Date: 19th October 2026

Important notice: Implementation of 12-hour cooling-off period for changes to your personal details via HSBC Malaysia Online Banking

Dear Valued Customers,

Effective 10 November 2026, we are introducing a **12-hour cooling-off period** when you update your mobile number and/or email address via HSBC Malaysia Online Banking. This is part of our continuous efforts to safeguard online banking security.

Why is this needed?

The Bank may send transaction alerts, one-time passwords and other important account communications to your mobile number and/or email address. If these details are changed without your authorisation, a fraudster could intercept these messages and potentially gain access to your account.

What you need to know

During the 12-hour cooling-off period, your existing mobile number and/or email address will remain valid and continue to be used by the Bank as your primary contact details. Once the cooling-off period ends, your updated mobile number and/or email address will take effect.

Please note that changes to your mobile number and/or email address for credit card accounts may take time to reflect this change. As a result, you may not be able to use your newly updated details for certain services immediately.

If you need to update your contact details, please plan ahead and allow sufficient time for the changes to take effect.

Please keep your contact details up to date with the Bank so we can contact you about important account and security matters.

For more information, please see our **FAQs**. If you need further assistance, please contact us.

Thank you for choosing HSBC.

Issued by: HSBC Bank Malaysia Berhad & HSBC Amanah Malaysia Berhad