

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

Date: 13 Oct 2023

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 7 days 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 1 Nov 2023. 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
<b>1. Bank information:</b>	<b>1. Bank information:</b>
E. Address: 13&14F, No. 333, Keelung Road, Sec. 1, Hsinyi District, Taipei City 110	E. Address: <b>54F., No. 7, Sec. 5, Xinyi Rd., Xinyi Dist., Taipei City 110</b>
<b>5. Process of Activation, Use Restriction and Service Items</b>	<b>5. Process of Activation, Use Restriction and Service Items</b>
D. The services to be provided under this Agreement are specified as follows, provided that where the services shall be added or reduced upon determination of the competent authority or HSBC. The exact service to be offered will depend on the announcement made on HSBC website with respect to Internet Banking or Mobile Banking. Where any relevant information is posted on the website, HSBC shall ensure the accuracy thereof and bear the obligation no less than the contents of the website:	<p><b>D. You agree that HSBC may temporarily suspend the Service in case of HSBC system suspension or if the transfer or other transactions cannot be performed due to other reasons, and agree to handle relevant transaction matters by using other channels/methods by yourself.</b></p> <p><b>E. HSBC shall not be held liable if the Service cannot be provided due to any dependencies with the business hours of the Financial Information Service Co, Ltd. and/or other financial institutions.</b></p>

	<p>F. The services to be provided under this Agreement are specified as follows, provided that where the services shall be added or reduced upon <b>HSBC system operation constrain or</b> determination of the competent authority or HSBC. The exact service to be offered will depend on the announcement made on HSBC website with respect to Internet Banking or Mobile Banking. Where any relevant information is posted on the website, HSBC shall ensure the accuracy thereof and bear the obligation no less than the contents of the website:</p>
<b>16. Handling of Electronic Message Errors</b>	<b>16. Handling of Electronic Message Errors</b>
N/A	<p>C. <b>HSBC shall not be liable for any errors or delays caused by telecommunication failure, any act or omission of a third party or other matters not attributable to HSBC.</b></p>
<b>20. Privacy Notice</b>	<b>20. Privacy Notice</b>
N/A	<p>A. <b>At HSBC, HSBC take the privacy of your information seriously and are committed to ensuring that your information is secure. HSBC ask that you read our Privacy Notice carefully as it explains what information HSBC collect about you, how HSBC will use that information, who HSBC will share it with, the circumstances when HSBC will share it and what steps HSBC will take to make sure it stays private and secure.</b></p> <p>B. <b>When you use this App, HSBC will collect information about the device the App is installed on (e.g. device identification numbers), and about your accounts with us and associated transactions.</b></p> <p>C. <b>HSBC will collect this information directly from you, e.g.: when you enter information into the App. HSBC use the above information to deliver the services offered in the App, and HSBC need to process it to perform the obligation in the agreement HSBC entered with you.</b></p> <p>D. <b>HSBC may also use that information, together with information about your location (country or region, not your precise location) and information about your usage of the App (e.g.: how long you spend on particular web pages), for the following purposes. The lawful basis for this</b></p>

	<p>usage is that HSBC have a legitimate business interest to improve our products and services to best meet our customers’ needs, and to provide products and services HSBC think are relevant to them.</p> <p>(a) Tailoring the content and the services that you’re offered through the App</p> <p>(b) Understanding how our customers use their accounts</p> <p>(c) Monitoring trends in product offerings</p> <p>(d) Developing propositions and products and targeting them appropriately</p> <p>(e) Identifying products and offers which may be of interest to you</p> <p>(f) Improving the App services for you</p> <p>E. The App may store all the above information securely on your device, and access it when required.</p> <p>F. HSBC may use other HSBC Group companies, and/or third parties, to provide the App on our behalf.</p> <p>G. For more detail on how HSBC will use your personal information, please refer to our Privacy and security at [ <a href="https://www.hsbc.com.tw/en-tw/privacy-and-security/">https://www.hsbc.com.tw/en-tw/privacy-and-security/</a> ].</p>
<b>21. Cookies Statement</b>	<b>21. Cookies Statement</b>
N/A	<p>A. How and why HSBC use cookies, tags and similar technologies.</p> <p>B. HSBC record information about your mobile device (similar to cookies) to make the App even easier and better to use.</p> <p>C. When it comes to ‘cookies’ herein, HSBC include other similar technologies such as tags and device fingerprints that allow us to identify your mobile device uniquely, and to record and store information on your mobile device or information associated with your installation of the App.</p> <p>D. When installing the App and using it, you are consenting to our deployment and use of these cookies.</p> <p>E. In this App, HSBC use cookies to monitor how you’re using the App, to improve security and help protect you against fraud.</p> <p>F. When you use the App, HSBC will store some information depending on how you choose to use it as described below:</p> <p>(a) Fast Balance token - if the Fast Balance feature is enabled, HSBC store this token to</p>

	<p>retrieve all the required information.</p> <p>(b) User and device details - HSBC store your username and a unique device identifier for 'remember me' functionality during log on.</p> <p>(c) DSK details - these are used by your digital secure key if enabled to log on securely.</p> <p>(d) Adobe analytics - these are used mainly to enable HSBC to measure the App's performance, but some of the cookies also support advertising and targeting specific customers.</p> <p>(e) Targeting and re-marketing - applications for credit cards and personal loans through this App will be tracked by cookies and other tracking tools. This allows HSBC to measure key factors about the journey and provide personalised marketing both on the HSBC website and external sites. Full details of these cookies are set out on our website's Cookie Policy and where you may disable some of this tracking.</p>
<b>32. Miscellaneous</b>	<b>32. Miscellaneous</b>
<p>Before using this app, you should review Service Agreement and the permissions that this app will require (more detail please see <a href="https://www.hsbc.com.tw/en-tw/ways-to-bank/mobile/">https://www.hsbc.com.tw/en-tw/ways-to-bank/mobile/</a>)</p> <p>By clicking "Accept", it meant you agree to these terms of Service Agreement, our Privacy Policy and the Cookie Policy. You also can click "I don't accept" to decline HSBC Taiwan app that provided by HSBC Bank (Taiwan) Limited.</p>	<p>Before using <b>internet banking/Mobile banking</b>, you should review Service Agreement and the permissions that this app will require (more detail please see <a href="https://www.hsbc.com.tw/zh-tw/privacy-and-security/">https://www.hsbc.com.tw/zh-tw/privacy-and-security/</a>)</p> <p>By clicking "Accept", it means you agree to terms of this Agreement. <b>Or you may</b> click "I don't accept" to decline <b>Internet banking/Mobile banking</b> that provided by HSBC Bank (Taiwan) Limited.</p>