



## FAQS ON NEW PERSONAL INTERNET BANKING

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# 1. ABOUT THE NEW PERSONAL INTERNET BANKING

## What is the new Personal Internet Banking experience?

We have several new features introduced in our new Personal Internet Banking:

- A simplified look and feel with account balance at a glance, you can also see your available balance
- A more user friendly main navigation menu
- A series of new functions, including download of transaction history, quick transfer between your self-named accounts, currency calculator and more

## What do I need to start using Personal Internet Banking from HSBC?

There is no special software required to access HSBC's Personal Internet Banking service. All you need is a computer and internet connection. The service is accessible to Apple Mac OS X and Microsoft Windows® operating system users. A 1024 x 768 screen resolution is optimal, but you should be able to view content at other screen sizes.

The following operating systems and web browser versions are recommended for Personal Internet Banking:

- **Windows 7** – latest browser version of Google Chrome, Microsoft Internet Explorer or Mozilla Firefox®
- **Windows 8** – latest browser version of Google Chrome, Microsoft Internet Explorer or Mozilla Firefox®
- **Windows 10** – latest browser version of Google Chrome, Microsoft Edge or Mozilla Firefox®
- **Mac OS X®** – latest browser version of Apple Safari, Google Chrome or Mozilla Firefox®

Please note that apart from the above mentioned operation systems, all other operating systems, e.g. Windows NT, Windows 2000 and Windows XP are not supported.

Some browsers may offer automatic software updates - they scan your computer, determine if you're running an outdated version and then give you the option to install an upgrade.

Apple, Mac OS and Safari are trademarks of Apple Inc., registered in the U.S. and other countries.

Google Chrome is a trademark of Google Inc.

Mozilla Firefox is a registered trademark of the Mozilla Foundation

## **I have received an email from HSBC about changes to HSBC Personal Internet Banking. How do I know that this is genuine and not a phishing email or other attempted fraud?**

We are emailing our customers about changes to HSBC Personal Internet Banking. To protect your security, no genuine email from HSBC will ever ask you to enter or confirm your Personal Internet Banking log on details.

- More about changes to HSBC Personal Internet Banking  
<https://www.personal.hsbc.com.hk/1/2/special/banking/prom185>
- More about how to protect your security online  
<https://www.personal.hsbc.com.hk/1/2/hk/personal/sfc>

If you believe you have received a suspicious email, stop, don't click on any links and don't open any attachments.

## **How can I access and log on the new Personal Internet Banking?**

You can access the new Personal Internet Banking from our HSBC Hong Kong public website, the same way you access your current Personal Internet Banking. Then you can simply log on using your current username and continue **with Security Device** or **without Security Device** authentication.

## **Why am I getting a new Personal Internet Banking?**

We're constantly looking for ways to help make life easier for you. That's why we're currently making enhancements to your Personal Internet Banking experience. We aim to provide a refreshed Personal Internet Banking experience that gives you all the tools and services you need, right where you need them.

## **I find that my friends / relatives are using the new Personal Internet Banking, when will be my turn?**

We will move all Personal Internet Banking customers to the new Personal Internet Banking by phases. A notification email will be sent to you prior to the move. You will be able to start using the new Personal Internet Banking within a few weeks of receiving the email. Please check your email inbox regularly for the notification. If you don't have valid email address in HSBC, please log on to internet banking and update your email address with your Security Device. Meanwhile, you can continue to log on to your current Personal Internet Banking.

### **Can I request you to move me earlier?**

We planned to move all Personal Internet Banking customers by phases, and not on request basis. Please continue to use your current Personal Internet Banking until you are moved.

### **Can I request you not to migrate me?**

To offer you a consistent experience across all HSBC sites, we are redesigning our Personal Internet Banking to provide you with a whole new look and feel, and the ability for us to deliver more enhancements more often.

## 2. MY ACCOUNTS DASHBOARD

### What is My Accounts dashboard?

“My accounts” dashboard is the landing page after you have successfully logged on to the new Personal Internet Banking. You can experience a convenient single-page banking experiences like:

- See a full list of your HSBC accounts and their balance, including any linked international accounts
- View a summary of a selected account, including account number, balance, its most recent transactions and an option to manage, search transaction history and shortcut to “Move money”
- “Quick Transfer” – the fastest way to transfer money between your local accounts
- check the conversion rate with a simple currency calculator
- get a real-time stock quote, if you hold an investment account

### What is Quick Transfer?

“Quick Transfer” is a new feature found in “My accounts” dashboard. This is the fastest way to transfer money between your own HSBC Hong Kong accounts immediately in Hong Kong dollar. If you wish to transfer to your payees, please choose “Move Money”.

### What is the difference between Quick Transfer and Move Money?

“Quick Transfer” is a new feature found in “My accounts” dashboard. It allows you to transfer money between your own HSBC Hong Kong dollar accounts immediately.

“Move Money” allows you to transfer money between both your own and third-party accounts, domestically and internationally, in Hong Kong dollar and other supported foreign currencies. You can also set up an immediate transfer, a future dated payment or a recurring payment.

### What is the currency calculator? What are the supported currencies? What rates are used?

Currency calculator is a tools that let you easily check the exchange rate of foreign currency. The calculator support the 12 common currencies; Australian dollar, Canadian dollar, Chinese Renminbi, Euro, Japanese yen, New Zealand dollar, Philippine peso, Pound Sterling, Singapore dollar, Swiss franc, Thai baht and US dollar. The rate showing is an indicative rate referring to our Telegraphic Transfer Board Rate.

## **I find a print button on the page, what is its function?**

Some pages provide a **“Print”** button to create an easy-to-read, print-friendly version of the page that you are viewing. This can then be printed.

## **Can I print from Personal Internet Banking?**

Yes, you can print Personal Internet Banking pages. Some pages provides a **“Print”** button to create an easy-to-read, print-friendly version of the page that you are viewing. This can then be printed. Pages without a ‘print’ button can also be printed, but formatting may be less clear. The print function depends on different browsers, for example, you can find **“File” > “Print...”** in Internet Explorer

## **In which file formats can my transaction history be downloaded from Personal Internet Banking?**

You can choose to download your transaction history from Personal Internet Banking in a CSV file format. These file formats can then be used with your chosen personal finance software tool such as Quicken, Microsoft Money, or generic spreadsheet software, such as Microsoft Excel.

### 3. MOVE MONEY

#### What does Move Money mean?

Move Money is a single place for managing all your payments and transfers from your HSBC accounts worldwide. With Move Money you can:

- Send money to an existing payee, or set up a new payee\*
- Set up and delete further-dated or recurring payments\*
- Transfer money between your own accounts (both local and international), even in different currencies

\*Note: These payments and transfers require Security Device

#### How do I move money between my accounts or transfer money to someone else?

All transfers are done using the revamped transaction form, which can be reached via multiple entry points such as selecting **“Move Money”** within My accounts dashboard, or via the **“My banking”** menu at the top of the screen.

From this **“Move Money”** form, you can move money between your accounts (both local and international) or to other people. You can choose for the transaction to happen immediately or on a future date.

You can also set up regular payments between your accounts or to someone else using this process.

#### What transfer functions can be found in Move Money?

Current Personal Internet Banking	New Personal Internet Banking		
Banking	Move Money To		
	My Accounts	My Payees	New Payee
<b><u>HKD Transfer to HKD Account</u></b>			
To an HSBC Account	✓	✓	✓
To a non-HSBC Account - e-Transfer		✓	✓

To a non-HSBC Account - Express Transfer		✓	✓
Standing Instruction - HKD Transfer - To an HSBC Account	✓	✓	✓
Standing Instruction - HKD Transfer - To a non-HSBC Account		✓	✓
<b><u>Transfer to/from Foreign Currency / Renminbi Account</u></b>			
To an HSBC Account - 24-Hour Currency Exchange Service and Transfer	✓	✓	✓
To a non-HSBC Account		✓	✓
<b><u>Overseas Transfer</u></b>			
Overseas Transfer		✓	✓
Standing Instruction		✓	✓
<b><u>Global Transfer</u></b>			
Global Transfer	✓		

## What is my payee?

This is equivalent to your registered account in current Personal Internet Banking. Once you have registered a new transfer account in Personal Internet Banking, no further authentication using the Security Device is required when you make transfers to this account going forward. This is a useful feature if you transfer regularly (for example, pay school fees) to the same third-party account. Once the Registered Account has been added as **“My Payees”**, simply choose the **“My Payees”** option in Move Money when making your transfer request and select the required account to which you wish to transfer funds. The maximum daily limits for transfers to **“My Payees”** are:

Types of transfers	Maximum daily sub-limit
Transfers to <b>“My Payees”</b>	HKD1,000,000 per account

## How can I register an account as **“My Payees”**? Do I need my Security Device?

There are 2 ways to register a third-party account to **“My Payees”**.

1. You can visit **“My Payees”** to add new payee with your Security Device

2. You can save a new payee details in Move Money transaction form by ticking the check box “**Add to My payees**”. After the transfer is authenticated with your Security Device, the new payee’s details will be added.

The new payee instructions will be effective on the next working day when submitted before 9pm from Mon to Fri or 6pm on Sat. Instructions will be effective in two working days when submitted after 9pm from Mon to Fri or 6pm on Sat or on Public Holiday.

## 4. GLOBAL VIEW / GLOBAL TRANSFER

### How can I add my HSBC account in other country to Global View?

You can add a country/territory to Global View via **“My Banking > Global View > Add/Remove a country or territory”**. Please also have your Personal Internet Banking log on details for the desired country ready to perform the linkage. You will need your Security Device to complete this procedure.

### How can I view my Global View account?

Once you have successfully added your international HSBC accounts to **“Global View”**, you will be able to view their balance and account summary within **“My accounts”**.

### How can I switch to log on and access my HSBC account in other country after adding to Global View?

You can switch to other countries by selecting the country drop down in the dark grey top menu.

### How can I make a Global Transfer?

Once you have successfully added your international HSBC accounts to **“Global View”**, you will be able to select them for fund transfers under **“My accounts”** tab in **“Move Money”**. Alternatively, you may access this function via **“My banking > Global Transfer”**.