

The Notification for the Revisions of HSBC Personal Internet Banking/Mobile Banking Service Agreement

Date: 20 Aug 2020

- 1. According to HSBC General Agreement, the Bank may, via a written notice, posted at visible area of the Bank's branches or announced on the Bank's Internet main page at least 7days in advance, amend the terms and conditions of General Agreement. If the Customer disagrees with such amendments, he/she/it may notify the Bank in written form within the designated notification period to terminate the applicable terms and conditions as well as transactions and services with the Bank. The Customer needs to be cooperative with the Bank in account closing procedure. If the Customer fails to notify of termination within the designated notification period and continues to conduct transactions with or using services of the Bank, the Customer shall be deemed to agree with the amendments.
- 2. This amendment is announced as this notification; should you have any query, please do not hesitate to contact us via our branch networks or our 24-hour Call Center at (02)6616-6000.

Below please find the comparison table for your notification.

The following change will be effective from 27 Aug 2020. The original one is still applicable before the effective date. If the Customer disagrees with such change, he/she/it may notify the Bank in writing prior to the effective date to terminate the General Agreement as well as transactions and services with the Bank and should cooperate with the Bank in account closing procedure.

Original	Revised
3. Definitions:	3. Definitions:
A. "Internet Banking/Mobile Banking": You may	A. "Internet Banking/Mobile Banking": You may
undertake banking activities or transactions directly	undertake banking activities or transactions directly
with HSBC without going to the branches once your	with HSBC without going to the branches once your
computer or mobile device (including smart phone or	computer or mobile device (including smart phone or
any other portable devices with a connection	any other portable devices with a connection
function to the mobile Internet) with the download of	function to the mobile Internet) with the download of
the HSBC Taiwan application program is connected	the HSBC Taiwan application program (HSBC Taiwan
with the computers of HSBC via the Internet.	app) is connected with the computers of HSBC via the
	Internet.
F. "Transaction Data Signing": You have to input	
last 8 digital of beneficiary-account number into your	F. "Transaction Data Signing": You have to input
Security Device to generate a security code to	last 8 digital of beneficiary-account number into your
authorise your transfer transaction.	HSBC Taiwan app/Security Device to generate a
	security code to authorise your transfer transaction.
5. Process of Activation, Use Restriction and	5. Process of Activation, Use Restriction and Service
Service Items	Items
B. You must download the HSBC Taiwan app to	B. You must download the HSBC Taiwan app to your



your portable devices to use Mobile Banking via a portable device (smart phone or tablet), and register biometric credential and HSBC Taiwan mobile banking PIN by using security code generated from Security Device.

portable devices to use Mobile Banking via a portable device (smart phone or tablet), and register biometric credential and HSBC Taiwan mobile banking PIN by using or security code (generated from user password + SMS One Time Password or Security Device).

13. Connection and Liability

- B. You shall preserve the user name, password, Security Device PIN, security code (generated by the Security Device) and HSBC Taiwan mobile banking PIN for the Service, and the required computer software, hardware, related documents provided by HSBC and any other tools sufficient to verify one's identity in your custody and keep same confidential, and shall not disclose or provide same to any third party. You shall not use common identifiers, such as a birthday, telephone numbers, vehicle numbers, etc, as your security code, and shall not use the above for purposes irrelevant to this Agreement.
- C. When using HSBC Taiwan mobile banking service, if you input the HSBC Taiwan mobile banking PIN or biometric credential incorrectly for five times in a row, you have to input the Security Device PIN to authenticate your identity and re-set mobile banking PIN. If the Security Device PIN is also incorrect, to ensure the security of your account, HSBC will automatically stop your use of the Service. Under such circumstance, HSBC may consider the security code invalid and cancel it. If you wish to resume such use, you shall submit an application to HSBC for resumption. Prior to the application accept by HSBC and new password is effective, HSBC will not be able to provide the service to you.
- D. When using Internet Banking Service, if you input the Security Device PIN incorrectly for three times in a row, you have to follow up the system instruction to input your relevant personal information and Security Device PIN to log on the system. If you input the incorrect information or PIN

13. Connection and Liability

- B. You shall preserve the user name, password, Security Device PIN, security code (generated by HSBC Taiwan app or the Security Device) and HSBC Taiwan mobile banking PIN for the Service, and the required computer software, hardware, related documents provided by HSBC and any other tools sufficient to verify one's identity in your custody and keep same confidential, and shall not disclose or provide same to any third party. You shall not use common identifiers, such as a birthday, telephone numbers, vehicle numbers, etc, as your security code, and shall not use the above for purposes irrelevant to this Agreement.
- When using HSBC Taiwan mobile banking service, if you input the HSBC Taiwan mobile banking PIN or biometric credential incorrectly for five times in a row, you have to input user password + SMS One Time Password or Security Device PIN to authenticate your identity and re-set mobile banking PIN. If user password + SMS One Time Password or the Security Device PIN is also incorrect, to ensure the security of your account, HSBC will automatically stop your use of the Service. Under such circumstance, HSBC may consider the security code invalid and cancel it. If you wish to resume such use, you shall submit an application to HSBC for resumption. Prior to the application accept by HSBC and new password is effective, HSBC will not be able to provide the service to you.
- D. When using Internet Banking Service, if you input the HSBC Taiwan app /Security Device PIN incorrectly for three times in a row, you have to follow up the system instruction to input your



twice, HSBC will automatically stop your use of the Service. If you wish to resume such use, you shall submit an application to HSBC for resumption. Prior to the application accept by HSBC, HSBC will not be able to provide the Service to you.

relevant personal information and HSBC Taiwan app /Security Device PIN to log on the system. If you input the incorrect information or PIN twice, HSBC will automatically stop your use of the Service. If you wish to resume such use, you shall submit an application to HSBC for resumption. Prior to the application accept by HSBC, HSBC will not be able to provide the Service to you

14. HSBC Taiwan Mobile Banking Biometric Authentication

A. At the first time when you log on to HSBC
Taiwan app, if you choose to use Biometric
Authentication, you must register biometric
credential (face recognition or fingerprint
recognition) by using security code generated from
Security Device. The biometric credential which is
successfully registered will then be used to
authenticate your identity when you log on to HSBC
Taiwan app.

14. HSBC Taiwan Mobile Banking Biometric Authentication

A. At the first time when you log on to HSBC Taiwan app, if you choose to use Biometric Authentication, you must register biometric credential (face recognition or fingerprint recognition) by using security code (generated from user password+ SMS One Time Password /Security Device). The biometric credential which is successfully registered will then be used to authenticate your identity when you log on to HSBC Taiwan app.

HSBC Bank (Taiwan) Limited