

## Frequently Asked Questions

### What is Mobile Banking?

HSBC Mobile Banking lets you access and manage your HSBC Bermuda accounts quickly and securely from your mobile device 24 hours a day.

### What banking functions can I perform through HSBC Mobile Banking?

- Log on with your password or your security device
- View your account balances and transaction history
- Transfer funds between your linked HSBC accounts
- Pay bills
- Make third party transfers from saved templates
- Read Internet Banking advices
- Read and send secure messages
- Quickly check FX rates or a Deposit rates

Data charges from your mobile service provider may apply. HSBC is not responsible for these charges.

### What types of mobile devices support HSBC Mobile Banking?

HSBC Mobile Banking App can be easily accessed with the following devices:

- iPhone® | iPad® | iPod Touch® | iOS 8.0 and higher
- Android™ Powered devices with platform 4.0 and higher

### Does my device need to accept cookies to access Mobile Banking?

When utilising the web-based version of Internet Banking ([www.hsbc.bm/logon](http://www.hsbc.bm/logon)) your desktop needs to accept cookies. If utilizing the Mobile Banking App, you do not.

### Are there any fees to use HSBC Mobile Banking?

There are no purchase or ongoing usage fees for HSBC Mobile Banking. Data charges from your mobile service provider may apply. HSBC is not responsible for these charges.

### How do I log on to HSBC Mobile Banking?

To log on to HSBC Mobile Banking, you can download the app from the Mac App Store<sup>SM</sup> or Google Play<sup>TM</sup>. Or if you prefer, simply visit [www.hsbc.bm/mobile](http://www.hsbc.bm/mobile) from your mobile device.

### How can I use HSBC Mobile Banking?

Access your HSBC accounts through a mobile friendly version of HSBC Bank Bermuda's Personal Internet Banking service. You must be registered for Personal Internet Banking to access your HSBC accounts through the mobile banking service and are subject to all Personal Internet Banking Terms and Conditions.

### Do I use the same log on credentials for HSBC Mobile Banking that I use for the Personal Internet Banking?

Yes, the same Personal Internet Banking credentials (Username, Memorable Question, Password) are used to access your HSBC accounts through Mobile Banking for viewing balances and paying bills.

You can also log on with your Security Device to make transfers to third parties or send secure messages.

### Can I change my log on credentials in Mobile Banking?

No, log on credentials cannot be changed within Mobile Banking. You can change your credentials by logging on to Personal Internet Banking from your computer or laptop.

## Can I use HSBC Mobile Banking outside Bermuda?

HSBC Mobile Banking is available outside Bermuda but is dependent on the availability of the mobile service provider's geographical coverage. We recommend that you check your roaming coverage and charges prior to travel outside of the Bermuda or use a Wi-Fi connection.

## What types of Transfers can be initiated through Mobile Banking?

You can perform 'One-time Transfers' including future dated transfers between your HSBC checking, savings, credit card, personal line of credit accounts through Mobile Banking.

You can make transfers to third parties from your saved templates that you set up in Personal Internet Banking. These include other HSBC accounts, transfers to other banks in Bermuda and transfers to banks outside of Bermuda. Note that to make third party transfer in mobile you need to log in with your security device.

## Can I pay bills through HSBC Mobile Banking?

Yes, with HSBC Mobile Banking, you can conveniently pay bills 24 hours a day.

## Can I set up a new bill payment payee within Mobile Banking?

No, a new payee cannot be setup within Mobile Banking. You can create a new Bill Pay payee when you log on to Personal Internet Banking from your computer or laptop. Once set up payments can be made through Mobile Banking.

## Can I change or cancel a bill payment through Mobile Banking?

Bill Payments cannot be canceled or changed through Mobile Banking. Log on to the web based version of Personal Internet Banking ([www.hsbc.bm/logon](http://www.hsbc.bm/logon)) through your desktop or laptop to cancel or change a bill payment.

## What is the cut-off time for bill payments?

Bill Payments scheduled before 6:00 P.M. Bermuda time Monday through Friday (excluding holidays), will be processed on that day. Payments scheduled after 6:00 P.M. Bermuda time will be processed on the next business day.

## Are account details stored on my mobile device?

HSBC does not store any account details on your mobile device.

## What security measures can I take to protect my information on Mobile Banking?

The steps you should take to ensure your information is secure include:

- Log off your Mobile Banking session when finished
- Password-protect your mobile device
- Disable the Password Save or Auto Complete function in your browser
- Keep your Username, Password confidential and do not share your credentials with anyone.

## What happens if my mobile device is lost or stolen?

If your mobile device is lost or stolen and/or you feel your log on credentials may have been compromised, please contact the Contact Centre immediately on +1 441 299 5959

## Is Global View available on the HSBC Mobile App?

Global View and Global Transfers are available on the Mobile Banking App for both Premier and Advance HSBC customers.

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