

MasterCard SecureCode Guidelines

These guidelines explain what MasterCard SecureCode is, how it operates and what your responsibilities to HSBC Bank Bermuda Limited (HSBC) are if you register for and use MasterCard SecureCode. HSBC may alter these guidelines at any time by notifying you in accordance with paragraph 9 below. By proceeding to register for MasterCard SecureCode, you are indicating that you have read these guidelines and consent to the storage, use and disclosure of your data in accordance with them.

1. What is MasterCard SecureCode?

MasterCard SecureCode increases security for online purchases by reducing the chances of fraud for those transactions. HSBC use personal information that you provide upon registration for MasterCard SecureCode to confirm your identity in connection with online transactions. MasterCard SecureCode may also be used to help resolve transaction disputes.

2. Registration

Before you can use MasterCard SecureCode you will have to provide HSBC with certain information which must be true and accurate about yourself (your "Registration Data"). This will allow HSBC to validate your identity and confirm that you are the account holder of the card.

In attempting to validate your identity HSBC will use information on file and that is associated with your account. If you are unable to provide adequate information for HSBC to validate your identity, you will not be able to register for MasterCard SecureCode.

In order to use MasterCard SecureCode you need to be able to access and make a connection to the Internet and must pay any service fees or telephone charges associated with this. During registration you will be asked you to select a suitable MasterCard SecureCode Password which you will need this to operate MasterCard SecureCode. You may change your MasterCard SecureCode Password by following the on-line procedure.

If you make a mistake when inputting information on screen, you can correct this by clicking "Clear" and re-entering it or by using your cursor to delete the incorrect text and re-entering it.

HSBC will also ask you to create a 'Your Personal Greeting' when you are shopping with a MasterCard SecureCode merchant. During the checkout process a new box or window will appear on your screen containing Your Personal Greeting and you will then need to then enter your MasterCard SecureCode Password to complete the transaction. If you have any questions regarding the MasterCard SecureCode registration process or a transaction using MasterCard SecureCode, please call HSBC the Contact Centre on +1-441-299-5518 – available 24/7. Calls may be recorded for security and service improvement purposes.

3. Your Registration Data

HSBC will retain such information about you, your credit cards as you provide and will use and retain this information in accordance with these guidelines. HSBC will not share it with on-line retailers but may disclose it to third parties if this is required for a legal or regulatory reason or if you have previously consented to disclosure in relation to your card. Please see the Credit Cards Agreement for further information about how we process your personal data (including your Registration Data).

You must maintain and promptly update your Registration Data, to keep it true, accurate and complete in order for MasterCard SecureCode to work effectively. HSBC may suspend, terminate or refuse your current or future use of MasterCard SecureCode if they have reasonable grounds to suspect that you have provided, or if you have provided Registration Data that is not true, accurate and complete.

4. Security

You understand that you must keep your MasterCard SecureCode Password and your Registration Data secret and that you must not disclose this to anyone else or allow anyone else to make use of it. In following these guidelines, you must not write or record your MasterCard SecureCode Password and your Registration Data in a way that can be understood by someone else or on any software that retains it automatically (for example, any computer screen prompt or "save MasterCard SecureCode Password" feature or the like). You must not transfer or sell your use of, or access to MasterCard SecureCode to any third party. If you suspect that your MasterCard SecureCode Password or Registration Data have become known to anyone else or if you suspect any other breach of security, you should contact us immediately at HSBC Bank Bermuda Limited Contact Centre, on 441-299-5518 available 24/7. Calls may be recorded for security and service improvement purposes.

5. Protection of MasterCard SecureCode

You must not do anything which may:

- Damage, interfere with or disrupt MasterCard SecureCode or the way it is provided to other customers;
- Contravene the laws of any country;
- Breach any rules established by MasterCard for the operation of MasterCard SecureCode.

6. Cancellation, Suspension and Modification of MasterCard SecureCode

If you want to end your ability to use MasterCard SecureCode, you must contact HSBC (available 24/7):
For Premier credit cards, +1 441 299 5252.
For Advance credit cards, +1 441 299 5454.
For all other credit cards, please call HSBC +1 441 299 5518.

This will enable Your Personal Greeting, MasterCard SecureCode Password and Registration Data to be deactivated. Any purchases you made using MasterCard SecureCode prior to deactivation will not be affected. Calls may be recorded for security and improvement purposes.

HSBC may temporarily cancel your MasterCard SecureCode facility at any time without prior notice where they consider it to be necessary or advisable to do so, for example for security or maintenance reasons.

HSBC may permanently cancel your MasterCard SecureCode facility at any time upon 30 days prior notice, although in exceptional circumstances they may cancel it on immediate notice.

HSBC and MasterCard may modify or discontinue MasterCard SecureCode, either temporarily or permanently, without prior notice.

If HSBC or MasterCard take any action under this paragraph 6, they will notify you in accordance with paragraph 9 below as soon as reasonably practicable.

7. Dealings with On-Line Merchants

The purpose of MasterCard SecureCode is to enable HSBC to verify your identity. It does not verify the identity of any on-line merchant or make any statement about their goods or services or whether or not you should contract with them.

8. Service Marks etc

MasterCard SecureCode is a trademark of MasterCard and the Hexagon logo is a trademark of HSBC Bank plc and these trademarks must not be displayed, altered or used without the owner's prior written permission.

Any software made available to you in order that you may use MasterCard SecureCode is HSBC's property and for the avoidance of doubt, you will not acquire any ownership rights, title or interest in and to this software.

9. Notices

HSBC may vary these guidelines from time to time and inform you when they do so.

10. General

HSBC and MasterCard will use all reasonable care and skill in connection with the provision of MasterCard SecureCode services to you but, due to the nature of the Internet, cannot promise that the service will always be free from interruption or technical problems.

Where hypertext links are provided to other locations on the Internet, they are provided for information purposes only. HSBC have not verified the content of any such websites.

The terms and conditions applicable to your credit card with HSBC continue and ordered whether or not you decide to participate in MasterCard SecureCode.

If HSBC do not deliver the standard of service that you expect or if you think they have made a mistake please let them know and they will try to resolve matters. However if you remain dissatisfied and would like further information on their process for resolving complaints, please ask for the explanatory leaflet "Listening to Your Comments".

11. Privacy Statement

PRIVACY

This privacy statement sets out HSBC's current policies and demonstrates their commitment to your financial privacy. HSBC may change the content or services found on this site at any time without notice, and consequently the privacy policy may change at any time in the future.

PUBLIC AREAS

When using the public portion of the Site you are not required to provide HSBC with any personal information and they do not monitor or collect any personally identifiable information from you on your use of the public portions of the Site. HSBC may track the number of users who visit areas of the Site, but this tracking will not identify you. They may also record the location of your computer on the Internet for systems administration and troubleshooting purposes and to report aggregate information.

PERSONAL INFORMATION

If you register to use the password protected portions of the Site, HSBC will ask you to provide them with certain up to date data about yourself which will be handled in accordance with Data Protection legislation. HSBC maintain strict security standards and procedures with a view to preventing unauthorised access to your data by anyone, including their staff. They use leading technologies such as (but not limited to) data encryption, fire walls and server authentication to protect the security of your data. All HSBC Group companies, staff and third parties hired to provide support services will be required to observe privacy standards and allow HSBC to audit them for compliance. Full details of how HSBC process your data, including registration data, can be found under the relevant section under the General Terms and Conditions for Current, Savings and Credit Card Accounts.

THIRD PARTIES

HSBC works with third parties to research certain usage and activities on their website on their behalf. No personal information about you is shared, however in the course of conducting this research these third parties may place a unique "cookie" on your browser.

COOKIES

Cookies are pieces of information that a website transfers to your computer's hard disc for record keeping purposes. Cookies can make the web more useful by storing information about your preferences on particular sites, thus enabling website owners to provide more useful features for their users. They contain no name or address information or any information that will enable anyone to contact you via telephone, e-mail or any other means. Most browsers are initially set to accept cookies. If you would prefer, you can set your browser to disable cookies or inform you when they are set. However, given that HSBC may sometimes use cookies you may not be able to take full advantage of their website if you do disable them.

YOUR QUERIES

If you have any queries regarding privacy issues, then contact HSBC for more information. To ensure the accuracy of our conversation and to help HSBC to continually improve their service and in the interests of security they may monitor and/or record your telephone calls.

I have read and will follow these guidelines, and by registering to MasterCard SecureCode I consent to the storage, use and disclosure of my data in accordance with them.