UPDATED HSBC ONLINE AND MOBILE BANKING TERMS AND CONDITIONS

18 April 2023

Dear Valued Customers,

Please be informed that our HSBC Online and Mobile Banking Terms and Conditions ("Terms and Conditions") have been updated, the latest version being May 2023 Edition effective 18 May 2023.

You may find the comparison table for the amendments made in the below:

Existing Terms and Conditions (Oct22 Edition)	Revised Terms and Conditions (May23 Edition)
Clause 4. Security Obligations	Clause 4. Security Obligations
f. You must keep each Identifier secret at all times. You are advised NOT TO:(i) Write down the Identifier;	f. You must keep each Identifier secret at all times. You are advised NOT TO: (i) Write down or share to anyone the Identifier;
Clause 8. Our Liability	Clause 8. Our Liability
a. We will take reasonable steps to ensure that its operating systems are installed with adequate security protection taking into account applicable regulations and prevailing market practices.	a. We will take reasonable steps to ensure that our operating systems are installed with adequate security protection taking into account applicable regulations and prevailing market practices.
Clause 18. Intellectual Property Rights	Clause 18. Intellectual Property Rights
c. Apple, Google Inc., Microsoft Inc., Blackberry, any mobile telephone network provider and any intermediary making the Mobile Banking App available for download will not have any responsibilities or obligations to you in relation to the Mobile Banking App.	c. Apple, Google Inc., Microsoft Inc., any mobile telephone network provider and any intermediary making the Mobile Banking App available for download will not have any responsibilities or obligations to you in relation to the Mobile Banking App.
20. DuitNow Terms and Conditions	20. DuitNow Terms and Conditions
For registration of DuitNow ID, usage of the DuitNow and DuitNow QR service, the following terms and conditions as published on our websites shall apply: a. National Addressing Database Terms and Conditions	For registration of DuitNow ID and any usage of the DuitNow services thereon, the following terms and conditions as published on our websites shall apply: a. National Addressing Database Terms and Conditions



b. DuitNow Transfer Terms and Conditions
c. DuitNow QR Terms and Conditions
For HSBC Bank:

https://www.hsbc.com.my/duitnow

For HSBC Amanah:

https://www.hsbcamanah.com.my/duitnow

- b. DuitNow Transfer Terms and Conditions
- c. DuitNow QR Terms and Conditions
- d. DuitNow Online Banking/Wallets For HSBC Bank:

https://www.hsbc.com.my/ways-to-

bank/duitnow/

For HSBC Amanah:

https://www.hsbcamanah.com.my/duitnow

The revised Terms and Conditions (May 2023 Edition) is available here