

Privacy and Security

for the Hongkong and Shanghai Banking Corporation Limited and members

Our Privacy Principles

The Hongkong and Shanghai Banking Corporation Limited and members of the HSBC Group (together "we", "us" or "our") builds its business on trust between our customers and ourselves. To preserve the confidentiality of all personal data you provide to us, we maintain the following privacy principles:

1. We only collect personal data that we believe to be relevant and required to understand your financial needs and to conduct our business.
2. We use your personal data to provide you with better customer services and products.
3. We may pass your personal data to other members of the HSBC Group or our respective agents, as permitted by law.
4. We will not disclose your personal data to any external organisation unless we (i) have your consent or (ii) are required by law or (iii) have previously informed you.
5. We may be required from time to time to disclose your personal data to governmental or judicial bodies or agencies or our regulators, but we will only do so under proper authority.
6. We aim to keep your personal data on our records accurate and up-to-date.
7. We maintain strict security systems designed to prevent unauthorised access to your personal data by anyone, including our staff.
8. All members of the HSBC Group, all our staff and all third parties with permitted access to your personal data are specifically required to observe our confidentiality obligations.

By maintaining our commitment to these principles, we at HSBC will ensure that we respect the inherent trust that you place in us.

Your Privacy Matters to Us

This section outlines our policy relating to any personal information you might wish to provide us when you visit our site (the "Site").

Our business has been built on trust between our customers and ourselves. We have a duty to safeguard and keep confidential any information relating to our customers or their financial affairs. Whether it is provided to us in person at one of our branches, over the phone, when using an ATM or while visiting this Site, we will strive at all times to ensure that the information is kept confidential and secure.

Data Security

- Security is our top priority. We will strive at all times to ensure that your personal data will be protected against unauthorised or accidental access, processing or erasure. We maintain this commitment to data

security by implementing appropriate physical, electronic and managerial measures to safeguard and secure your personal data.

- The secure area of HSBC Wealth View and mobile app supports the use of [Secure Socket Layer(SSL) Protocol and] [128-bit Transport Layer Security ("TLS")] encryption technology an industry standard for encryption over the Internet to protect data. When you provide sensitive information such as credit card details, it will be automatically converted into codes before being securely dispatched over the Internet.
- Our web servers are protected behind "firewalls" and our systems are monitored to prevent any unauthorised access.
- We will not send personal data to you by ordinary email. As the security of ordinary email cannot be guaranteed, you should only send email to us using the secure email facility on this Site/app for general enquiry.

We will take all practical steps to ensure that personal data will not be kept longer than necessary and that we will comply with all statutory and regulatory requirements in the Hong Kong Special Administrative Region and/or Singapore (as applicable) concerning the retention of personal data.

Security Assurance

- Both you and us play an important role in safeguarding against online fraud.
- We endeavour to put in place high standards of security to protect your interests.
- You should be careful that your account details (including your username and password) are not compromised. You should ensure that you do not knowingly or accidentally share, provide or facilitate unauthorised use of such details. Do not share your username or password or allow access or use of your username or password by others.
- For those who use this app, you should make sure you keep your mobile telephone or tablet and the security details you use to log onto this app safe and secure. You must let us know as soon as possible if these are lost or stolen. If you choose to activate the feature that allows you to use your biometric credentials to log onto this app (for supported devices only), you should ensure that only your biometric credentials are registered on the device. You may be responsible for unauthorized payments made from your accounts if you have not kept your mobile telephone or tablet and your security details safe, and have not followed the security precautions that we advise you to undertake from time to time, or if the biometric credentials registered on the device are not your own and you have activated such authentication method on the device.
- You should safeguard your username and password and keep them secret and confidential. Never write them down. We will never ask you for your password given that you should be the only person who knows it.
- When choosing your username and password, do not use easily identifiable information such as your birthday, telephone number or a recognisable part of your name.
- If you think your username or password has been disclosed to another person, is lost or stolen or an unauthorised transaction has been conducted, you are responsible for informing us immediately.
- If, in the unlikely event, an unauthorised transaction has been conducted through your account through no fraud, fault or negligence on your part, we will see that you are covered for your direct loss up to the full amount of the unauthorised transaction.

- You must not use this Site/app and the any mobile security key feature on any device or operating system that has been modified outside the mobile device or operating system vendor supported or warranted configurations. This includes devices that have been "jail-broken" or "rooted". A jail broken or rooted device means one that has been freed from the limitations imposed on it by your mobile service provider and the phone manufacturer without their approval. The use of this Site/app and the Mobile Security Key feature on a jail broken or rooted device may compromise security and lead to fraudulent transactions. Download and use of this app and any mobile security key feature in a jail broken or rooted device is entirely at your own risk and the Bank will not be liable for any losses or any other consequences suffered or incurred by you as a result.

You should only download this app and its updates from official supplying app store and not from any unofficial sources.

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Use of Cookies, Spotlight Tags and Web Beacons etc.

- We may record your visit to this Site/app for analysing the number of visitors to this Site/app, general usage patterns and your personal usage patterns and improving your experience. We may gather some of this information through the use of "cookies". Cookies are small bits of information that are automatically stored on your web browser in your computer , mobile phone or other device for accessing the Internet ("device") that can be retrieved by this Site/app. Cookies are useful because they allow us to recognise your device and they store information about your use of this Site/app, thus enabling us to provide more useful features to you, to tailor the content of our website and mobile applications to suit your interests and, where permitted by your marketing preferences, provide you with promotional materials or direct marketing based on your usage patterns. We will be able to access the information stored on the cookies and record how you use this Site/app. Most browsers are initially set to accept cookies.
- If you prefer, you can, during your visit at the Site, set your browser to disable cookies or to inform you when they are set - please see our cookie policy for more details of how to do this [<http://www.hsbc.com/cookie-policy>]. By disabling cookies, you may not be able to take full advantage of this Site, including HSBC Internet Banking. You may not/ cannot manage cookies in this app.
- If you accept cookies during your use of this Site or continue to use this app, you will be acknowledging that your information is being collected, stored, accessed and used as outlined above.
- If you are an user of this app, please note that we store and access software on your device to aid security, maintain the connection to our system, allow us to monitor how this app is being used, and save your preferences.

The purpose of these cookies is set out below:

NAME	DESCRIPTION
Native-app	Identify the version of the app
Device type	Identify the device type of app including the version of device and the model of device
Device ID	Identify the device unique user ID

- We may also work with third parties to research certain usage and activities on this Site/app for us. These

third party research agencies include Doubleclick, Yahoo!, Facebook, Nielsen//NetRatings, Webtrends and Adobe. They use technologies such as cookies, spotlight monitoring and web beacons to collect information for this research. They use the information collected through such technologies (i) to find out more about users of this Site/app, including user demographics and behaviour and usage patterns, (ii) for more accurate reporting and (iii) to improve the effectiveness of our marketing. They aggregate the information collected and then share it with us. As part of the information that we share with them, we may share your advertising identifier and "installation event" (which means the data in relation to when you first install or use this Site/app). No personally identifiable information about you is collected or shared by third party research agencies, including Doubleclick, Yahoo!, Facebook, Nielsen//NetRatings, Webtrends and Adobe with us as a result of this research. Should you wish to disable the cookies associated with such technologies, you may change the setting on your browser. However, you may not be able to enter certain parts of this Site, including HSBC Internet Banking.

- To find out more about the use of cookies and the information-collecting practices and opt-out procedures of third parties research agencies, including Doubleclick, Yahoo!, Facebook, Nielsen//NetRatings, Webtrends and Adobe, please visit:

- Doubleclick's website at www.doubleclick.net and/or
- Yahoo!'s website at <http://privacy.yahoo.com/privacy/us/pixels/details.html> and/or
- Facebook's website at https://www.facebook.com/legal/FB_Work_Cookies and/or
- Nielsen//NetRatings' website at http://www.netratings.com/privacy.jsp?section=leg_scs and/or
- Webtrends' website at <http://ondemand.webtrends.com/privacypolicy.asp#PSFV> and/or
- Adobe's website at http://www.adobe.com/hk_en/privacy/policy.html.

[You may not manage cookies in HSBC Wealth View.]

Notice to Hong Kong Customers and Others relating to the Personal Data (Privacy) Ordinance

- [Please click here to download the Privacy Notice available in PDF format \(44KB, PDF\)](#)

The notice is intended to notify you why personal data is collected, how it will be used and to whom data access requests are to be addressed.

Notice to Thai Customers and Others relating to Personal Data Protection Act B.E. 2562 (2019)

The Personal Data Protection Act B.E. 2562 (2019) ("PDPA") establishes a data protection law in Thailand that governs the collection, use, disclosure and cross-border transfer of personal data. Please click [here](#) for information on how we manage your personal data in accordance with the PDPA.

Notice to Singapore Customers and Others relating to the Singapore Personal Data Protection Act

The Personal Data Protection Act ("PDPA") establishes a data protection law in Singapore that governs the collection, use and disclosure of personal data. Please click [here](#) for information on how we manage your personal data in accordance with the PDPA.

Note: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

IMPORTANT: By accessing this web site and any of its pages you are agreeing to the terms set out above.

* You may be subject to an earlier version of this Notice (known as Notice to Customers relating to the Personal Data (Privacy) Ordinance) if you have not consented to subsequent changes to the earlier notice.

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