

HSBC Personal Internet Banking (PIB) Frequently Asked Question

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Personal Internet Banking Frequently Asked Question

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HSBC Personal Internet Banking overview

1.1 What is HSBC Personal Internet Banking?

Ans. HSBC Personal Internet Banking is a simple way to do many of your banking transactions using your PC and the Internet (subject to minimum browser restrictions). The advantages? No banking hours, no queues. Just banking from wherever you are connected, safely and securely. It's easy, convenient, and best of all; it's available to you at any time.

1.2 How can I access all of my accounts in HSBC through HSBC Personal Internet Banking?

Ans. HSBC Personal Internet Banking allows you to maintain all of your accounts with HSBC Bangladesh under single profile. You will have an option to select all of your accounts during online registration. However if you need to add any account later, please click on the “**Services**”>”**Select Account**” from the left hand menu of your Internet Banking profile where you will see the list of your all accounts available with HSBC Bangladesh.

1.2 What are the features of HSBC Personal Internet Banking?

Ans. HSBC Personal Internet Banking offers you total control of your money, worldwide. Users of HSBC Personal Internet Banking will also receive an exclusive Security Device which gives users unprecedented protection. Wherever you're logged on, you can view your accounts and make everyday transactions 24/7:

- 24/7 access and control over your accounts
- Update personal information (Mobile, Phone Number, Email)
- View balance, account summary and real-time transaction history
- Enquire your loan account (Remaining installments, principal and interest outstanding etc.)
- View Net-Worth statement (A summation of all your accounts with the bank)
- View/Download/Print account statements (e-statement) from eStatement inbox
- Apply for eStatement to email and signed paper statement from branch
- Apply for certificates to email and signed paper certificates from branch
- Transfer to own accounts/ other eligible HSBC accounts
- Transfer to other bank via BEFTN
- Transfer to other bank via RTGS
- Pay bills
- Issue Cashier's Order, Demand Draft
- Send overseas remittance *
- Foreign Exchange rate enquiry
- Request ATM card replacement
- Request ATM/Phonebanking PIN replacement
- Stop Cheque
- Order Cheque book
- Report ATM lost
- Send/Read secured message

**Subject to regulatory restriction (require hard-copy supporting document submission)*

1.3 Are there fees for HSBC Personal Internet Banking?

Ans. Refer to the latest Personal Internet Banking Service Charge available at www.hsbc.com.bd. Most of the transactions in Personal Internet Banking is charge free. However you will be charged instantly during few instructions (i.e. Stop Cheque) and for few instructions the charge will be collected during processing the instruction (i.e. Cashier Order, Demand Draft, Cheque Book request). HSBC Personal Internet Banking is subject to annual charge which is collected only once a year as per latest Personal Internet Banking Service Charges schedule.

1.4 When can I access HSBC Personal Internet Banking?

Ans. HSBC Personal Internet Banking is available 24 hours a day, 7 days a week, which allows you to do your banking whenever and wherever you are.

1.5 What languages does HSBC Personal Internet Banking support?

Ans. HSBC Personal Internet Banking is available only in English.

1.6 Technical requirements to use HSBC Personal Internet Banking

- You need a PC, a Mac or a Mobile, with Internet access and the correct browser software. PC browser: Firefox** or Microsoft® Internet Explorer version 8 or above. Mac browser: Firefox** 1.5 or above (we no longer support Microsoft® Internet Explorer on a Mac as Microsoft® have ceased support for this browser).
- Internet connection (recommended speed 56kbps and above).

It may be possible to access HSBC Personal Internet Banking service using other browsers or versions but please be aware that this may potentially impact on internet banking security levels and you are strongly advised not to do so.

1.7 I have problems accessing my HSBC Personal Internet Banking account

Ans. For problems in accessing HSBC Personal Internet Banking, please first identify the exact problem you are facing. Please note that there are specific message for each type of technical errors.

1.8 How I can learn more about HSBC Personal Internet Banking?

Ans. For a physical demonstration, please visit our website www.hsbc.com.bd and view the HSBC Personal Internet Banking demo for in-depth understanding.

1.9 How can I use HSBC Personal Internet Banking if I do not have Internet at home or at my workplace?

Ans. At all HSBC branches, there are separate Personal Internet banking kiosks which will allow customers to learn about Internet Banking and also use HSBC Internet banking services.

1.10 How is HSBC Personal Internet Banking Services different than that service provided by other banks?

Ans. HSBC Internet banking stands out for two reasons:

- Our Internet banking features are the most comprehensive available in the market today
- The exclusive Security device provides unprecedented protection to its users so that every transaction is secure and customers are protected from unauthorised transactions. No other bank in Bangladesh has security features that come to par.

HSBC Personal Internet Banking registration

2.1 When can I register for HSBC Personal Internet Banking?

Ans. The launch for HSBC Internet Banking is on 31st October 2010. From this date onwards, any HSBC customer can register for our services. To register visit www.hsbc.com.bd and click “Register” in the top right corner and complete online registration. After completing online registration contact your nearest HSBC Branch to collect your security device which is required to login and use HSBC Personal Internet Banking.

2.2 What do I need in order to register for HSBC Personal Internet Banking?

Ans.

- You need an active account with HSBC Bangladesh
- You need to have an active HSBC ATM card or HSBC Phonebanking service
 - ✓ Visit www.hsbc.com.bd
 - ✓ Click Register (Top right corner of the page)
 - ✓ Complete online registration using your ATM Card/Phonebanking information

- ✓ Contact any HSBC branch to collect security device and have the device activated in the branch kiosk

2.3 Whom should I contact if I want to avail HSBC Personal Internet Banking service?

Ans. You can contact any HSBC Branch or your relationship manager to avail HSBC Personal Internet Banking service.

2.4 If I am not HSBC account holder, how do I avail HSBC Personal Internet Banking service?

Ans. In order to avail HSBC Personal Internet Banking services, you need to be an active HSBC account holder. In order to open an account with us, please visit any HSBC branch. Once you have become an HSBC account holder, you will be able to register for HSBC Personal Internet Banking using your ATM card or Phonebanking information.

2.5 What should I do if I have problems in online registration for HSBC Personal Internet Banking?

Ans. If you face problems in online registration for HSBC Personal Internet Banking, please visit any HSBC branch in Bangladesh or call our Contact Centre at 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.

2.6 I have only a joint account in HSBC but not any single account. Can I avail HSBC Personal Internet Banking?

Ans. HSBC Personal Internet Banking online registration is only allowed in single account. Joint account cannot be registered for HSBC Personal Internet Banking.

2.7 Can I change my username of HSBC Personal Internet Banking?

Ans. No, HSBC Personal Internet Banking username is not changeable or amendable once it is created in the first attempt of successful online registration.

HSBC Personal Internet Banking Security Device

3.1 Does everyone need a security device to use HSBC Personal Internet Banking?

Ans. Yes, each user needs his security device to log-in to HSBC Personal Internet Banking and to do any transactions (fund transfers, bill pay).

3.2 How do I obtain a Security Device for HSBC Personal Internet Banking?

Ans. After completing your online registration for Internet Banking please visit any HSBC branch in Bangladesh to collect your Security Device. If you are currently residing out of country (Bangladesh) you can request the Security Device for mail (DHL) delivery. To do this; **a)** print the HSBC Phonebanking and Internet Banking registration form from www.hsbc.com.bd below Personal Internet Banking portion) **b)** fill the form properly and arrange to submit it to submit to HSBC branch in Bangladesh. The device will be sent to your overseas address through DHL. Remember two things while applying for PIB Security Device through DHL; 1) your overseas address and overseas contact number with HSBC is properly updated 2) Applicable DHL charge will be collected from your account prior to mailing the Security Device to you.

3.3 How can I activate my Security Device for HSBC Personal Internet Banking?

Ans. Your security device must be activated for the first time. To activate your security device visit our web site www.hsbc.com.bd and Login HSBC Personal Internet Banking using your Username and Password which you have created during online registration. Click “**Activate Now**” to activate your security device. Enter serial

number from the back sticker of your security device. Press the grey button of your security device and enter six digits security code from display. Click “Active Now” for final activation. After first activation you will not be prompted for activation in the next login.

3.4 What is this exclusive Security Device? How does it work?

Ans. Our exclusive Security device is a small hand held device which each HSBC Personal Internet banking user receives. This device does not need to be connected to a power outlet or computer and is synchronised with your Personal Internet Banking account for the first time you activate it for successful login. The device is required every time you log on (in addition to your HSBC Personal Internet Banking user name and password) and perform a transaction on HSBC Personal Internet Banking. This device provides an extra layer of security by generating a random 6 digit security code which changes every 16 seconds. Thus, even if someone steals your HSBC Personal Internet Banking password, transactions are not possible without your security device.

3.5 Why do I need a Security Device to perform 3rd party transactions on my Internet Banking account? What are its benefits?

Ans. At HSBC, we are committed to improve online security for our customers. The introduction of the Security Device means that HSBC Personal Internet Banking customers will have a form of two-factor authentication to access their accounts. Two-factor authentication is considered by the industry to be a stronger means of authenticating our customers because it relies on something only the customer knows, and something only the customer has. The Security Device provides superior level of protection from a variety of online attacks, including:

- Fraudulent & Spoof Websites
- Spyware
- Phishing/Trojan Horse etc.

3.6 When I have to use the Security Device?

Ans. A Security Device is required every time you log on and perform transactions (fund transfer, bill pay) in HSBC Personal Internet Banking. If you are logging on your Personal Internet Banking profile for the first time after you have received your Security Device, the system will prompt you to activate it after entering username and password.

3.7 How can I check, my Security Device is working properly when unable to login?

Ans. You will be allowed to login your HSBC Personal Internet Banking profile if your password and security code both are correct. If you are sure that, the password you using is correct, there might be the problem in your security code generated from your security device. To check your security device is working properly click “Forgotten your password” in the password page and enter six digits security code from your device. If the code is accepted you will be prompted to answer the security questions you set during online registration which means that your security device is working properly and the password you using are wrong! In that case, you can change your password by answering security questions. If the security code is not accepted you will not be prompted to answer the security questions which means your security device is not working properly or you are not using the correct Security Device. To notify us please visit any HSBC branch in Bangladesh or call our Contact Centre at 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays. to re-synchronise your Personal Internet Banking Security Device information. If the problem is still persists please apply to replace your security device from any HSBC branch in Bangladesh mentioning the reason of replacement in the application.

3.8 I am a frequent traveler; can I use the Security Device to logon and use HSBC Personal Internet Banking overseas?

Ans. Yes, you will require the security device to log-in and use HSBC Personal Internet Banking every time. The Security Device has been designed to be small, light and easily transportable. If you typically use our

online services from more than one location, we suggest that you attach your Security Device to an item that you are unlikely to leave behind i.e. keys, mobile phone, briefcase, etc.

3.9 Is there any charge for HSBC Personal Internet Banking security device?

Ans. The replacement of Personal Internet Banking Security Device is subject to charge as per latest Personal Internet Banking tariff. The new device will be activated from next working day and the old device will be unusable for your profile or any other HSBC Personal Internet Banking profile even if you can find the old device.

3.10 What I will do if my security device is lost?

Ans. If your Security Device is lost, report immediately by visiting any HSBC branch in Bangladesh or call at HSBC Contact Centre +880 2 9660547 (from 09:00AM to 9:00PM, Bangladesh Time, 7 Days a week, Except Govt. Holidays) to suspend your Internet Banking service temporarily though your security device alone is never sufficient to login and use your HSBC Personal Internet Banking account without your username and password. You can collect another Personal Internet Banking Security Device by submitting application in any HSBC Branch in Bangladesh. The Security Device will be handed over to you from the application submitting branch and will be activated from next working day. Please note the old device will be unusable for your profile or any other HSBC Personal Internet Banking profile even if you can find the old device.

Using HSBC Personal Internet Banking

4.1 Why I am unable to withdraw/transfer the same amount shown in my account summary?

Ans. Balance in your account summary is “the balance you can withdraw/transfer + the balance in hold”. Hold is created when any receivable is under process (clearing cheque yet to be cleared) or any payable which could not be collected due to insufficient fund (charge, loan EMI). To check your net available balance, please click “[Account Overview](#)” in the transaction history page. You will be able to view “[Hold Amount](#)” in the same page. You can also check your net available balance by clicking “[Check Balance](#)” in the transfer/bill payment.

4.2 How do I add my other HSBC accounts to my Personal Internet Banking?

Ans. During the registration for Personal Internet Banking, you can select the accounts in your Internet Banking profile that you wish to view and access using Internet Banking. If you forgot to add any account or any new account opened after the registration, you can add or remove accounts by clicking on the “[Services](#)” > “[Select Account](#)” from the left hand menu of your Internet Banking profile where you will see the list of your all accounts available with HSBC Bangladesh. You have to tick in the tick boxes beside the accounts you want to view in your Personal Internet Banking profile.

4.3 I forgot my Personal Internet Banking (PIB) password! What to do?

Ans. You can recover/change your PIB password even if you forget it. To do this login your PIB profile using corrects your username > select the “[Forgotten your password](#)” option on the password page > enter security code from your security device. You will be asked the security questions which you set during the online registration and you have to enter the correct answer which will lead you to the password reset page. Please note that your profile will be logged in just after putting & confirming new password and the previous password will be no more usable in future even if you can recall. If any security answer is incorrect in multiple attempts, you will then be guided to perform “[Offline Password Reset \(OFR\)](#)” which enables you to set new password and new security question answer profile. Please note, a confirmation code will be generated after doing offline password reset. You are required to submit hard-copy application at any HSBC branch in Bangladesh mentioning the confirmation code to activate the new password you set.

4.4 I forgot my password and security answers ! What to do?

Ans. In that case you have to reset the Personal Internet Banking password manually. To do this login your PIB profile using correct username > select the “[Need assistance to reset your password](#)” you will then be guided to perform Offline Password Reset (OFR) which enables you to set new password and a confirmation code is generated. Please note that you are required to submit hard-copy application at any HSBC branch in Bangladesh mentioning the confirmation code to activate the new password you set.

4.5 How can I view my account statements?

Ans. Your account statement is generated in PDF format and stored in your eStatement inbox of your Internet Banking profile automatically. Ideally you should receive eAlert when your account statement is ready for viewing. Please check your email address from “[Service](#)”>“[Update personal information](#)” from the left-hand menu to update your latest email address. To view your account statement please select “[View or Setup Statements / Advices](#)” >“[eStatement](#)” from the left-hand menu where you will find the list of your all account statements. Please click on the statement you want to view. Please note that you need adobe acrobat installed in your PC to view your account statement. If you want, you can print the statement or save in your personal PC.

4.6 How can I save a copy of the eStatement to my computer?

Ans. To save a copy of your eStatement, you can click the “[Save File](#)” button available in the PDF file then specify the location where you want the document to be saved on your computer. Since the eStatement contain sensitive account and personal information, you are advised to keep the copy in a location secured from any third party access.

4.7 How many eStatements will remain available in Personal Internet Banking (PIB)?

Ans. In Personal Internet Banking you will be able to view past 12 eStatement. Please note that eStatement starts generating after your online registration for PIB thus you could not find any statement for any period before the online registration date.

4.8 What are the eAdvices?

Ans. eAdvices are messages those are sent to your personal internet banking inbox. Please check your eAdvices on a regular basis as those may contain important instruction, notice, reminder or alert. Where? You can view the advices by clicking on the “[Contact Centre](#)”>“[Read message](#)” from the left hand menu of your Internet Banking profile.

4.9 What if I need statements of the previous month(s) not available in Personal Internet Banking inbox?

Ans. As mentioned in 4.7 only 12 eStatement will be available in Personal Internet Banking. If you have not saved previous eStatement(s) you will have to submit application at any HSBC Branch in Bangladesh. The statement request may be subject to charge as per Retail Banking and Wealth Management Chargers available in www.hsbc.com.bd.

4.10 I have both single account and joint account in HSBC Bangladesh. Can I add both of my accounts in Personal Internet Banking?

Ans. Yes. You can add all of your accounts in your personal Internet Banking profile. To do this please go to “[Services](#)”>“[Select Account](#)” from the left-hand menu. All your accounts will be available in the right-hand panel. Tick beside the account(s) you want to add and confirm. If your account is not available in the list please select “[Contact Centre](#)”>“[Send Message](#)” and send request to add your other account stating the account number.

4.11 I have collected a Security Device few days back but unable to login using the new code.

Ans. Ideally HSBC takes one working day for synchronising the security device with your Personal Internet Banking profile. You can re-check the correctness of Security Code by using “[Forgotten your password](#)” in the password page where system will ask for only security code to prompt the security questions for you. If you have been sure that the Security Code is not accepted please call our Contact Centre at 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays.

HSBC Personal Internet Banking Error Messages

5.1 Message: The combination of Electronic Banking Number and PIN you have entered is incorrect, please check and try again. Our Ref.: 052

Solution: You are using wrong user name to login your HSBC Personal Internet Banking account. Please make sure that you are trying to login your HSBC Personal Internet Banking profile using your correct username. Please note that you must first complete HSBC Personal Internet Banking online registration from www.hsbc.com.bd before login and use.

5.2 Message: Sorry, you have already registered for Internet Banking. To access your Internet Banking profile, please enter your Personal Banking Number and PIN. Our Ref.: 075

Solution: You have already completed online registration for HSBC Personal Internet Banking and you have a Personal Internet Banking profile under your account number. Now you can just logon HSBC Personal Internet Banking by visiting HSBC website www.hsbc.com.bd.

5.3 Message: We are unable to register you with your HSBC ATM card and issue number. Please contact us for assistance. Ref. P13, P14, P15

Solution: You are using wrong issue number or PIN of your ATM Card for HSBC Personal Internet Banking online registration. Please re-confirm your ATM card issue number which is printed in the right below portion of your ATM Card and make sure that you are using the same PIN which is used in HSBC ATM.

5.4 Message: The security detail(s) you have entered are incorrect. Please check and try again.

Solution: You have entered incorrect password or security code. To check further, click “**Forgotten your password**” in the password page> Enter six digits Security code from your security device by pressing its grey button> If you are allowed to answer security questions, your security device is perfectly working and you need to change your password. And if you are not allowed to answer security questions, there is a technical problem in your security device.

5.5 Message: The amount specified exceeds your daily limit. Please enter a smaller amount or contact us for assistance. Ref. P96, P121

Solution: You requested transaction limit exceeds your daily limit. However to check, select “Services”>”Reduce Internet Banking Limit” from the left hand menu of your HSBC Personal Internet Banking profile. Your daily limit of fund transfer may become zero due to non-usage of that feature for more than **six months**. To restore the transfer limit select “Contact centre”>”Send Message”> and send a message by stating that you want to increase the transfer limit which will be maximum **BDT5 lac/day**.

5.6 Message: Details for your account should be alphanumeric.

Solution: Refer to the last field of the page called “For your account”. This field does not support any special character (i.e. @, *, #, %) or even full stop.

5.7 Message: Sorry, your accounts cannot be accessed at this time, Please call our Contact Centre: +88 02 9660547. Our Ref.:085

Solution: If the debit or credit account selected is a restricted account which is not allowed to debit or credit. Or may be any special instruction is placed in the debit/credit account.

5.8 Message: Cross Currency not allowed

Solution: Cross currency is not allowed in HSBC Personal Internet Banking. You can make transfer when from and to account is in same currency.

5.9 Message: We are unable to register you. Please contact us for assistance.

Solution: HSBC Personal Internet Banking online registration is not allowed in Joint Account. You must have a single account to complete online registration. There may be few other technical problems which is not allowing you to complete online registration.

5.10 Message: Your Internet Banking Account has been temporarily suspended.

Solution: Your HSBC Personal Internet Banking ID can become temporarily suspended if you enter wrong security information i.e. password, security code consecutively three times. Your account will be reactivated automatically after 24 hours.

5.11 Message: Your Internet Banking ID and/or Password is invalid. Please contact us for assistance.

Solution: Due to non-usage or non-access of your Internet Banking for more than 12 months, your Internet Banking account will automatically become dormant in the system. Please note that in order to re-activate your Internet Banking account you are required to submit an application for normalization of your Internet Banking account at any HSBC branches in Bangladesh. The application form is available on our website www.hsbc.com.bd under the heading “**Service Request Form**” and also at the branches. We activate your Personal Internet Banking account within one working day after receiving your signed instruction.

HSBC Personal Internet Banking Contact Detail

- [HSBC Contact Centre](#): 16240 (accessible from within Bangladesh); +88 096127 16240 (accessible from overseas) from 9 am to 9 pm Bangladesh time, 7 days a week, except government holidays..
- [Email us](#)
- [Subscribe HSBC Internet Banking](#)
- [Internet Banking Registration Form](#)
- [Internet Banking Service Request Form](#)

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