

## **e-Banking Charter**

1. Secured Operations
2. Confidentiality of Personal Data
3. Accurate Information
4. Transparency of Products and Services
5. Reliable and Quality Service
6. Prompt Response to Enquiries and Complaints
7. Automatic Log-Off
8. Security Tips
9. Contact Us

Our business has been built on trust between customers and ourselves. We will strive at all times to ensure that information pertaining to our customers is kept confidential and secure whilst providing convenient banking services.

Hence, HSBC Bank Malaysia Berhad and HSBC Amanah Malaysia Berhad (collectively known as "HSBC") are committed to the following principles:

### **1. Secured Operations**

We maintain strict security standards and procedures with a view to ensure safe operations when you use this Internet Site for the HSBC Malaysia Online & Mobile Banking services offered. We use technologies such as (but not limited to) 128 Bit Secure Socket Layer (SSL) data encryption, firewalls and server authentication to protect the security of your data. You are only allowed to sign in with your registered username, password, Mobile Secure Key (MSK) or security token (under exceptional circumstances only).

### **2. Confidentiality of Personal Data**

Customer's personal data are classified as Restricted and can only be disclosed by us where permitted by any law, regulations and guidelines on privacy policies in force or otherwise legally compelled to do so. Personal data will be protected against unauthorised or accidental access, processing or erasure. Please also read our Privacy and Security Notice for more information.

### **3. Accurate Information**

All practical steps will be taken to ensure that personal data are accurate and will not be kept longer than necessary and will be destroyed in accordance with the internal retention period.

If at any time you wish to inform us that any information that we hold is inaccurate, incomplete or out-of-date, please update your personal details via 'Update Personal Details' journey on HSBC Malaysia Online Banking or visit any HSBC branch or call our Contact Centre, and we will take all reasonable steps to correct the information so that it is accurate, complete and up-to-date.

### **4. Transparency of Products and Services**

We will endeavour to ensure that descriptions and details of our products and services shall not be misleading or false. However, other than material variation to our terms and conditions for HSBC Malaysia Online & Mobile Banking such as the imposition of or increase in charges and the increase in customer's liability for losses for which prior notice will be given, the content and services found on our Internet Site may change over time, please visit [Important Information page](#) > Notices for more information.

#### **5. Reliable and Quality Service**

HSBC are committed to always providing reliable and quality services. We ensure that all staff involved in providing the HSBC Malaysia Online & Mobile Banking services have the necessary expertise and skills required of them and that we have sufficient resources to run and support HSBC Malaysia Online & Mobile Banking and address any related security and privacy concerns that our customers may have.

#### **6. Prompt Response to Enquiries and Complaints**

We are committed to providing you the highest level of service. We welcome any enquiries, feedback, or complaints, as they help us identify areas for improvement in the services we provide and/or our systems. We will use reasonable endeavours to ensure that all enquiries, feedback and complaints are handled efficiently. If you have any comments, concerns or complaints, please visit our [Contact Us page](#) to learn how you can get in touch with us.

#### **7. Automatic Log-Off**

Your HSBC Malaysia Online & Mobile Banking session will be automatically terminated after 15 minutes of inactivity to prevent unauthorised access.

#### **8. Security Tips**

You play a significant role in your own security. You should, therefore, always keep your login credentials confidential. Please refer to our [FAQs](#) and/or Clause 4 of our HSBC Online and Mobile Banking Terms and Conditions for further details on how to ensure that your account is secured.

#### **9. Contact Us**

You may visit our [Contact Us page](#) to connect with us.