



恒生銀行
HANG SENG BANK

Terms and Conditions

Welcome

Thanks for using Hang Seng's Personal e-Banking service. Before you start, please read our Terms and Conditions ("our Terms"). Our Terms form a legal contract between you and us.

You agree to our Terms when you use Personal e-Banking or download Hang Seng Personal Banking mobile app or download Hang Seng Invest Express app (each and altogether, "our App").

In our Terms, when we say:

- (a) "we" or "us", we mean Hang Seng Bank Limited, or any person who takes over from us;
and
- (b) "you", we mean the person using Personal e-Banking.

You can find a list of definitions at the end of our Terms.

When you use Personal e-Banking, you'll need to follow:

- (a) our Terms; and
- (b) the other terms and conditions that apply to your Designated Accounts, the Services and Products or the Transactions (all together, "the Other Terms").

If our Terms and the Other Terms say different things about Personal e-Banking, we will follow what our Terms say.

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Using Personal e-Banking

1. What is Personal e-Banking?

- 1.1 Personal e-Banking lets you handle your banking, financial, and investment needs online. By using Personal e-Banking, you can operate the Designated Accounts, obtain Services and Products, make Transactions, and communicate with us through our website or our App. Our App is part of our Personal e-Banking services and functions.

2. Who is it for?

- 2.1 Personal e-Banking is to be used by customers in places where local laws and regulations allow us to offer it to them.

3. We can change Personal e-Banking

- 3.1 Sometimes, we'll need to make changes to our services without giving you prior notice. We may:
- (a) set, change, pause or terminate any of our services and functions. This includes how we verify your identity;
 - (b) set and change the limits on how you can use our services such as any transfer limits, transaction limits or type or number of transactions; and
 - (c) set and change our service hours. This includes daily cut-off times to give us instructions for same day transactions.
- 3.2 If you haven't used Personal e-Banking for an extended period (set by us), we can reduce or reset your transfer and transaction limits to a lower value, a new default value or zero.

4. Before you use Personal e-Banking

4.1 To register for Personal e-Banking, you'll need to:

- (a) complete our authentication steps; and
- (b) give us any information we ask you for in the manner we request, for us to verify your identity.

4.2 To use Personal e-Banking (including Hang Seng Invest Express services) on your personal mobile device, you'll need to:

- (a) ensure your personal mobile device is running the operating system version we specify from time to time;
- (b) download Hang Seng Personal Banking mobile app or Hang Seng Invest Express app, as applicable;
- (c) complete the authentication steps and in respect of Hang Seng Personal Banking mobile app only, activate a Mobile Security Key; and
- (d) link your personal mobile device.

Once you've done the applicable steps in (a) – (d) above, we'll consider your device a "Permitted Mobile Device".

4.3 We may choose to give you a Physical Security Device under specified circumstances. You can't use a Physical Security Device to use Personal e-Banking on your Permitted Mobile Device.

4.4 We'll give you instructions on how to use the Mobile Security Key or the Physical Security Device.

4.5 We'll let you know if you can start using Personal e-Banking after we've verified your identity.

5. Checking it's really you

- 5.1 When you use Personal e-Banking or handle matters via Personal e-Banking, you'll need to give us your Security Details so we can check it's really you.
- 5.2 We may require you to give one or more of your Security Details depending on whether you're logging on to Personal e-Banking, using our website or our App, and the type of instructions, Services and Products, Transactions or matters (including for services outside of Personal e-Banking) you request.
- 5.3 For some of your Security Details such as username, password, security question and answer, or 6-digit PIN, you'll need to set them up by completing the steps set by us.

6. Using biometric authentication

- 6.1 The biometric authentication technologies or tools we use to capture your biometric credentials may be made by third party providers. This means:
 - (a) we can't make any promises (warranty or representation) about their availability, quality or performance;
 - (b) the technologies or tools may use different ways to check your identity;
 - (c) you may need to register your biometric credentials and other personal data with us and the relevant third party providers;
 - (d) you may need to take steps set by us or the relevant third party providers to use the technologies or tools; and
 - (e) to stop using the technologies or tools, you'll need to follow steps given to you by us or the relevant third party providers.
- 6.2 Our Terms, the Other Terms and terms and conditions of each third party provider also cover your use of the technologies or tools.



If you stop using both biometric authentication and the Mobile Security Key, you might lose access to our App. If this happens, you can still log on to Personal e-Banking on our website.

7. Giving us instructions

- 7.1 You need to give us clear, complete and correct instructions. You'll follow any steps we set for

giving us instructions.

- 7.2 You can't cancel or change an instruction once you've given it to us unless we agree. It may not always be possible for us to cancel or change your instructions.
- 7.3 Your instructions are deemed received and are subject to when we've actually received them. We'll handle your instructions following our policies, practices and procedures.
- 7.4 When details are entered to log on to Personal e-Banking or give us instructions for Services and Products, Transactions or other matters (including for services outside of Personal e-Banking), we'll check whether they match our record of your Security Details. If they match with our records, we don't have to conduct any further checks on the person logging on to Personal e-Banking or giving the instructions or whether the instruction is real. You expressly authorise us to make Transactions according to the instructions we received. These Transactions will be binding on you. For this reason, you should keep your Security Details secure at all times.

Your responsibilities when using Personal e-Banking

8. Share information and documents with us

8.1 You need to:

- (a) give us any information, sign any forms or documents, and perform any acts, in each case as we reasonably ask you to from time to time, so we can provide Personal e-Banking to you, fulfil our obligations or preserve our rights and powers under our Terms; and
- (b) ensure all information you give us is accurate, complete and up-to-date. Please tell us any changes as soon as you reasonably can. We rely on the information you give us when providing Personal e-Banking.

8.2 You authorise us to process, share, transfer or store the information about you, the Designated Accounts and the Transactions with:

- (a) HSBC Group members; or
- (b) any institution, agent or service provider we use to provide or support Personal e-Banking.

8.3 We will perform such processing, sharing, transfer or storage of information on a confidential basis unless doing so on a non-confidential basis:

- (a) is allowed or required by any law, regulation, governmental agency or regulatory authority;
- (b) is required to prevent crimes, fraud or scams; or
- (c) is needed to provide Personal e-Banking.

9. Use Personal e-Banking properly

- 9.1 Unless Clause 18.2 says otherwise, you're responsible for all claims, damages, liabilities, fees, charges, costs and expenses of any kind arising from:
- (a) your use of Personal e-Banking including our App;
 - (b) our reliance on the information you gave us; and
 - (c) your breach of any obligations under our Terms.
- 9.2 Personal Customers must only use Personal e-Banking for their own personal purposes.
- 9.3 You must not use or allow someone else to use Personal e-Banking for any illegal purpose or activity. You'll tell us as soon as you reasonably can if you suspect it's been used for illegal purpose or activity.

10. Use our App properly

- 10.1 You must only use our App on your Permitted Mobile Device after completing the steps in Clause 4.2.

You'll take reasonably practicable steps to:



- protect your Permitted Mobile Device and back up data; and
- prevent any computer virus, Trojan horses, worms, software bombs or similar items from being sent to our App or our system via your Permitted Mobile Device.



You must not use our App on any device or operating system that's been modified outside the vendor-supported or vendor-warranted configurations. This includes "jail-broken" or "rooted" devices (a device freed from the mobile service provider and manufacturer's limitations without their approval).



You must not use our App for any illegal, abusive, libelous, obscene, threatening or inappropriate purpose or activity.



You must not decompile, reverse-engineer, translate, convert, adapt, alter, modify, enhance, add to, delete or in any way tamper with any part of our App, our website or Personal e-Banking, or any software in them (and must not attempt to do so).

11. Safeguard your Security Details, Permitted Mobile Device, Mobile Security Key and Physical Security Device

- 11.1 We use your Security Details to identify you and verify your instructions and Transactions. We'll consider it's you we're dealing with when your Security Details are used. This includes when they're used for logging on to Personal e-Banking or giving us instructions for Services and Products, Transactions or other matters (including for services outside of Personal e-Banking). You need to follow our guidance and security advice when setting up to use Personal e-Banking, activating your Mobile Security Key or Physical Security Device, linking your personal mobile device and setting your Security Details.
- 11.2 You must keep your Security Details secret and your Permitted Mobile Device, Mobile Security Key and Physical Security Device secure, as they could be used (amongst other things) as one of the authentication factors for initiating Transactions. In particular:



Don't disclose your Security Details to anyone else.



Don't allow anyone else to use your Permitted Mobile Device, Mobile Security Key or Physical Security Device.



Don't keep any Security Details with or near to your Permitted Mobile Device.



Don't write down or record any Security Details unless they're disguised.



Destroy any paper record of your Security Details.

12. Biometric authentication

- 12.1 You may choose to use biometric authentication when logging on to Personal e-Banking,

giving us instructions for Services and Products, Transactions or other matters (including for services outside of Personal e-Banking), to verify your identity. If you do this, you ask us to check your identity using the biometric credentials registered on the Permitted Mobile Device or registered with the third parties supplying the biometric authentication technologies or tools. You must ensure your registered biometric credentials are reliable to prevent unauthorised or fraudulent use of biometric authentication. In particular, you should only:

- (a) register your own biometric credentials; and
- (b) initiate biometric authentication on the Permitted Mobile Device.

12.2 You shouldn't use facial recognition for biometric authentication if:

- (a) you have a sibling who looks a lot like you; or
- (b) your facial features may change.

13. Sufficient money for Transactions

13.1 You need to ensure you have enough money or pre-arranged credit available in your Designated Account for your Transactions. We are not liable for any consequence arising from or in connection with any failure or delay in carrying out your instructions due to lack of money or credit. If we choose to carry out your instructions despite the lack of money or credit (without prior notice to or approval from you), you'll be responsible for the overdraft amount and interest.

14. Confirmation of instructions or Transactions

14.1 You agree that we can provide confirmation electronically when we've received your instructions or completed a Transaction as you instructed. You'll be considered to have received the confirmation immediately after we send it. It's your duty to:

- (a) check these confirmations; and
- (b) contact us if you don't receive a confirmation within the usual timeframe for processing instructions.

15. Security and prevention of fraud and scams

- 15.1 Both you and we are responsible for preventing fraud and scams in connection with Personal e-Banking. You're responsible for keeping your Security Details secret and your Permitted Mobile Device, Mobile Security Key and Physical Security Device secure and protect them from unauthorised use. We'll send you security reminders. You can also see security reminders on our website. You need to read them and take the recommended security measures in a timely manner. This includes changing your log on password or 6-digit PIN from time to time.
- 15.2 You must tell us as soon as you reasonably can if you notice or suspect:
- (a) any unusual or suspicious transaction involving the Designated Accounts; or
 - (b) any Security Details, Permitted Mobile Device, Mobile Security Key or Physical Security Device is compromised, lost, stolen or used without your consent.
- You can tell us in person, by phone or in any other way we allow. We'll ask for and you need to give us certain details so we can assess and address the issue.
- 15.3 You must give us your up-to-date and correct contact details so we can send you important notifications (like funds transfer or transaction alerts). Please let us know right away if your contact details change, so we can keep sending you notifications on a timely basis.

16. Anti-fraud alerts

- 16.1 You have to stay vigilant against fraud and scams when making Transactions including transferring money. You're responsible for checking that the payee, the payee account, the funds transfer and transaction you are dealing with are real and trustworthy in each case.
- 16.2 You may receive an alert or warning message saying the payee, payee account, funds transfer or transaction you are dealing with may involve fraud or scam. If you see this, you'll need to consider carefully whether to proceed with a Transaction. You may consider to cancel the Transaction.
- 16.3 You should take note of information relating to alerts, fraud prevention and security measures in the Other Terms, and further security advice or recommendations we provide from time to time.

17. Small-value funds transfers

- 17.1 We may offer a small-value funds transfer service that lets you send money with less strict authentication steps. This can include sending money to people you haven't registered as recipients. While this is more convenient, it could lead to financial loss if used fraudulently or without your consent.
- 17.2 To reduce risk, you can set a maximum limit for these transfers, within our set cap. Before using this service, carefully consider if it's suitable for you and whether you accept these risks.

18. Your liability for Transactions

- 18.1 Unless this clause says otherwise, you're responsible for all Transactions made using your Security Details.
- 18.2 You aren't responsible for direct loss (that is, loss or misplacement of funds) resulting from unauthorised transactions made using your Designated Accounts due to our failure to perform our obligations under Clause 28.1, unless you've acted fraudulently or been grossly negligent in using Personal e-Banking.
- 18.3 If you've acted fraudulently, you'll be responsible for all unauthorised transactions and losses.
- 18.4 You may be liable for all unauthorised transactions and losses if you're grossly negligent. This includes if you:
- (a) knowingly allow others to use your Security Details, Permitted Mobile Device, Mobile Security Key or Physical Security Device;
 - (b) don't tell us about unusual or suspicious activities or other incidents, including those under Clause 15.2, as soon as you reasonably can;
 - (c) don't take reasonably practicable security measures to keep your Security Details secret and your Permitted Mobile Device, Mobile Security Key and Physical Security Device secure, including those under Clause 11.2; or
 - (d) don't give us your up-to-date contact details for notifications in accordance with Clause 15.3.
- 18.5 To avoid doubt, your liability for unauthorised transactions conducted using a card is governed by the Other Terms relating to the relevant card.

Other important information

19. Our intellectual property

- 19.1 All trade marks, logos and service marks relating to Personal e-Banking (including “HANG SENG” and “恒生” trade marks) are owned by us or other trade mark owners. You can’t use them without our prior written consent.
- 19.2 All content on our website or our App is protected by copyright. This includes any text, graphics, links and sounds. You can’t modify, reproduce, store in a retrieval system, transmit (in any form or by any means), copy, distribute, re-use, re-post, reverse-engineer, decompile, create derivative works or use the content in any other way without our prior written consent.
- 19.3 Trade marks relating to app stores or play stores are owned by their operators. These include, for example, Android, Google Play and the Google Play logo are trade marks of Google LLC. Apple, the Apple logo, and iPhone are trade marks of Apple Inc., and are registered in the US and other countries. App Store is a service mark of Apple Inc. HUAWEI EXPLORE IT ON AppGallery and the HUAWEI EXPLORE IT ON AppGallery logo are the registered trademarks of Huawei Technologies Co., Limited.

20. Our App and the internet

- 20.1 Personal e-Banking is provided through our website and our App. Information and materials on our website and our App are made available to you on an “as is” or “as available” basis. This means we provide them to you as they are. We are not making any promises (warranty or representation) about the:
- (a) quality, accuracy or fitness for purpose;
 - (b) non-infringement; or
 - (c) security or absence of computer virus, Trojan horses, worms, software bombs or similar items.
- 20.2 We are not responsible for any loss, damage, costs or expenses you incur as a result of or in connection with our website or our App’s quality or the information and materials available on it.

- 20.3 Our App is available when app stores or play stores providers (such as Apple, Google or Huawei) make it available.
- 20.4 Sending information (such as Security Details), instructions or messages over the internet isn't always safe or instant. It can be affected by internet traffic and network availability. We are not responsible if you suffer any loss, damage, costs or expenses due to any delay, loss, diversion, interception, changes or corruption of any information sent between you and us over the internet.

21. Third Party Materials, Third Party Websites and other resources

- 21.1 We may let you view materials and websites from others. They include:
- (a) "Third Party Materials" such as financial information, news, market analysis, product information and marketing materials; and
 - (b) "Third Party Websites" which you access using links on our website or our App.
- We may also let you view Reports.
- 21.2 For the Third Party Materials, Third Party Websites or Reports:
- (a) We haven't checked their quality and we don't endorse or recommend them;
 - (b) We are not responsible for the contents, accuracy, completeness, timeliness, availability or suitability of the information, views or opinions they offer;
 - (c) The products or services mentioned in them may not be for residents in all countries and regions;
 - (d) You're responsible for checking them before you use them. This includes checking any terms and conditions about how they handle your personal data; and
 - (e) We are not making any promises (warranty or representation) about the security or absence of computer virus, Trojan horses, worms, software bombs or similar items.
- 21.3 We are not responsible for the Third Party Materials, Third Party Websites or Reports. So, if you have any questions, issues or complaints, you should talk to the providers of the Third Party Materials, the Third Party Websites or Reports directly.
- 21.4 Hyperlinks to other HSBC Group websites or mobile applications ("**Group Websites and Applications**") may be included on our website or in our App for your convenience. The

products and services offered on the Group Websites and Applications may only be available to people in places where local laws and regulations allow such products and services to be offered to them. The terms and conditions that apply to the Group Websites and Applications may be different from each other. You should carefully read the terms and conditions applicable to each of the Group Websites and Applications before using or downloading them. We are not responsible for the Group Websites and Applications.

22. Confidential Information

- 22.1 You acknowledge that all Confidential Information is trade secrets, confidential and proprietary property of ours and the respective Third Party Materials, Third Party Websites providers and HSBC Group.
- 22.2 Unless expressly allowed by our Terms, you will not (and won't attempt to):
- (a) sell, transfer, disclose, assign, convey, lease, sub-license, share, loan, distribute, transmit, broadcast, cablecast, put in circulation, download, reproduce, duplicate or otherwise provide or disseminate any Confidential Information in any form or by any means to any other person or commercially exploit any Confidential Information;
 - (b) remove, obliterate, erase, relocate or modify in any way any proprietary marking on or appearing with any Confidential Information including any trade mark or copyright notice; or
 - (c) incorporate or combine any Confidential Information with any other services, programmes or arrangements.
- 22.3 The restrictions on disclosure won't apply to any Confidential Information:
- (a) required to be disclosed by law but only to the extent required by law and after you, to the extent permitted by law, giving us written notice of the requirement to disclose; or
 - (b) where we have expressly agreed in writing to its disclosure.
- 22.4 You agree that all right, title and interest in and relating to the Confidential Information and any and all related copyright, patent, trade mark, service mark, proprietary property, trade secrets and exclusive works are and will remain the exclusive property of ours, the Third Party Materials, Third Party Websites providers and HSBC Group respectively. By allowing you to use Personal e-Banking, no right, title or interest is conveyed or transferred to you other

than the right to access Personal e-Banking, the Third Party Information and the Reports subject to our Terms. You won't make any statement or act in a way to indicate that you have any such right, title or interest.

23. Personal Customer

- 23.1 If a Designated Account is a joint account, the account-holders are jointly and severally liable, that is both collectively and individually for:
- (a) the Transactions; and
 - (b) the use of Personal e-Banking by any of them.
- 23.2 This means we may recover any unpaid amounts in connection with Personal e-Banking, such as debts, from either or both joint account-holders.

24. Compensation for our loss and liabilities

- 24.1 If you fail to perform your obligations or are grossly negligent relating to the use of Personal e-Banking; or you fail to comply with our Terms or the Other Terms, you'll compensate us and/or HSBC Group for all of the following which are due to or in connection with your failure:
- (a) all losses, liabilities or damages (including any claims by other persons against us) we or HSBC Group may suffer; and
 - (b) all costs, legal fees and other expenses we or HSBC Group may incur including the expenses for exercising or preserving our rights and powers under our Terms.

25. Our records are final

- 25.1 Our Personal e-Banking records are final unless there's a clear mistake.

26. Information is for reference only

- 26.1 Information on our website, our App or quoted to you are for reference only and are not binding. This includes any prices, exchange rates, interest rates, dealing rates and other information.

27. Currency and exchange rate

- 27.1 In certain circumstances, we may set the currency available for payments made or received using Personal e-Banking. When a currency exchange is needed, we'll use the prevailing exchange rate in the relevant foreign exchange market (as we decide). You'll be bound by this rate.

28. Our responsibilities

- 28.1 We will take reasonably practicable steps to:

- (a) ensure our systems in connection with Personal e-Banking are installed with adequate security designs to safeguard against fraud and scams; and
- (b) control and manage the risks in operating the systems including human error.

We'll take into account any law, rules, regulations, guidelines, circulars, codes of conduct and prevailing market practices which may apply to us from time to time.

- 28.2 We will be responsible for any direct and reasonably foreseeable loss caused to you directly and solely by our fault or gross negligence in providing Personal e-Banking.

- 28.3 Neither we nor HSBC Group are responsible for:

- (a) the consequences of your use of Personal e-Banking or any information or materials obtained through Personal e-Banking;
- (b) any disorder, malfunction, breakdown, delay, disruption, suspension or other failure relating to our system, website, our App or any functionality of Personal e-Banking, due to any circumstances beyond our reasonable control. These circumstances include failure of communication network, acts or omissions of third party service providers, power failure, equipment or system malfunction, breakdown or overload, or any laws or regulations, or codes of practice, guidelines, directions or orders prescribed by regulatory

authorities, governmental agencies or industry bodies (whether or not having the force of law);

- (c) any transmission or storage of any information relating to you, the Designated Accounts and the Transactions through or in any system, equipment or instrument of any communication network provider; and
- (d) in no event will we be responsible for any incidental, indirect, special, consequential or exemplary damages including any loss of use, revenue, profits or savings.

29. Your personal data

- 29.1 You acknowledge and agree that we may use and disclose your personal data for the purposes and to the people as set out in our general policies on use and disclosure of personal data. You can find these in our statements, circulars, notices or terms and conditions.

30. Fees

- 30.1 We can charge fees in relation to Personal e-Banking.
- 30.2 We may collect the fees from you. We will let you know how and when we'll do this.

31. Termination of use of Personal e-Banking






- 31.1 We may suspend or terminate your use of Personal e-Banking (in full or in part) if we think it's necessary or appropriate. We can do this at any time without giving notice or reason.
- 31.2 You may terminate your use of Personal e-Banking in full (but not in part) at any time. You'll need to give us at least 5 working days' prior written notice.
- 31.3 Despite any suspension or termination of use Personal e-Banking, you'll continue to be bound by our Terms for any obligations you still need to perform. The parts of our Terms relevant to those obligations will remain in full force and effect including Clauses 14, 15, 18, 19, 22, 23, 24, 25, 28, 29, 30 and 31.3.

32. Amendments

- 32.1 Sometimes we may need to update our Terms or fees in relation to Personal e-Banking. We'll give you reasonable notice of any changes on our display, advertisement, our website or our App, by email or other means we think are suitable. The terms and fees will be effective after that reasonable notice. The changes will be binding on you if you keep using Personal e-Banking or are still registered for Personal e-Banking on or after the effective date of the change.

33. Communications

- 33.1 We can decide how to give you notices. This includes the form of the notice and how we send it to you.

Method (by sending to the contact details last notified by you to us)			When we consider it received by you
	SMS		Right away.
	Push notification*		Right away.
	Email		Right away.
	Phone		Right away when we tell you on a call or when we leave a voicemail.
	Post	<ul style="list-style-type: none">• 48 hours after posting (if that address is in Hong Kong); or• 7 days after posting (if that address is outside Hong Kong).	
...	Any other manner we consider appropriate		Right away unless we tell you otherwise.

*You will need to enable push notifications on our App.

34. No waiver

- 34.1 No act, delay or omission by us will affect our rights, powers and remedies under our Terms or any further or other exercise of such rights, powers or remedies.
- 34.2 The rights and remedies under our Terms are:
- (a) cumulative; and
 - (b) not limited to those provided by law.

35. Debt collection agency

- 35.1 We may appoint any person as our agent (including any debt collection agency or solicitor) to collect debts you owe us. You'll be responsible for all costs and expenses of reasonable amount and reasonably incurred by us for that purpose on each occasion.

36. Severability

- 36.1 The provisions of our Terms are severable. If one or more provisions is or becomes illegal, invalid or unenforceable under the laws of any jurisdiction, it doesn't affect the legality, validity or enforceability of the remaining provisions.

37. No third party rights

- 37.1 No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of our Terms.

38. Governing law and jurisdiction

38.1 Our Terms are governed by the laws of Hong Kong. The Hong Kong courts have non-exclusive jurisdiction. Our Terms may be enforced in the courts of any competent jurisdiction.

39. Governing version

39.1 If the English version of our Terms says something different to the Chinese version, then we'll follow the English version. The Chinese version is for reference only.

40. Interpretation

40.1 In our Terms:

- (a) References to our Terms or the Other Terms mean our Terms or the Other Terms as they are in force from time to time.
- (b) References to a person include an individual, firm, company, corporation and an unincorporated body of persons.
- (c) References to "include" or "including" means include or including, without limitation.
- (d) Words importing the singular include the plural and vice versa.

Definitions

“Confidential Information”	means the contents of Personal e-Banking, the Third Party Information, the Reports, and their respective form, format, mode or method of compilation, selection, configuration, presentation and expression, in each case to the extent not available to the public generally.
“Designated Account”	means any account maintained by you with us which may be operated or accessed using Personal e-Banking from time to time.
“HSBC Group”	means HSBC Holdings Plc, its subsidiaries and associated companies from time to time.
“Group Websites and Applications”	is defined in Clause 21.4.
“Mobile Security Key”	means a digital security token that is in our App. It provides an extra layer of protection for your accounts and transactions. It can generate Security Codes for you in connection with Personal e-Banking.
“Permitted Mobile Device”	is defined in Clause 4.2.
“Personal Customer”	means an individual who maintains a Designated Account or uses Personal e-Banking in a personal capacity.
“Personal e-Banking”	means the personal online banking service we make available from time to time on our website or our App for you to: <ul style="list-style-type: none">• operate your Designated Accounts;• obtain Services and Products;• make Transactions; and• talk to us using our website or our App.
“Physical Security Device”	means a physical security device provided by us under specified circumstances for generating Security Codes for you in connection with Personal e-Banking.
“Reports”	means reports compiled from Third Party Information in any form, medium or means.

“Security Code”	means a one-time password generated by a Mobile Security Key linked to your Permitted Mobile Device, or by a Physical Security Device.
“Security Details”	means your ID documents, selfie photo, selfie video, username, password, 6-digit PIN, digital certificate, security question and answer, biometric credentials, Security Code, SMS or email one-time password or other information we may from time to time require for verifying your identity.
“Services and Products”	mean any services, products, functions, information, benefits and privileges which may be obtained or accessed using Personal e-Banking from time to time, whether related to banking, investment, financial or other matters, including Hang Seng Invest Express services.
“Third Party Information”	means Third Party Materials and/or Third Party Websites as defined in Clause 21.1, and Group Websites and Applications as defined in Clause 21.4.
“Transaction”	means any funds deposit, withdrawal or transfer transaction, or other transaction, each as arranged or effected by us according to your instruction from time to time.

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