or any of our branches. If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

July 2018



## 一般條款及細則的修改通知，由2018年9月17日起生效(「生效日期」)

滙豐正推出全新的銀行服務，以配合業界在香港開展新快速支付系統。快速支付系統是一個用於個人對個人和商戶付款實時資金轉賬的全天候支付系統。您需要登記您的手提電話號碼、電郵地址或一個由快速支付系統產生獨有的系統識別碼以連結您的賬戶，使其他付款人毋須得知您的銀行賬戶詳細資料亦能使用上述資料向您付款。

為配合此新服務，一般條款及細則在甲部份已新增第2.4條以取代一般條款及細則甲部份原有的第2.4及2.5條，新增條款涵蓋下列各項：

- (i) 適用於新服務的定義：新增定義以包括有關快速支付系統所提供的功能和服務。
- (ii) 服務範圍及使用條款：有關在快速支付系統下資金轉賬、賬戶綁定服務和電子直接付款授權服務的一般條文。
- (iii) 賬戶綁定服務：有關登記和修改識別代號的具體條文。
- (iv) 電子直接付款授權服務：有關設立電子直接付款授權的具體條文。
- (v) 二維碼服務：有關使用二維碼服務、客戶應該知悉的安全問題以及銀行責任及其責任限制的具體條文。
- (vi) 收集及使用客戶資料：通知有關使用快速支付系統提供服務時，客戶個人資料如何被收集、使用、處理及轉移的具體條文。
- (vii) 客戶責任：有關客戶各種責任，例如確保於登記識別代號時資料準確性的具體條文。
- (viii) 銀行權利和責任：有關處理資金轉賬(包括於快速支付系統下轉賬)的具體條文。
- (ix) 銀行責任的限制：列出銀行不會負責的損失類型的具體條文。

請注意，如您在生效日期當日或之後繼續使用或保留相關戶口，則表示將受上述修改約束。如您拒絕接受該等修改，您有權根據一般條款及細則現有版本中的相關條款於生效日期之前終止相關戶口。如您有任何疑問，或有意終止您的任何相關戶口，請前往分行或致電本行的客戶服務熱線(852) 2233 3000與本行聯絡。

您可瀏覽以下滙豐網站或前往本行任何分行索取經修改的條款及細則：

<https://www.hsbc.com.hk/personal/form-centre.html>。本通知的英文版本與中文版本如有任何歧義，概以英文版本為準。

2018年7月