



### **Chat Services Important Notes**

1. Your Chat Services may be supported by our chatbot or our staff.
2. Our chatbot is powered by big data analytics and artificial intelligence technology which add convenience for customers to get instant support on enquires. The accuracy, relevance, adequacy and quality of the interaction may vary while such technology is constantly evolving.
3. HSBC provides Chat Services for the purpose of interacting with you while visiting our HSBC public and personal internet banking websites (Website) and our apps. We aim to provide you with help and support in navigating our Website and apps, using our internet banking services and responding to your requests for general information about HSBC's products and services, and other assistance in relation to your account, application and transactions.
4. You acknowledge that the types and scope of banking services that the chatbot can perform for you are limited and the chatbot will not provide you with any advice, solicitation or recommendation.
5. HSBC may analyse the records and analyse our conversations, including processing of big data analytics and using artificial intelligence technology to improve the chatbot accuracy and performance, for the purpose of providing banking services and improving service quality. For quality and verification purposes, HSBC will retain a record of all communications with you.
6. If you are using the Chat Services after logging on to our apps, we will send you notifications (Chat Notifications) when we reach out or respond to you. Please note that Chat Notification is a different service from Push Notification Alerts Service.
7. You are not required to provide HSBC with any personal information (including sensitive information) while using Chat Services to enquire about functionality or navigation around our Website and apps. However, while we are responding to your enquiries or processing about your account, transaction or application, you may be asked to provide personal or account information and location. Don't include any personal or sensitive information including your account and location unless asked by us.
8. If you have provided your personal information about yourself, your account or your location to HSBC, you authorise HSBC to collect, access, use, store and disclose your personal information in accordance with HSBC's [Data Privacy Notice](#), [Website Terms of Use](#) and [Online and Mobile Banking Terms](#).
9. For more information about Chat Services, you may visit HSBC's public website [here](#).