

Internet Banking

Frequently Asked Questions



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1. What is Internet Banking?

Internet Banking is an electronic service provided by HSBC to allow you to perform transactions, payments etc. over the Internet - through a bank's secure website.

1.1. What are the benefits of using Internet Banking?

With Internet Banking, you can conduct your banking transactions from the comfort of your home. Internet Banking provides a comprehensive range of online transactions and information that can help you better manage your finances.

1.2. What are the services provided by Internet Banking?

- ◆ Check your account balances
- ◆ View your recent transactions (including 90 days of transaction history)
- ◆ Open new demand deposit or current accounts
- ◆ Transfer funds to almost any bank account (in Mauritius and overseas)
- ◆ Update your personal details
- ◆ Change your Internet Banking Password
- ◆ Request a new ATM PIN
- ◆ Check interest rates and foreign currency rates
- ◆ View your 12 months past statements
- ◆ Set-up forward dated instructions for money transfers
- ◆ Save transfer details for regular payments
- ◆ Manage your limits for money transfers
- ◆ Set up and manage Time Deposit instructions
- ◆ Stop cheque payments

1.3. Will there be any charges to signing up for Internet Banking?

You do not need to pay any charges to sign up.

1.4. How do I apply for Internet Banking?

You need not do any application; you can register for Internet Banking at www.hsbc.co.mu using your primary HSBC Visa/MasterCard Credit Card or HSBC ATM card.

1.5. How will I know if my registration for Internet Banking is successful?

You will receive a confirmation immediately after registration. A Security Token will be sent to your correspondence address, within 5 working days. After you receive the Security Token, you can login using your Internet Banking Username, Password and the Security Token.

1.6. Is Internet Banking available 24 hours?

It's around-the-clock, seven days a week. However, some transactions made outside working (or specific) hours will be processed the next working day.

1.7. What do I need in order to use your Internet Banking service?

- ◆ A computer with Internet connection.
- ◆ Windows Operating Software (O/S) Users: Internet Explorer 6.0 and above (recommended to have full compatibility with our system).
- ◆ Screen resolution: 1024 x 768 (with 800x 600 resolution users should still be able to view all content, but vertical and horizontal scroll bars may need to be used).
- ◆ Make sure that cookies are enabled on your PC.

1.8. Can I access my accounts when I'm overseas?

Yes, as long as you have an Internet connection and your Security Token.

2. Registration

2.1. How do I register for Internet Banking?

You will need An HSBC ATM Card or HSBC Credit Card and Personal Identification Number (PIN) to register for Internet Banking online. If you already have these details, simply visit www.hsbc.co.mu and click on the "Register" button under "Online Services" in the right hand side box. You will then be requested to set-up a personalised Username and Password which you will use every time you logon.

2.2. Why should I set up the online password reset?

Online password reset allows you to reset your current password online anytime when you forgot your password, provided that you have set up Security Questions and Answers before. This feature offers you a very convenient way to enhance your account's security.

2.3. Can I get a colleague / friend / relative to set the service up for me?

It is strongly recommended that you do the service set-up yourself in order to protect your account's security.

2.4. Will I be able to change my Internet Banking Username and Password?

You cannot change your Internet Banking Username but you can change your password anytime by using the online password reset.

3. Activation and Logon

3.1. What do I need in order to activate the service for the first time?

In order to activate the service for the first time, you must have the followings in hand:

- ◆ HSBC Visa/MasterCard Credit Card or ATM card.
- ◆ Security Token.

3.2. How do I log on?

In order to log on, please click on Internet Banking Log on button in the Home Page or the Log on link in the left menu of Internet Banking tab and do the following steps:

- ◆ Enter the Username followed by the Password you have created during online registration process.
- ◆ Key in the security code which you may get by pressing the grey button on the HSBC Security Token.

3.3. What if I have forgotten my Internet Banking Username?

If you have forgot your Username, call our Contact Centre on 800 1234 or (230) 4030750, where our customer service agent will assist you in recovering your username.

3.4. What if I have forgotten my Internet Banking Password?

If you forgot your password, select the Forgotten your password link on the log on screen. You will be asked to enter your Security Answers. Upon correct entry of the security answers, you will proceed to reset your password. If the security answers are incorrect, you will then be guided to perform an Offline Password Reset (OFR). After you have performed the offline password reset, please print out the acknowledgment page, or download the form, complete and return to the bank. Upon receiving your request, we will activate the new password.

3.5. How can I get assistance when there are problems?

You may get assistance or contact us by:

- ◆ Reading the FAQs and the online help text on each page.
- ◆ Sending us your questions via the Mailbox/Send message Email function in Internet Banking.
- ◆ Calling our Contact Centre on 800 1234 or (230) 403 0750.

3.6. What will happen if I leave my profile logged on for a while?

To protect your account, HSBC offers Auto log off function for Internet Banking. This means that if you leave your profile logged on inactive for a period of 9 minutes, a 60 second prompt will pop up to ask for your permission to stay logging on. If you do not confirm to continue using the service, it will automatically log off. If you wish to use the service again, please redo the logging on procedure.

4. Password Reset

4.1. What is the online password reset feature?

Online password reset allows you to set your new password online when you forget your current one, provided that you have set up your Security Questions and Answers before. This means that you do not have to submit any forms to the bank for processing as long as you are able to provide your Username, Security Code as well as Security Questions and Answers accurately via Internet Banking.

4.2. What are the benefits of using the online password reset feature?

You will be able to reset your password instantly, at any time.

4.3. How does the password reset process work?

Select the "Forgotten password" link on the log on screen. You will be asked to enter your Security answers. Upon correct entry of the security answers, you will proceed to reset your password. If the security answers are incorrect, you will then be guided to perform an offline password reset (OFR).

4.4. How do I set up my security questions and answers?

You need to choose the Security Question from a set of preset questions and provide a memorable answer to each of the questions. Please ensure that you are the only one who knows the answers to these questions.

4.5. How do I change my Security Questions and Answers?

You can change your Security Question and Answers when you log on to Internet Banking under Services, click on Change Security Questions and Answers or via Offline Password Reset.

4.6. Are there a minimum or maximum number of questions I have to select when I set up online password reset?

You only need to complete two questions when setting up this feature. There is neither maximum nor minimum, you should keep in mind that in order to benefit from this feature, you will have to remember the answers to the 2 questions which you have selected.

4.7. What happens if I forget the answers to the questions that I had selected?

If you forget the answer to one or more of the questions, you will need to submit a form for an Offline Password Reset (OFR).

4.8. Will I be assigned a password or do I get to choose my own password?

You are required to set your own password during the registration process. Any time you change/reset your password, you will also be asked to set your own password.

5. Security Token

5.1. What is the HSBC Security Token?

The HSBC Security Token is a small, key-ring size, digital code generator provided to Internet Banking customers. Once activated, you will need to use the Security Token to generate Security Codes, which are required when you log on and transact on Internet Banking.

5.2. Why has HSBC selected the Security Token solution rather than other security measures?

The Security Token solution has been selected by HSBC as the technology that best meets our customers' need for flexibility and portability, and our business volume requirements. The Security Token meets industry best practices for Two-Factor Authentication standards, while providing the following benefits to you:

- ◆ The Security Token itself generates the Security Code. As there is no dependency on a third party for Security Code generation or transmission, our customers do not need to rely on another party's service standard to access Internet Banking.
- ◆ The generation of the Security Code is not dependent on capacity constraints, signal availability or the geographical location of our customers.

- ◆ The Security Token is small, light and portable. It can be used on Internet-enabled terminals and does not require any downloads, setups or system adjustments.

5.3. Why do I need a Security Token?

Security for customers is always HSBC's top priority. The Security Token serves to protect you from the potential internet risks while using Internet Banking.

5.4. How do I get a Security Token?

The Security Token will be provided to you in the Welcome Package sent to you after you registered for Internet Banking.

5.5. What is a Security Code?

A Security Code is a single-use, time-sensitive password generated by the Security Token. The Security Code is to be used together with your Username and Password when accessing Internet Banking. It will also be required for most transactions and instructions made in Internet Banking

5.6. What is the serial number of the Security Token?

Each Security Token has its own unique serial number, a 10-digit number located on the back of the Security Token in the format XX-XXXXXXX -X (e.g. 01-2345678-9). This number helps link the selected Security Token with your Internet Banking profile.

5.7. Can I choose to not use the Security Token for Internet Banking?

No. HSBC has a duty to ensure that your banking information and online transactions are safe and secure. The use of a Security Token will allow us to provide maximum security to you.

5.8. Why is HSBC giving me only one Security Token and may I request for another as a backup?

Only one Security Token can be linked to your Internet Banking Username at any point in time. This is to ensure that only you are able to access your Internet Banking service. The Security Token is unique and has a distinctive Serial Number that helps prevent copying, alteration, or tampering.

5.9. When do I use a Security Token?

You are required to use your Security Token when logging on, or making transactions/ instructions in your Internet Banking.

5.10. How do I use my Security Token?

When prompted for a Security Code on Internet Banking:

- ◆ Ensure that the LED screen is facing you and the light-grey button is on your left-hand side.
- ◆ Press once on the light-grey button of the Security Token to generate a Security Code.
- ◆ Enter the displayed digits into the requested field on Internet Banking via your computer's keyboard.

The Security Token will turn off automatically after a short time interval. To generate a new Security Code, simply press the light-grey button of the Security Token again. As a Security Code is single-use code to be used for one transaction only, you will need to obtain a new code for each Logon or when you execute certain transactions online.

5.11. Will you suspend my Internet Banking access if I input the wrong Security Code?

To protect your information, your Internet Banking service will be disabled if you enter too many incorrect Security Codes. This feature acts as a fraud deterrent as well.

5.12. How do you know I am entering the correct Security Code?

When you set up your Internet Banking service, your Security Token becomes linked to your username - only you can use it. When you enter a Security Code, we check to make sure that the Security Code was generated by your Security Token. If you enter an incorrect Security Code, you will be prompted to enter a new one.

5.13. Do I have to provide replacement batteries for the Security Token?

No, the Security Token will provide warning that the battery is running low on power.

To order a replacement, please call our Contact Centre on 800 1234 or (230) 403 0750.

5.14. How long will the battery last?

The battery normally lasts from three to five years.

5.15. I am a frequent traveler, can I use the Security Token to log on to Internet Banking when I am overseas?

Yes. If you typically use our online services from more than one location, we suggest that you make it a habit to bring the Security Token with you when you travel. This is the reason the Security Token has been designed to be small, light and portable.

5.16. I am / will be residing overseas for a long period of time and will not be able to collect the Security Token that HSBC mailed to my home address. Can you arrange for another Security Token to be delivered to a temporary address overseas?

The Security Token will be delivered to your correspondence address for your convenience. Please ensure that your correspondence address in our records is up-to-date.

5.17. Can the same Security Token be shared among different Internet Banking customers?

No. The Security Token cannot be shared between different Internet Banking customers. Each Internet Banking customer will receive one Security Token, which will be associated with only one user (together with their Username, Password and other security credentials).

6. Accounts

6.1. How far back can I view my account history?

You may view your account history up to 90 days from today. If you do not specify a date range in View Account History, this month's account history will be reflected only.

Please note that you will no longer be receiving paper statements from the point you opt for the e-Statement Request service (by clicking on e-Statement Request under Statements on the left hand menu).

6.2. What exchange rate is the Networth Statement based on?

If you have foreign currency accounts, these balances will be converted at the Inter-Bank exchange rates for the Networth Statement. These rates may not be indicative of the exchange rates for transfers, but rather, to provide you with the overall estimated value for your portfolio in HSBC. If you are performing transfers, please refer to the Currency Calculator at the left-hand menu.

6.3. What should I do to select or deselect my accounts for online access?

Please be informed that your accounts will be automatically linked to the service from the moment the accounts are opened. These accounts include current accounts, flexible deposit accounts, time deposits, loans and credit cards. If you wish to select or deselect your accounts, please proceed to Services on the left-hand menu and click on Select or Deselect Accounts.

6.4. Can I check my credit card account balance and transaction history?

Yes, you can as long as you are the primary cardholder. To check your credit card account balance and/or transaction history, select your credit card from the Account Summary. A list of unbilled transactions will be displayed in MUR (after conversion where applicable) for your respective cards.

6.5. Why don't I see some of my recent credit card transactions?

For your HSBC Credit Card (issued in Mauritius) transaction listing, only those transactions that have been presented by the respective merchants will be shown. As such, you may not view the latest charge (for example, made an hour ago) to your HSBC credit card.

6.6. Why I do not see all my accounts when I register?

Reasons why your account does not appear might be:

- ◆ Your account is not active.
- ◆ You might have given special instructions for your account.
- ◆ The account may be joint.

7. Transfers

7.1. Can I make transfers to and from any of my accounts?

You can make transfers to most of your Internet Banking accounts. However there are some limitations to the transfer feature, for example, you cannot transfer funds to repay your loans with us.

7.2. When I transfer money, is the transfer effective immediately?

This depends on the nature and timing of the transaction. For transfers to other HSBC accounts in Mauritius, this will be effective immediately if it is received before the cut-off time for that day. For payments to HSBC Credit Cards, this will be effective the next working day.

7.3. Why are there so many options for me to input the beneficiary bank's information in the Transfers screens for funds going to other Banks?

For the Transfers - To Local Banks, there are 3 ways you can indicate the bank which you want to send funds to:

- ◆ From our pre-selected dropdown list of most banks in Mauritius.
- ◆ By keying the beneficiary bank's information such as the name and address.
- ◆ By keying in the beneficiary bank clearing code.

We would recommend using our dropdown list as it will be easier and faster for you to indicate your choice. In addition, there will not need to be any manual intervention by the Bank, meaning that your payment will be sent out quicker to the beneficiary.

For the Transfers - Overseas account, you will need to select the country you are sending payment to and then provide the beneficiary's bank details.

7.4. Why are there so many options to determine when and how often my transfer is made?

There are essentially 3 ways to instruct us when you want your transfer effective:

- ◆ Transfer now: To make the transfer immediately (if submitted within cut-off time) or the next available opportunity (at the start of the next working day).
- ◆ Future transfer: To make the transfer at a later date pre-defined by you (thus you need to indicate the exact working date you want us to make the transfer). Please note that you can only set up a future transfer within the next 30 working days.
- ◆ Recurring transfer: To make more than one frequency of the same transfer for a set period. This ensures that you only need to give us the details of your transfer once and we will follow your instruction for when and how often you wish to make the same transfer.

7.5. Can I transfer any amount in Foreign Currency?

You are allowed to transfer up to MUR 1,000,000 equivalent in Foreign currency, daily, on our Internet Banking Service.

8. EAdvices and eStatements

8.1. What are eAdvices?

eAdvices are acknowledgement messages that are sent to you via the email channel under Mailbox. Advices that are available via Internet Banking are mainly transactional advices. Please note that your eAdvice service is defaulted at the point of registration.

8.2. What are eStatements?

eStatements are simply your bank statements in an electronic form. It is presented in Portable Document Format (PDF) that can be downloaded onto your own computer. eStatement will only be generated on the upcoming statement date.

8.3. Will I be receiving my bank statements via postal mail each month if I opt for the eStatements?

No. With eStatements, you can only access your bank statements online, i.e. by logging on to Internet Banking. You will not be receiving your bank statements via post if you have opted for eStatements.

9. Technical Help

9.1. Must I have Cookies on my browser?

Yes, please make sure that cookies are enabled. On Microsoft Internet Explorer, you can enable cookies by performing the following steps.

- ◆ Click on Tools on the browser toolbar and select Internet Options.
- ◆ Choose the Security page.
- ◆ Click Custom Level.
- ◆ Click Allow Cookies that are stored in your computer.
- ◆ Click OK.

9.2. How can I check if my browser uses 128-bit encryption?

For Microsoft Internet Explorer, you can check whether 128-bit SSL is being used in the following ways:

- ◆ Move your mouse over the 'security lock icon' at the bottom-right corner. A tool-tip of "SSL secured (128-bit)" should pop up if you are connected using 128 Bit SSL; OR
- ◆ From the 'File' menu in the toolbar, select 'Properties'. "Connection" with "SSL 3.0, RC4 with 128-bit encryption (High); RSA with 1024 bit exchange" is shown if you are connected using 128 Bit SSL.

9.3. Can I access Internet Banking if my browser does not support 128-bit SSL encryption?

No. You will not be allowed to access Internet Banking if your browser does not support 128-bit SSL encryption. Please upgrade your browser or install an alternative Internet browser that supports 128-bit SSL encryption.

10. Miscellaneous

10.1. Which accounts can I access through Internet Banking?

You can access Internet Banking with most personal accounts and Business accounts, with the exception of 'both-to-sign' joint accounts.

10.2. Can I add accounts to my Internet Banking profile?

When you register for Internet Banking, you can select the accounts in your customer profile that you wish to view and access using Internet Banking. If you subsequently open any new accounts with HSBC under the same customer profile, these will automatically be added to your Internet Banking profile.

You can add or remove accounts by clicking on the 'Services' link in Internet Banking and choosing 'Select Accounts'. If your full list of accounts are not listed here, please call us on 800 1234 or (230) 403 0750.

10.3. Can I add new account to my internet banking profile?

Yes, you will be able to add accounts having mandate as 'either to sign' to your internet banking profile. You will have to send us a completed 'Add accounts maintenance Form' available from our branches or you can download it from our website.

10.4. I have not received an Online Security Token. What should I do?

When you register for Internet Banking, you will automatically be mailed an Online Security Token. Please allow 5 working days for the Token to reach you (longer for overseas addresses).

If you have not received your Online Security Token within 10 working days, please call us on 800 1234 or (230) 403 0750.

10.5. I have lost my Online Security Token. What should I do?

Please call us on 800 1234 or (230) 403 0750 to report the lost security token.

10.6. My Online Security Token does not work. What should I do?

To display the Security Code, you need to press the grey button on the left hand side of the front of the Token. If a Security Code is not displayed, please call us on 800 1234 or (230) 403 0750.

10.7. How will I know whether payments have been processed?

When you place a transfer or payment instruction, Internet Banking will display an acknowledgement advice and reference number to confirm the instruction has been submitted. You can also check the transaction history on your account to see that the transfer has been processed.

10.8. How do I stop or cancel a transfer/payment?

If you schedule a transfer to be processed immediately, you may not be able to stop the transfer. Any other scheduled or recurring payments can be cancelled up to one full business day before the requested transfer date. Choose the 'Transfers' option and select 'Future Transfers' and follow the instructions to change or cancel the instruction.

10.9. How can I download my account transaction details?

You can download your account transaction details to Quicken / Money financial software packages. Simply logon to Internet Banking and select 'Accounts' and the 'Download to Quicken/Money' option and follow the screen instructions.

The following software packages are supported:

- ◆ QFX (Quicken 2004 for Windows/Quicken 2005 for MAC)
- ◆ QIF (Common Interchange Format)
- ◆ Common Spreadsheets (Common Delimited Format)

10.10. Do I need to have Cookies or JavaScript enabled on my computer?

Yes. For Microsoft IE:

- ◆ Click on Tools on the browser toolbar and select Internet Options
- ◆ Choose the Security page
- ◆ Click Custom Level
- ◆ Click Allow Cookies that are Stored in your Computer

- ◆ Click OK

10.11. Why do I get a message that reads 'JavaScript error'?

The JavaScript is not completely loaded onto your PC. Follow the instructions below:

- ◆ Click on the Refresh button in the browser's top navigation bar
- ◆ Re-select the transaction and wait for the loading to be completed
- ◆ Proceed again with your transaction
- ◆ If this does not help, clear the browser's cache and login again

To clear the browser's cache:

For Internet Explorer

- ◆ Click on View
- ◆ Select Internet Options
- ◆ Click on General
- ◆ Click on Delete Files within the Temporary Internet Files section
- ◆ Click OK
- ◆ Close and open your browser again

10.12. How does HSBC ensure Internet Banking security?

HSBC follows industry best practice to ensure our Internet Banking is safe and secure. These include:

- Secure 128-bit encryption (the highest available) for all information transmitted during an Internet Banking session.
- Each Internet Banking User has a unique Username and Password, and is issued with an Online Security Token - which generates a constantly changing Security Code that must be input every time you logon to Internet Banking and to transfer money to third party accounts.
- An automatic time-out feature that will end your Internet Banking session after a period of not being used.

10.13. What is my role in security?

You also have a role to play in security. You should adopt the following measures to ensure your Internet Banking is safe and secure:

- ◆ Ensure your computer is protected with the latest anti-virus and firewall protection software at all times. Download updates regularly to ensure you have the latest protection.
- ◆ Choose a Password that is memorable to you but not easy to guess by someone else. Passwords that contain combinations of alpha and numeric characters are generally harder to guess (e.g. a7g3cy91).
- ◆ Do not choose a Password that you use for other services. Your Password should be unique to Internet Banking.
- ◆ Change your Internet Banking Password on a regular basis.
- ◆ Never disclose your Internet Banking Password to anyone. A member of HSBC will never ask you for your Password.

- ◆ Do not write your Internet Banking Username together with your Password. Do not write your Password in a recognisable format and never leave your logon details with your Security Token.
- ◆ Disable functionality on your computer or browsers that remembers logon details.
- ◆ Exercise care not to lose your token. If your Token is missing, immediately contact us on 800 1234 or (230) 403 0750 to disable it.

If you suspect someone may have obtained access to your Internet Banking details, logon to Internet Banking to change your Password. Call us on 800 1234 or (230) 403 0750 for assistance.

This document is for information only. Please call at any branch or [contact us](#) for any assistance and assessment.

