

## ELIGIBILITY AND CHARGES

### Eligibility

You need to be registered for HSBC Online Banking to access the HSBC India Mobile Banking App.

#### Existing Online Banking users:

You will have to first download the app and then logon with your username using either of the following methods:

- Provide your Password and OTP received via SMS (Please make sure that your mobile number is updated with HSBC as you will receive SMS passcode for device provisioning)

After provisioning your Mobile Handset for the first time, you can log on with the 6-digit pin set up, fingerprint authentication or Face ID according to your chosen preference.

If you have any queries, please feel free to approach approach our branch staff or contact HSBC PhoneBanking.

#### New to Online Banking:

Register for Online banking directly through the Mobile Banking app using your Phone Banking number or PAN.

### Charges

There are no additional service charges for using the HSBC India Mobile Banking App. Standard banking fees and charges would continue to apply to your account.

Never respond to unsolicited offers of money received through e-mails/phone/other media\*

- No one really gives you money for free\*
- Be careful while investing in seemingly attractive schemes offering high returns\*
- Don't invest in unregulated companies/entities\*
- Don't rely on hearsay – Check for yourself\*
- High return means higher risk including potential loss of entire money – Check your risk-appetite!\*
- Take care of your money – it is hard to earn but easy to lose\*
- When in doubt check with a trusted financial adviser\*

\*For any clarification, visit [www.rbi.org.in](http://www.rbi.org.in) or [www.sebi.gov.in](http://www.sebi.gov.in) or [www.irda.gov.in](http://www.irda.gov.in)

- You need to contact your mobile service provider to enquire about the internet data charges and your current data plan for charges, if any

Our PhoneBanking numbers are available at <https://www.hsbc.co.in/help/contact/>

For Premier and Advance – Our PhoneBanking officers are available for enquiries 24X7.

For Personal Banking and Credit Cards – Our PhoneBanking officers are available for enquiries from 06:30 hrs to 20:30 hrs.

Emergency services are available 24X7 to report loss or misuse on Card or account, stop cheque etc.

For Retail Business Banking (general queries) – Working hours: 8:00 a.m. to 7:00 p.m. IST (Monday – Friday) and 8:00 a.m. to 4:00 p.m. IST on Saturday.

For Retail Business Banking (HSBCnet queries) – Working hours: 8:30 a.m. to 5:30 p.m. IST (Monday – Friday).

#### For Mobile Banking service and terms and conditions, log on to

<https://www.hsbc.co.in/ways-to-bank/mobile-banking/>

#### For further queries, please reach out to the closest 'HSBC India' branch or contact PhoneBanking

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## The new HSBC India Mobile Banking App



Technology has impacted every aspect of our life and redefined the way we go about our daily lives. Banking has not been immune to this change and today we are bringing our customers new, improved, technologically savvy products and processes to fulfil increasing banking needs and requirements.

The new HSBC India Mobile Banking app is specially designed to help you manage your banking needs more efficiently. Providing a secure access and easy, feature-rich design, the new app will provide you with a noticeably improved banking experience.



Together we thrive

## Definitions

The following terms shall have the respective meanings as indicated below:

**'HSBC India'** means The Hongkong and Shanghai Banking Corporation Limited, India, a Company incorporated under the Companies Ordinance of the Hong Kong Special Administrative Region (HKSAR), having its registered office at 1 Queens Road Central, Hong Kong and its India corporate office at 52/60 Mahatma Gandhi Road, Fort, Mumbai 400 001 (hereinafter referred to as 'HSBC India').

**'Customer'** means any person who holds an account with 'HSBC India'.

**'HSBC Account'** means any account of the customer with 'HSBC India', which may be savings/current/fixed deposit/credit card account/loan or any other account with 'HSBC India'.

**'Digital Secure Key'** means a feature within the Mobile Banking app which is used to generate a unique, single use security code on supported mobile devices each time. Please refer the Mobile Banking FAQs section on the public website for list of supported devices.

**'Security Code'** means a one-time 6 digit Password generated by the Digital secure key on the Mobile App for use by a Customer to access the Services including authorising transactions on Mobile Banking or Internet Banking as required by 'HSBC India'.

**'Mobile Handset'** means a mobile phone, tablet, or any other remote access device that supports access to the facility.

**'Terms and Conditions'** means these terms and conditions including any amendments, modifications and any and all annexures, schedules, exhibits, appendices attached to it or incorporated for reference from time to time. Terms used hereunder but not defined herein shall have the meaning assigned to them under the HSBC Account terms and conditions and/or Personal Internet Banking terms available on our website [www.hsbc.co.in](http://www.hsbc.co.in)

The customer understands and acknowledges that this facility is an extension of accessing the Personal Internet Banking facility on [www.hsbc.co.in](http://www.hsbc.co.in) and that all users of this facility shall also be bound by the same terms and conditions that govern the Personal Internet Banking facility and Personal Internet Banking terms and conditions.

**'SMS Passcode'** means a one-time 6 digit passcode that would be sent to a customer mobile number registered on 'HSBC India' record.

**'6 Digit PIN'** means a 6-digit number that the mobile banking app prompts customers to create during the first-time setup process.

This PIN is required in order to login to the mobile banking app in the future.

## KEY FEATURES

Following is the list of features to be looking forward to in our new mobile banking app.

- **Fingerprint authentication/Facial recognition** – A simplified login journey where you can logon to your account within seconds using touch-based or facial recognition (Refer FAQs on [www.hsbc.co.in](http://www.hsbc.co.in) for more details)
- **Global View** – An overview of all your HSBC accounts across the world
- **Manage Money better** – Easier and faster money transfers
- **E-statements** – Instant access to your bank account and credit card statements
- **Open a Fixed Deposit** – Eligible customers can open a fixed deposit easily
- Using **Chat with us** at your convenience

## HOW TO DOWNLOAD

You can download the HSBC India Mobile app in two ways:

- From Apple App Store and Google Play™ Store
- SMS

### App Store and Google Play

iOS users can use their registered Apple ID to login to the App Store and search for 'HSBC India' to download and install the Mobile Banking application.

Android users can use their registered Google Play ID to login to Play Store and search for 'HSBC India' to download and install HSBC Mobile Banking application.



### SMS

- iOS users can download the 'HSBC India' App by messaging 'IMB' to 575750
- Android users can download the 'HSBC India' App by messaging 'AMB' to 575750

You will then receive an SMS with a link to download the app.

You should have an iOS or Android mobile device with an operating system version that the 'HSBC India' app is

compatible with. Visit the website to check these operating system versions.

## SECURITY

HSBC India Mobile Banking App implements the same security measures as in Personal Internet Banking. Customer data (including login details) will not get stored in HSBC India Mobile Banking App or SIM card. Authentication will be carried out at the server to ensure the security.

### Security Measures

- **6-digit PIN**

You will have to create a confidential PIN to the logon to the app with the Mobile Handset you have set up.

Mobile Handset that are not set up for banking through the app cannot be used to logon to the HSBC India Mobile banking App thereby ensuring a secure login.

- **Mobile Handset Limit**

You can install and use the HSBC India Mobile Banking App on a maximum of 3 Mobile Handset. You are requested to regularly check the Mobile Handset associated with your 'HSBC India' account under the 'Manage Devices' tab in the app. Any suspicious Mobile Handset can be removed either manually or by calling our HSBC PhoneBanking number.

- **Encryption**

An industry approved technology, Secure Sockets Layer (SSL) Encryption encrypts your personal information so that all your mobile banking sessions are secure and protected.

- **Session Time-out**

Further, the banking session times out automatically, if the Mobile Handset remains inactive for 30 minutes or if you forget to log out.

**Never share your personal details like username, 6 Digit PIN, security code or SMS passcode with anyone.**