

HSBC HK Mobile Banking App for ORSO - FAQs

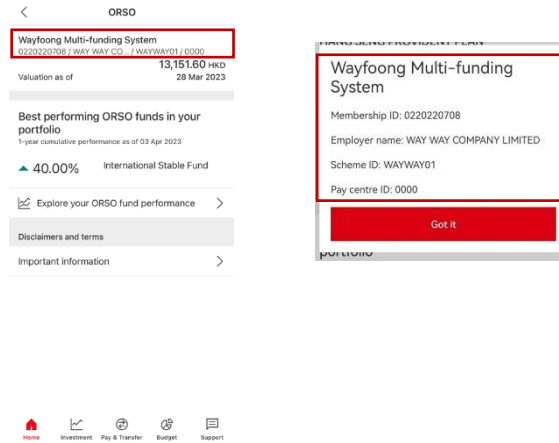
1. What are the services available on the HSBC HK Mobile Banking App for ORSO scheme members (“Mobile Functions for ORSO”)?
 - a. Via the HSBC HK Mobile Banking App, ORSO scheme members can now view their ORSO account summary (i.e. total balance, valuation date and exchange date (if any)), view the best performing funds in their portfolio under “Best performing ORSO funds in your portfolio”, and review their ORSO fund’s overall performance under “Explore your ORSO fund performance”.

2. Who can use the Mobile Functions for ORSO?
 - a. ORSO scheme members who are registered users of HSBC Personal Internet Banking can access the Mobile Functions for ORSO.
 - b. ORSO scheme members who are not existing HSBC Personal Internet Banking users can visit HSBC Personal Internet Banking website or download the HSBC Mobile Banking App for registration. (For registration details, please refer to Q4)

3. How can ORSO scheme members log in to HSBC HK Mobile Banking App and use the ORSO Mobile Functions?
 - a. If ORSO scheme members have successfully registered for an HSBC Personal Internet Banking account, they can log in to their account using the HSBC HK Mobile Banking App with their HSBC Personal Internet Banking user ID, memorable answer, and password. The ORSO Mobile Functions will automatically appear in the HSBC HK Mobile Banking App for access by ORSO scheme members who have successfully registered for an HSBC Personal Internet Banking account.

4. How can ORSO scheme members register for a HSBC Personal Internet Banking account?
 - a. ORSO scheme members who have yet to register with HSBC Personal Internet Banking must ensure they have provided us with a valid mobile number and email address. ORSO scheme members may follow the below steps for registration.
 - i. Visit the HSBC Personal Internet Banking website or the HSBC Mobile App registration page.
 - ii. Choose ‘MPF / ORSO Defined Contribution Scheme’ as the account type.
 - iii. Read the terms and conditions and select ‘I’ve read, understood, and accept these terms’, then click ‘Continue’ if the ORSO scheme member agrees to the terms and conditions.
 - iv. Enter the required information, including ORSO scheme membership and mobile numbers, then select ‘Continue’.
 - v. Create a username and password as well as a security question and answer to create an Personal Internet Banking profile.
 - vi. Once the account registration is confirmed, ORSO members can log on to HSBC Personal Internet Banking or the HSBC Mobile App immediately.

5. What do the 4 sets of alphanumeric characters under the scheme name refer to?
 - a. From left to right, they refer to Membership ID / Employer name / Scheme ID / Pay centre ID. ORSO scheme members can click on their account for a clear description of the detail of 4 sets of alphanumeric characters in the pop-up window.



6. What kind of information can ORSO members view in the section 'Explore your ORSO fund performance'?
 - a. ORSO scheme members can review the performance of Investment Portfolios they have selected under their scheme in 1-month, 3-month, 6-month, 1-year & 2-year timeframes. Also, ORSO scheme members can check the declared rate of any guaranteed fund (if applicable) or the interest rate of any cash fund (if applicable) in their portfolio for the latest 5 years.