

HSBC Online Banking Terms

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1. What do these terms cover?

What's the online banking service?

When we talk about the online banking service we mean both online banking (being internet banking) and the mobile banking app.

These terms cover the use of the online banking service to access your accounts, related services and tools we make available (such as controls you set on how you want to use certain accounts).

2. How do these terms fit with your other agreements with us?

These terms apply when you use our online banking service. These terms will commence when you first access the internet banking portal or the mobile banking app and agree to them (i.e., by clicking 'I accept the Terms and Conditions'). These terms are Product Terms and form part of your agreement with us. Please refer to the Personal Banking Booklet for what constitutes the "agreement".

We explain in the table below where you can find some important information.

Where can I find the terms that are relevant to my products/accounts?	These terms	Product terms	Personal Banking Booklet
Use of the online banking service to access your accounts and related services	✓	✗	✓
Use of your products or accounts through the online banking service	✗	✓	✓
What happens and who is responsible for unauthorised payments (if you can make payments from your account using the online banking service)	✗	✗	✓
How you can make a complaint about your account or product or our online banking services	✗	✗	✓
What country's courts and laws apply to this agreement and our dealings before you take this service	✗	✓	✓

Additional terms apply to using our chat services through online banking. We also have an Acceptable Use Policy (see the Personal Banking Booklet) that sets out what you must not do when using our online environment.

3. The online banking service

The online banking service allows you to bank online 24/7 using internet banking or our mobile banking app.

Where permitted by your product terms, you can do the following things through online banking:

- (a) view your accounts, balances, recent transactions and statements all in one place;
- (b) pay bills, move money between your accounts and send money to other accounts in either Australia or overseas (but limits may apply);
- (c) send secure messages to HSBC and make requests e.g. to stop or cancel a cheque or ask for a document;
- (d) buy and sell foreign currency and check exchange rates;
- (e) update your personal details including your address and email, manage your payment device and change your security details;
- (f) change your preferences, for example opt into or out of receiving electronic communications from us; and
- (g) apply for and access accounts, products, features or services.

Restrictions that may apply

Not all of these services are available for every product (see your product terms) and what you can do through our mobile banking app might be different.

The online banking service cannot be used with accounts with someone else and where all account holders are required to operate and close the account together.

You can only register one online banking user profile at any time.

The online banking service cannot be used with accounts with someone else and where all account holders are required to operate and close the account together.

We can block, suspend or restrict access to online banking for any of the reasons set out in:

- clause 15 ("Things you should not do") of these terms, acting reasonably; and
- clause 16 ('Blocking payments, payment devices, services and accounts and temporary transaction limits') of the Personal Banking Booklet.

Some online banking features may not be available depending on your computer, mobile device or operating system.

We can't deal with all requests you make by secure message or chat services - we'll let you know if we can't. We also won't respond to inappropriate messages. We have an Acceptable Use Policy that you must abide by.

User

When we say "user" we mean an individual who has been set up to use our online banking.

4. Global Transfers

HSBC Premier customers can use online banking to make Global Transfers. HSBC customers in other jurisdictions may also be eligible to make Global Transfers, please refer to the terms for online banking in your respective jurisdiction.

These terms contain a number of provisions that apply to Global Transfers and Global View. These must be read with all other applicable terms of our agreement (in relation to the services you receive from us) and any other applicable terms in another jurisdiction (eg, with another HSBC Group entity).

What's a Global Transfer?	What's Global View?
<p>This is a transfer between an eligible customer's account held with an HSBC group member in any jurisdiction and one of their eligible HSBC accounts held in another jurisdiction.</p> <p>You'll need to link these accounts using Global View.</p>	<p>HSBC Premier Global View allows HSBC Premier customers to:</p> <ul style="list-style-type: none"> • link accounts held with different members of the HSBC Group; and • manage these accounts through online banking.

You can make Global Transfers in the currency of the account you're:

- sending money from; or
- sending money to.

If you're sending money in a different currency, we'll convert it first in accordance with the terms of the Personal Banking Booklet. In certain cases where we cannot undertake the conversion ourselves, the money will be converted by the relevant HSBC Group entity applying their prevailing rate.

You can read more about the risks involved in sending money in a different currency and some other risks in the Personal Banking Booklet – Other Useful Information section.

5. HSBC Entity customers

If you're not an individual customer (e.g. you are a corporate entity - an HSBC Entity customer), only individual users in your organisation will be able to transact using online banking for the entity. Users will not be able to jointly authorise transactions.

Who are HSBC Entity customers?

These are:

- non-trading companies who we agree are controlled by a retail client; and
- trustees for a trust that we agree is a retail client.

If you want to change a user's details, you'll need to tell us in writing.

It's your responsibility to make sure you appoint responsible users to access and manage your account.

6. Daily payment limits

Daily limits apply across all transactions including those made through online banking. See clause 18 ("Payments from your account") of the Personal Banking Booklet for more details. The daily limit applies on the day we process the transaction and not the day you make the request.

For example, if a \$5,000 daily limit applies and on the same day we process:

- a "Pay Later" transfer of \$2,000 (which you requested last month); and
- a transfer of \$3,000,

you'll have reached your \$5,000 daily limit.

Daily limits for online transfers

You can use online banking to make electronic money transfers (including in a foreign currency) but daily limits apply to the amount you can transfer using online banking. If you are accessing joint accounts through online banking, the limits below apply to each account holder separately not to the account as a whole.

Type of electronic transfer	Each user's own daily limit
Between HSBC Australia accounts you can operate ¹	\$500,000
To other accounts ²	We'll agree the limit with you. Default limit: \$5,000 Maximum limit: \$50,000
To nominated accounts (service available on request) ²	We'll agree the limit with you. Default limit: \$100,000 Maximum limit: \$250,000
BPAY®	\$25,000

Daily limits for online transfers are in Australian dollars.

We can change the default daily limit for our legitimate business reasons and will give you 30 days' prior notice where it is to your disadvantage.

Subject to availability of the functionality, you may also change your daily limits using mobile or online banking provided they do not exceed the above daily limits we set. If you set a lower limit than our limits, then you won't be able to exceed the limit you've set.

Where you increase a limit your liability for unauthorised transactions may increase

Merchants and other banks or payment schemes may set their own limits.

1. This includes transfers between your HSBC Everyday Savings Account and your linked account.
2. When we're calculating the Australian dollar value of a foreign currency transaction to check if it's within the daily limit, we'll use the prevailing HSBC exchange rate at the time you request the transfer.

These limits also apply to HSBC Entity customers across all accounts that the HSBC Entity user can access through online banking, and not each account separately.

For example, where a customer had set their own daily limit to \$5,000 and on the same day:

- pays \$3,000 from an HSBC Entity account to a non-HSBC account, and
- pays \$2,000 from their personal HSBC Transaction Account to a non-HSBC account,

Then the user will have reached their daily limit for online banking transfers to non-HSBC accounts for that day.

Daily limits for Global Transfers

HSBC Premier customers can use online banking to make Global Transfers but daily limits apply for each user.

Type of limit	What does it apply to?	Maximum daily limit
Global limit	The maximum limit on the total amount of all Global Transfers made from accounts held with any member of the HSBC Group each day	USD 500,000
Transaction limit	The maximum limit for all Global Transfers out of all of your HSBC Australia accounts	USD 100,000
	The maximum limit for all Global Transfers into all of your HSBC Australia accounts	USD 200,000
Country specific limit	We may set limits to reflect local law requirements in certain countries	We'll tell you what these are if they apply

"each day" in this table means 12am to immediately before 12am, UK time.

Where you make a Global Transfer using online banking in a foreign currency, and we don't use the prevailing HSBC exchange rate, then the cut-off time and daily exchange rate of the HSBC Group member who receives the payment will apply. Refer to the Personal Banking Booklet for more information.

7. Significant risks with online banking

There are risks in an online environment. You should consider these risks when sending anything via electronic communications. This includes considering the security of the communication and ensuring that you are only connecting to our website.

It's also important to be aware of online and email scams which may mislead you into providing your details to an unknown person or make payments to scammers.

You're responsible for the equipment you use to access our online banking service and to keep it up to date. This includes virus protection software for your equipment.

Network and communication line failures will impact your ability to access online banking and could result in delays in sending and receiving information.

8. Fees and charges

We don't charge for the online banking service but you may be charged for making certain types of payments.

You can find further details in Part B of the Personal Banking Booklet or your product terms.

Your network operator may also charge you for using the internet and your mobile provider may charge you for the data you use.

9. Advertising

By using our website to access online banking, you consent to viewing advertising about our products and services (including those offered by the HSBC Group) on our website, even where you've opted out of receiving marketing material.

10. Accessing the online banking service & cut-off times

You can access the online banking service by logging on with your device (if you have one) and/or security details.

Cut-off times apply to payments you make through online banking. These may be different depending on the currency you're making the transfer in or where you're sending it. You can find information on these in your product terms, the Personal Banking Booklet and on our website.

There are also limits on the amounts you can transfer. We explain more about these above in clause 6 ("Daily Payment Limits") above.

There may be a delay in sending information or an instruction through online banking.

If you experience any issues, tell us as soon as possible.

If, for any reason, the mobile banking app is suspended or terminated, you may need to ask us for a new payment device (see the Personal Banking Booklet) to continue using certain services within online banking.

11. Keeping up security

You should check your product terms and the Personal Banking Booklet as it'll tell you about what you need to do to keep your accounts or products secure. See in particular, the Security Guidelines in clause 5 ("Keeping up security") of the Personal Banking Booklet.

12. Upgrades and availability

From time to time we may make changes to the online banking service (e.g. introducing new features or making updates to our mobile banking app).

Depending on the update, you may not be able to use the online banking service until you've updated your browser or software or downloaded the latest version of our mobile banking app.

The online banking service will be available 24/7, unless:

- we're making changes to our systems or if we can't provide the services for technical, security, legal or regulatory reasons or due to unusual events or circumstances beyond our reasonable control (e.g. if a service provider stops providing services for any reason); or
- your internet connection, mobile device or network fails. The mobile banking app may not be available if you don't keep it updated.

13. How you can end this online banking agreement

You can end this online banking agreement and deregister from online banking at any time.

How?

- To stop your own access: delete our mobile banking app or stop using online banking.
- If you want us to deregister you altogether: let us know.

What happens?

If you deregister, and you were receiving statements, documents and correspondence from us electronically, we'll send you future ones on paper.

If you end our online banking agreement, we can close any accounts or services that we provide to you that can only be accessed online.

14. Changes we can make

From time to time we may make changes to this agreement (such as introducing specific charges or fees for online banking).

The Personal Banking Booklet sets out the reasons why we might make a change and the notice we'll give you. See clause 43 ("Changes we can make after giving notice").

We might also need to make immediate changes to the online banking service to restore or maintain security of our systems or customer accounts.

15. Things you should not do

You must not use online banking for anything other than accessing and managing your personal accounts. In particular, you must not:

- use it for anything illegal or inconsistent with these terms or the terms of any other product you have with us;
- seek to copy, reproduce, modify or tamper with it in any way;
- attempt to make any income directly from using it;
- use it on a device or computer which contains or is vulnerable to viruses or other damaging properties or which does not have up to date anti-virus, anti-spyware software, fire wall and security patches installed on it;
- use it in a way that could damage or affect our systems or security or interfere with other users, or restrict or inhibit anyone else's use of the online banking service; or
- collect data from us or our systems or attempt to decipher any transmissions to or from the servers running any of the functions provided by our services.

If you do any of these things, we may block or suspend your access to the online banking service.

In addition, we may close your account or end this agreement. Our rights for when we can do this are covered in clause 45 ("How we can close your account or end this agreement") of the Personal Banking Booklet.

16. Other things you should know

The HSBC Group gives you a non-exclusive right to use internet banking and the mobile banking app but you can't grant any rights relating to it to anyone else.

We're responsible for internet banking and the mobile banking app and its content. You must also act reasonably to prevent misuse of your account by keeping your security details safe. Never tell anyone your Online Banking security details, such as password, not even HSBC staff. We'll never ask you for your security details.

Some services that can be used with our online banking service are not provided by us (such as Google Maps/Google Earth API/Google Pay/Google reCAPTCHA and ApplePay). Separate terms between the service provider and you may apply.

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