## Important changes to our Personal Internet and Mobile Banking services

There are some important, upcoming changes to our Personal Internet Banking and Mobile Banking services.

The features highlighted below will not be available from 25 November 2019. For ease of your reference, we've listed some convenient and alternate options through which you can place these requests/make enquiries.

## **Personal Internet Banking**

Feature	Feature description (Available till 24 November 2019)	Convenient alternate options to use feature from 25 November 2019 onwards
Anticipated Tax deducted at Source	You can view the tax that's likely to be deducted for ongoing term deposits through this feature.	To know the anticipated Tax Deducted at Source (TDS), please contact HSBC PhoneBanking.
		Your quarterly TDS certificate, which provides the actual tax deducted will continue to be available on Personal Internet Banking as earlier.
eStatement preference -Paper/eStatements	This feature gives you the option to receive an eStatements through Personal Internet Banking or receive a physical statement at your registered correspondence address.	To change the mode of receiving your bank statements and advices , you may simply send us an SMS using the format below:
		1) SMS 'SWITCHtoPAPER' to 575750 to opt for paper statement OR
		2) SMS 'SWITCHtoeSTMT' to 575750 to opt for eStatement OR
		3) SMS 'SWITCHtoeAdvices' to 575750 to opt for eAdvices OR
		4) SMS 'SWITCHtopaperAdvices' to 575750 to opt for paper advices
		5) Send your preference to us using the 'Secure message' feature via Personal Internet/Mobile Banking
Enquire on Forex Rates	You can enquire about the Forex rate/s offered by us using this feature.	You can enquire about the Forex rates on https://www.hsbc.co.in/nri/foreign-exchange-rates/
Net Worth Statement	This feature allows you to view your net worth basis accounts held with HSBC (Deposits & Investments net of borrowing)	The new Personal Internet banking homepage provides a one view of all your account balances. You may derive the net worth basis this information
Bill Payment transaction history	This featured provides the Bill Payment history.	You may search for the bill payment transactions through Personal Internet Banking under the "Account details -Transactions" section using the "Search" option.
Request replacement PIN for Debit/Credit Card/ PhoneBanking	This features allows you to request for a PIN for your Debit/Credit Card/ PhoneBanking.	To request for a PIN for your HSBC Debit/Credit card, simply send us a secure message via Personal Internet/Mobile Banking, indicating the complete Debit/Credit card number for which a replacement PIN is required.
		You may set up a PhoneBanking PIN instantly using the Interactive Voice Response (IVR) functionality by calling HSBC PhoneBanking.
Order new Debit Card	This feature allows you to request for a new/replacement Debit Card.	To request for a new/replaced Debit card, simply send us a secure message via Personal Internet/ Mobile Banking, indicating the complete Debit card and account number for which a new/replaced card is required.



Transfer history	This feature allows you to view your transfer/payment history.	You can view your historical transactions through the "Account details" transactions section in Personal Internet Banking using the 'Search' option. You may also use the transaction narration key word/s to fine tune your search.
Request for statements older than 15 months	This feature allows you to request for a backdated physical statement	To get historical statements which are not available on Personal Internet Banking, simply send us a secure message through Personal Internet/Mobile Banking mentioning the period (from-to) and the account number for which these are required. In your request, do specify whether you wish receive these as paper or on your registered email ID.
Global transfer history	This feature allows you to view your Global Transfer/s history.	You can view your Global Transfer history through the Personal Internet Banking 'Account details'-Transactions "search" option. You may use key word "Global Transfer" to fine-tune your search.
Update your Term Deposit maturity instruction	This feature allows you to update Term Deposit maturity instruction.	To update Term Deposit maturity instructions, simply send us a secure message via Personal Internet/ Mobile Banking with the Fixed Deposit account number and the desired renewal term/withdrawal on maturity instructions <3> days prior to term Deposit maturity date.
Enquire your Demat account and portfolio details	This feature allows you to enquire on your Demat account holdings	You can enquire about the complete details of the Demat account by registering for IDeAS Services available on NSDL site: https://eservices.nsdl.com. You will be able to register with your Depository Participant (DP) ID, Client ID and your mobile number. These details are provided on your Demat account statement
Apply Loan	This feature allows you to apply for a personal or a home loan online	Visit https://www.hsbc.co.in/loans/products/ personal/ to conveniently apply for a personal loan or visit <https: <br="" home-loans="" products="" www.hsbc.co.in="">home/&gt; to conveniently apply for a home loan</https:>
Select Accounts	This feature allows you to select the accounts that you wish to view on Personal Internet Banking	All your eligible accounts will be accessible through the new home page of Personal Internet Banking.
Request call back	This feature allows you to inquire about generic product information by requesting a call back	We have Live Chat support to provide generic product information. This service is operational from 8.30 a.m 8.30 p.m., Monday to Saturday.
Manage your future bill payments	This feature allows you to delete future bill payment instructions	You can request for a deletion in the existing bill payment instructions by calling HSBC PhoneBanking. You are required to call us <1> working day before the scheduled transfer date for the request to be effective.

Feature	Feature description (Available till 9 June 2020*)	Convenient alternate options to use feature from 10 June 2020 onwards
Register for SecurePay password and IVR transactions and Reset of	This feature allows you to register/reset your SecurePay password for online card	You can now authorize your online card transactions using the One Time Password (OTP) that would be sent via SMS on your registered mobile number,
SecurePay password	transactions. It also allows you to register for IVR transactions	instead of your SecurePay password

<sup>\*</sup>This feature was originally scheduled to be available until 25 November 2019 but is now available till 9 June 2020.

## **Mobile Banking**

Pay Bills from Mobile Banking App	This feature allows you to pay your bills through our Mobile Banking App for billers registered through Personal Internet banking	You can now pay your bills using the 'Bill Payment' option of Personal Internet banking.
Place new Term Deposit/s through Mobile Banking App	This feature allows you to place a new Term Deposit/s through Mobile Banking App	You can place a Term deposit/s through Personal Internet Banking.

In case you require any further assistance, please call HSBC PhoneBanking or visit the nearest HSBC India Branch.