

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
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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 is 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 online banking services offered. We use leading technologies such as (but not limited to) 128 Bit Secure Socket Layer (SSL) data encryption, fire walls and server authentication to protect the security of your data. You are only allowed to sign in with your Internet Banking username and password.

2. Confidentiality of Personal Data

Customer's personal data are classified as confidential 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 Disclaimer, Internet Privacy Statement 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 or 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 outof-date, please inform us in writing delivered by post or by hand or where communications with us are facilitated by the Internet Site, by completing the relevant screens (such as the Update Personal Details screen), 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 Online Banking such as the imposition of or increase in charges and the increase in customer's liability for losses for which advance notice will be given, the content and services found on our Internet Site may change at any time without notice.



5. Reliable and Quality Service

HSBC Bank Malaysia Berhad is committed to providing reliable and quality services at all times. We ensure that all staff involved in providing the Online Banking services have the necessary expertise and skills required of them and that we have sufficient resources to run and support Online 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 the highest level of service to you. However, we welcome any enquiries, feedback and complaints as they will help us identify any weaknesses in the services we provide and/or the systems we have and thus help us work towards improving our said services and/or systems.

We will use reasonable endeavours to ensure that all customer enquiries, feedback and complaints are dealt with efficiently. If you have any comments, concerns or complaints, you may write to us by post or by hand.

7. Automatic Log-Off

If you leave your on-line system idle for more than 10 minutes, your Online Banking sessions will be automatically terminated to prevent unauthorised access.

8. Security Tips

You play a significant role in your own security. You should therefore, keep two pieces of key data confidential at all times your Internet Banking username and password. Please refer to our Internet Banking FAQs and/or Clause 5 of our Terms and Conditions for Online Banking for further details on how to ensure that your account with Online Banking is secure.

9. Contact Us

You may visit the "Contact Us" page to connect with us.