

Business PhoneBanking Service Guide

Dear Customer,

At HSBC, we constantly strive to ensure that banking with us is a pleasant experience for you. As a part of this endeavor we introduce to you, a state-of-the-art service of Business PhoneBanking, which is quick, efficient and easy to use. Now you can access your Company's/Firm's account at your convenience from your office without actually stepping into the Bank. You can access your bank accounts with your Business PhoneBanking number along with your PIN and/or Password, which will be issued to the person(s) authorised by your Company/Firm to operate this facility. For security reasons, we advise that you, as the authorised person(s) operating these facilities, should not reveal the PIN and /or Password or leave it with anyone. We hope Business PhoneBanking will make your banking more pleasurable.

Yours Faithfully



Puneet Chaddha

HEAD - Commercial Banking, India

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Business PhoneBanking

For fast and convenient banking

You'll be pleased to know how convenient managing your banking account can be with Business PhoneBanking. With utmost ease, you can carry out a range of transactions using our Automated PhoneBanking Service, from your office or from wherever it pleases you. What's more, you have the ability to find out details on your account, any time of the day or night.

Business PhoneBanking has been provided with an interactive voice response facility. Our friendly PhoneBanking Officers will be glad to be of service to you, any time you call. Once you are familiar with the system, you have the choice of banking at your own pace, without waiting for the prompts. If you have any problems, at any time during your transactions, our PhoneBanking Officers will be on hand to assist you.

Business PhoneBanking currently comes to you absolutely free. We hope it makes your banking even more pleasurable.

Getting connected to Business PhoneBanking

A ten-digit Business PhoneBanking Number (PBN) and a six-digit Business PhoneBanking Personal Identification Number (PIN) will be issued to the Delegate(s) to use the Business PhoneBanking facility. To maintain confidentiality and security, these are sent to the Delegate(s) separately.

If your Delegate(s) do not receive the PBN within seven days, please call us at your city's Business PhoneBanking telephone number and speak to our PhoneBanking Officers.

Accessing Business PhoneBanking is really simple. First dial your city's Business

Business PhoneBanking

Accessing Business PhoneBanking is really simple. First dial your city's Business PhoneBanking telephone number and then select an option from the Main Menu. This will prompt you to key in your Business PhoneBanking (Delegate) number and your Business PhoneBanking PIN.

Automated Business PhoneBanking

All Business Banking customers can benefit from this fully automatic system. It is available to you round the clock, seven days a week.

Personalised Business PhoneBanking

Here, Business PhoneBanking representatives will personally help you out with your account related enquiries¹. This service is available 24 X 7 to all Business Banking customers. Our Trade Advisors are available from 10:00 a.m. to 5:30 p.m on Monday to Friday and 10:00 a.m. to 1:30 p.m. on Saturday

Services Available through PhoneBanking

PhoneBanking Officers will answer customer enquiries over the phone with regard to account balance and transactions, apart from queries on fixed deposits, loan interest rates, exchange rates and deposit rates.

Services Available through a PhoneBanking Officer

Enquiry Facilities:

- ▶ Balance Enquiry
- ▶ Transaction Enquiry
- ▶ Cheque Status Enquiry
- ▶ Time Deposit Enquiry
- ▶ Tariff Related Queries
- ▶ Demat Account Enquiries
- ▶ Internet / Phone Banking ID related queries
- ▶ Interest/Exchange Rate Enquiry
- ▶ Addresses of Branches and ATMs
- ▶ Product Related Information
- ▶ Loan Account Enquiry
- ▶ Loan Pay Off Amount Enquiry
- ▶ Loan Installments Overdue#
- ▶ Next Loan Installment Date

Acceptance of request

- ▶ Interaccount Fund Transfer
- ▶ Fixed Deposit Creation
- ▶ Third party payment :-
 - ▶ Funds Transfer within HSBC
 - ▶ Demand Draft / Cashier's Order

Services Available through PhoneBanking

Other Services:

- ▶ Statement Request
- ▶ Stop Cheques
- ▶ Cheque Book Request
- ▶ ATM/Debit card Hot Request
- ▶ Fax Interest/ Exchange Rates
- ▶ New BPB / BIB PIN
- ▶ Change PBN PIN
- ▶ Fax Interim Statement

Service Available through Automated PhoneBanking

Enquiry Facilities:

- ▶ Balance Enquiry
- ▶ Transaction Enquiry
- ▶ Cheque Status Enquiry
- ▶ Time Deposit Enquiry
- ▶ Interest/Exchange Rate Enquiry

Other Services:

- ▶ Stop Cheques
- ▶ Cheque Book Request
- ▶ ATM/Debit card Hot Request
- ▶ Fax Interest/ Exchange Rates
- ▶ Fax Interim Statement
- ▶ Duplicate PBN PIN
- ▶ Statement Request

Frequently Asked Question on PhoneBanking

Q. Can I obtain information on all the products and services offered by HSBC?

A. Yes, you can speak to one of our PhoneBanking Officers who will be glad to assist you with your queries and provide you with any additional information you require on our products and services.

Q. Can I make balance enquiries?

A. Sure, you can use the Express Balance option on our automated service to enquire about your bank account balances that are linked to your PhoneBanking number.

Q. Can I make transaction enquiries on the Company's accounts?

A. Yes, you can use the transaction enquiry option on our automated service to check on the last five debits or credits in your account(s).

Q. How do I find out about the interest rates on Fixed Deposits?

A. You can easily obtain Fixed Deposits interest rates by selecting the interest/exchange rate option on our automated service. Just key in the amount and tenure of the Fixed Deposit. This can also be faxed to you on request.

Q. Can I make enquiries on the Company's Fixed Deposits?

A. Yes, you can use Business PhoneBanking for enquiries on these Fixed Deposits linked to your PhoneBanking number.

Q. How can I get information on exchange rates?

A. You can easily obtain the current exchange rates by selecting the Interest/Exchange Rate option on our automated service to enquire about the currency of your choice. These rates can also be faxed to you on request.

Frequently Asked Question on PhoneBanking

Q. Can I request a new cheque book?

A. Yes, you can make a request for a new cheque book through our Business PhoneBanking service.

Q. Can I obtain balance, TDS or interest certificates by using Business PhoneBanking?

A. Yes, you can, but you will first have to speak to our PhoneBanking Officer who will then arrange to send you the necessary certificates.

Q. Can I make enquiries on my Company's loan account?

A. Yes, you can use the Automated Business PhoneBanking service for loan related enquiries such as amount outstanding, last payment date and amount, your next installment due date and the total number of remaining installments. If you require additional information regarding your loan, simply get in touch with our PhoneBanking Officers.

Q. Can I call Business PhoneBanking for any clarifications on Hexagon, HSBC Net or HSBC Connect?

A. You are requested to contact separate dedicated telephone numbers for Hexagon, HSBC Net or HSBC Connect for related clarifications. You can speak to one of our PhoneBanking Officers for assistance on these telephone numbers.

Q. Can I make enquiries about my EEFC account?

A. Yes, you can enquire about your EEFC accounts through our Business PhoneBanking service.

Frequently Asked Question on PhoneBanking

Q. Can I inform the Bank about the loss of my ATM/Credit card?

A. Yes, you can report the loss of your ATM/credit card through our PhoneBanking Service.

Q. Can I transfer funds between the Company's various HSBC accounts?

A. Yes, using the Personalised Phone Banking Service, you can easily transfer funds. If you wish to make regular payments of a particular account, you can set this up as a 'pre-designated payment'. This facility can be set up for the Account holder after completion of the form available for this service. You can do pre-designated payment only through Automated Phone Banking

Q. What is 'pre-designated payment' facility?

A. By 'pre-designated payment' facility we mean that once you have identified the payee for a 'pre-designated payment', all you need to do is call us at your convenience and using the Automated Phone Banking Service specify the amount you wish to transfer and the payment code.

Q. Can I change my Business PhoneBanking PIN?

A. During your first telephone call to the Business PhoneBanking service, you will be asked to change your PIN to a new, different 6-digit number of your choice. After this compulsory change of PIN, you can easily change your new PIN at any time using our automated Business PhoneBanking.

Q. Can I open Fixed Deposits?

A. Yes, using the Personalised Business PhoneBanking Services, you can open a fixed deposit. For opening a first Fixed Deposit, we will be happy to arrange for the necessary

Frequently Asked Question on PhoneBanking

documentation to be sent to you for completion..

Q. Can I change the maturity instructions on an existing Fixed Deposit?

A. Yes, using Automated Business PhoneBanking Services you can change maturity instructions on your existing Fixed Deposit.

Q. Can I avail of the Doorstep Banking service using Business PhoneBanking?

A. No, you cannot use the Business PhoneBanking to avail of Doorstep Banking. There are separate dedicated telephone numbers and fax numbers for you to avail of this service. Please call up your Business PhoneBanking numbers for more details.

Q. Can I stop payment on a cheque?

A. Yes, you can stop the payment of your cheque. Additionally you can also check the status of cheques issued on your account.

Q. Can I ask for an interim statement of account?

A. Yes, you can select the Statement Request option on our automated service. You have the option of receiving the same by an immediate fax or by post.

Your easy guide to our Business PhoneBanking

Business PhoneBanking Services Main Menu

For automated help at any time, **press the star (*) key**

For Business Banking, **Press 1**

For Payment and Cash Management, **Press 2**

For Trade Services, **Press 3**

To know about our Product and Services, **Press 4**

For Lost Card Reporting, **Press 5**

Business Banking, Press 1

Express Balances, **Press 1**

Bank Account & debit Card Services, **Press 2**

Rate Inquiry, **Press 3**

Other Services & General Inquiry, **Press 0**

Bank Account & debit Card Services, Press 1 - 2

Account balances & recent transactions, **Press 1**

Transfers & payments, **Press 2**

Fixed deposit services, **Press 3**

Rate Inquiry, **Press 4**

Remittance Inquiry, **Press 5**

Other Services, **Press 6**

For Payment and Cash Management, Press 2

Our PhoneBanking Service Advisor will be available to answer your queries 24x7

Your easy guide to our Business PhoneBanking

For Trade Services, Press 3

Our Trade Service Advisor will be available to answer your queries between 10:00 a.m. to 5:30 p.m on Monday to Friday and 10:00 a.m. to 1:30 p.m. on Saturday

To know about products & services, Press 4

HSBC Direct for Business, **Press 2**

Other Business Current Accounts, **Press 3**

Business Loans, **Press 4**

Trade Services, **Press 5**

Payment and Cash Management, **Press 6**

Lost card Reporting, **Press 7**

The fast-path route to easy Business PhoneBanking

Use the fast-path route instructions to access commonly used enquiries instantly by using your PBN followed by the hash (#) key. If you are using pulse telephone, please press the star (*) key,

OR If you are using a tone telephone, please press any key to continue.

For express balance, dial Gives you the outstanding balance on your bank account	1 - PBN No. # - PIN
To report a loss of ATM or credit card, dial	1 - Star (*)
For account balance enquiry, dial Select the account	1 - PBN No. # - PIN - * - 1 - 1
For transaction enquiry, dial Select the account	1 - PBN No. # - PIN - * - 1 - 2 - 1 - 2
For Fixed Deposit enquiry, dial Select the account	1 - PBN No. # - PIN - * - 1 - 2 - 3 - 2
For Fixed Deposit interest rate enquiry, dial Enter the amount & tenor	1 - PBN No. # - PIN - * - 1 - 2 - 3 - 4 - 1
To request a faxed copy of Fixed Deposit interest rate, dial	1 - PBN No. # - PIN - * - 1 - 2 - 3 - 5
For exchange rate enquiry, Enter currency	1 - PBN No. # - PIN - * - 1 - 3 - 2 - 1

The fast-path route to easy Business PhoneBanking

To request a faxed copy of the exchange rate, dial	1 - PBN No. # - PIN - * - 1 - 3 - 2 - 2
To change maturity instructions on an existing Fixed Deposit, dial Select the required account followed by maturity instruction	1 - PBN No. # - PIN - * - 1 - 2 - 3 - 3
For cheque book request, dial	1 - PBN No. # - PIN - * - 1 - 2 - 6 - 3
To make Bill Payment, dial	1 - PBN No. # - PIN - * - 1 - 2 - 2 - 3
To make pre-designated payment, dial	1 - PBN No. # - PIN - * - 1 - 2 - 2 - 5 - 1
For Remittance Inquiry, dial	1 - PBN No. # - PIN - * - 1 - 2 - 5
To Stop the cheque, dial Type 6 digit cheque no.	1 - PBN No. # - PIN - * - 1 - 2 - 6 - 4
Find out the status of the cheque, dial Type 6 digit cheque no.	1 - PBN No. # - PIN - * - 1 - 2 - 6 - 5
For Business PhoneBanking PIN change, dial	1 - PBN No. # - PIN - * - 1 - 2 - 6 - 2
Mail Statement request for bank accounts, dial	1 - PBN No. # - PIN - * - 1 - 2 - 6 - 1 - 1

The fast-path route to easy Business PhoneBanking

Fax Statement request for bank accounts, dial	1 - PBN No. # - PIN - * - 1 - 2 - 6 - 1 - 2
For automated help, dial	1 - Star (*)
For General Information or to speak to our PhoneBanking Officers, dial	1 - # - 0
To know about HSBC Direct for Business, dial	1 - # - 2
To know about Trade Services, dial	1 - # - 5 or PBN No. # - PIN - * - 4 - 5
To know about Payments & Cash Management Services, dial	1 - # - 6 or PBN No. # - PIN - * - 4 - 6

Terms & Conditions

1) Defined terms used in these Terms and Conditions are set out below:

“Bank” herein shall refer to The Hongkong and Shanghai Banking Corporation Limited, a company incorporated under the Companies Ordinance of the Hong Kong Special Administration Region (HKSAR), having its registered office at 1, Queen’s Road Central, Hong Kong and its India corporate office at 52/60 Mahatma Gandhi Road, Fort, Mumbai – 400 001, which expression shall, unless repugnant to the context, be deemed to include its successors and assigns)

“PBN” herein shall refer to the user code for Business Phone Banking Service designated (whether by the Bank, the Customer or the Customer Delegate as the Bank shall prescribe) for use and/or used by the Customer Delegate.

“PIN” herein shall refer to any confidential password, phrase, code or number, or any other identification whether issued to the Customer or any Customer Delegate by the Bank or adopted by the Customer or any Customer Delegate which may be used to access the PBN and/or Business Phone Banking Services and / or to effect customer instructions.

“Customer Delegate” herein shall refer to the user(s) who are authorised by the customer from time to time to use the Business PhoneBanking Service

2) The Business PhoneBanking facility provided by the Bank cover the following:

a) Enquiry of account balances, last transactions, cheque status, Fixed Deposit enquiries, loan account details, exchange rates and deposit rates.

b) Requests for fax interim statements, cheque books and stop cheques, reporting of lost ATM cards, change PhoneBanking PIN.

c) Transfer of funds between any of the Account holder’s accounts in India (up to Rs.10

Terms & Conditions

Million subject to change at the Bank's discretion).

d) Transfer of funds from any account of the Account holder for pre-designated payments within any pre-specified and agreed transfer limits.

e) Request for additional Fixed Deposit (up to Rs.10 Million subject to change at the Bank's discretion), change in maturity disposal instructions and repayment of Fixed Deposits on due date.

f) Pre-designated payment up to Rs.0.25 Million (subject to change at the Bank's discretion), which may differ from previous signing limits that may have been prescribed.

g) Repayment of our loans.

h) Such other types of banking or other services as the Bank may from time to time introduce.

- 3)** The Bank is irrevocably and unconditionally authorised to act on the instructions received on telephone (hereinafter referred as instructions) at its absolute sole discretion believing it to be issued by the Delegate for and on behalf of the Accountholder. The Bank will act on instructions received through the use of PBN and PIN and is not liable under any circumstances to verify the identity/bonafide of the persons giving instructions and for the information provided to the Delegate.
- 4)** The Accountholder shall ensure that there are sufficient funds in the accounts for the purpose of issuing instructions and the Bank shall not be liable for any consequences arising out of the Bank's failure to carry out the instructions due to inadequacy of funds and/or credit facilities and the Accountholder shall be responsible to repay such interest, the resulting overdraft, advance or credit thereby created and for all related to costs and charges.

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- 5) The Bank shall not be responsible to the Accountholder for giving any information to the transferee regarding the details of the transactions performed through automated telephone instructions or otherwise. The Bank will also not be liable for receipt of the transaction details by a third party on account of any negligence or omissions and commissions not attributable to the Bank. The Accountholder is responsible for the correctness, authenticity and accuracy of information given to the Bank.
- 6) The Bank's record of the transactions processed by the use of Business PhoneBanking including the time the transaction is recorded shall be conclusive proof of the genuineness and accuracy of the transaction and binding for all purposes. The authority to tape or record the transaction over telephone is hereby expressly granted to the Bank. The Bank shall not be required to independently verify the instructions.
- 7) In the event the Accountholder decides to terminate the use of Business PhoneBanking, the Accountholder shall give the Bank 7 days prior notice in writing and obtain a receipt thereof. Such termination shall be deemed a termination of Business PhoneBanking facility to the Accountholder effective from the date of termination.
- 8) The Bank reserves the right to terminate the Business PhoneBanking facility with immediate effect on occurrence of the following events:
 - a) Failure to comply with the terms and conditions as given in this User Guide.
 - b) An event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank for any facility of whatsoever nature; or
 - c) The Accountholder becoming the subject of bankruptcy, insolvency proceedings or proceedings of a similar nature; or

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- d) Any other cause arising out of operation of law.
- 9) The Bank will accept request for creation of additional Fixed Deposits on Business PhoneBanking only when there is an existing Fixed Deposit in the name of the Accountholder with the Bank. The responsibility to inform the Bank about an existing/first Fixed Deposit is with the Accountholder.
- 10) After the PIN has been delivered by the Bank the Account holder is expected to take care of the same to prevent its misuse by any 3rd party. The Bank will not be liable for any consequences arising thereof from the loss or misuse of the PIN.
- 11) All written instructions pertaining to Business PhoneBanking will be accepted only if they are authorised by the signatories to the account(s).
- 12) While the Bank shall endeavour to carry out the instructions promptly they shall not be responsible for any delay in carrying on the instructions due to any reason whatsoever, including due to failure of operational systems or any requirement of law.
- 13) In consideration of the Bank providing the Accountholder the said phone banking facility the Accountholder shall indemnify and hold the Bank, as the case may be, including their officer, employees and agents, indemnified against all losses and expenses on full indemnity basis which the Bank may incur, sustain, suffer or is likely to suffer in connection with the Bank execution of the Accountholder's instructions and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses or for any action taken or omitted to be taken by the Bank
- 14) The Bank has the absolute discretion to amend/modify or supplement any of the term and condition at any time.

Terms & Conditions

- 15)** These terms and conditions and/or the operations in the accounts shall be governed by the laws of India.
- 16)** The Parties hereby agree that any legal action or proceedings arising out of these terms and conditions shall be brought in the courts or tribunals at Mumbai in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals.
- 17)** The Accountholder agrees to abide by the Terms and Conditions and limits on Business PhoneBanking issued by the Bank from time to time.