



## Terms and Conditions for HSBC Open Banking

If you would like to use this service, we must obtain your consent to access information from your accounts at other banks. Please review the details of your consent below and confirm that you would like to proceed.

### Why do we access your data from other banks?

We'll access your relevant account data in order to consolidate, display and analyse information relating to your multiple bank accounts. This provides you with a complete view over the accounts you've selected for this service, which will also allow us to:

- Gain an in-depth understanding and enable analysis of your transaction behaviour; and
- Facilitate improvement and development of customised value-added service offerings and related business analysis and, with your consent, marketing.

As your account information is confidential and protected, we'll only be able to provide our service with your consent for us to access your information from your banks. Please note that use of the consolidated view of accounts is voluntary.

### What you'll get in return

By allowing us access to your data, we'll be able to display certain information relating to your selected accounts directly from our website/app. We'll enhance your experience as a customer with a complete view of your financial position across the accounts you have selected. You'll have access to our services when released in future. This includes but not limited to viewing all your bank account information in one place, aggregate account balances, categorise transactions, review transaction records, and monthly budgeting. This enables us to make suggestions on how to improve your position, and so forth.

### What we need you to share

Your Account Details of either current or savings account, or both, which are in active status:

- **Accounts basic:** Currency of the account, nickname of the account
- **Account detail:** Account name, branch number, account number
- **Balances:** Amount, currency, credit/debit, balance type, date & time
- **Account Availability**
- **Account Status:** Active or inactive

### Your Account Transactions

Transaction Information on payments made in both credits and debits out of your account (Reference, Amount, Status, Booking Data Info, Value Date info, Transaction Code) over the past sixty (60) days in non-aggregated form. Includes information about the payer/payee.



### **How will we keep your data?**

We'll retain your data for the purposes including the Streamlined Credit Application and Underwriting in accordance with HSBC Data Privacy Notice.

[\[https://www.hsbc.com.hk/misc/data-privacy-notice/\]](https://www.hsbc.com.hk/misc/data-privacy-notice/)

### **Your right to request for access or correction of your data**

Subject to applicable statutory requirements and exceptions, you may have the right to request for access and/or correction of your data which we receive and process.

### **Contact us**

The Data Protection Officer  
The Hongkong and Shanghai Banking Corporation Limited  
PO Box 72677  
Kowloon Central Post Office  
Hong Kong  
E-mail: [dfv.enquiry@hsbc.com.hk](mailto:dfv.enquiry@hsbc.com.hk)

### **Your right to compensation**

Subject to applicable terms and conditions, you may have a right to be compensated for delays or disruption of service, errors or discrepancy in your data or data leakage.

In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

By clicking 'Continue', you confirm that you have read, understand and agree to the Terms & Conditions.