

HSBC Personal Internet Banking Frequently Asked Question

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HSBC Personal Internet Banking overview

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Q. 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.

Q. 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
- View balance and real-time transaction history
- View/Download/Print account statements (e-statement)
- View account summary
- Enquire your loan account (Remaining installments, principal and interest outstanding etc.)
- View Net-Worth statement (A summation of all your accounts with the bank)
- Pay bills
- Transfer to own accounts/ other eligible HSBC accounts
- Issue Cashier's Order, Demand Draft
- Open new Time Deposit and renew
- Send overseas remittance *
- Foreign Exchange rate enquiry
- Update personal information (Mobile, Phone Number, Email)
- Request ATM/Phonebanking PIN replacement
- Stop Cheque
- Order Cheque book
- Send/Read secured message
- Request brochure/ request contact

**Subject to regulatory restriction*

Q. Are there fees for HSBC Personal Internet Banking?

Ans. Refer to the latest Service Charges available at www.hsbc.com.bd

Q. 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.

Q. What languages does HSBC Personal Internet Banking support?

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

Q. 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 6 or 7*. 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 HSBC Personal Internet Banking security levels and you are strongly advised not to do so

Q. I have problems accessing my HSBC Personal Internet Banking account

Ans. For problems in accessing HSBC Personal Internet Banking, please call our Internet Banking hotline at **+880 1190 000402** for assistance.

Q. 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.

Q. How can I use HSBC Personal Internet Banking if I do not have Internet access 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 HSBC Personal Internet Banking and also use HSBC Personal Internet Banking services.

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

Ans. HSBC Personal Internet Banking stands out for two reasons:

- Our Personal 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

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Q. When can I register for HSBC Personal Internet Banking?

Ans. The launch for HSBC Personal 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. For more information, contact the nearest HSBC branch or call our Internet Banking hotline: **+880 1190 000402**.

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

- You need an active account with HSBC Bangladesh
- You need to have an active HSBC ATM card or HSBC Phonebanking service

Q. Who do I contact if I want to open HSBC Personal Internet Banking account?

Ans. To open a HSBC Personal Internet Banking account, our customers can contact the nearest HSBC Branches or their Relationship Managers. Customers can also call at HSBC Personal Internet Banking hotline: **+880 1190 000402**

Q. If I am not HSBC account holder, how do I avail this 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 the nearest HSBC branch. Once you have become an HSBC accountholder, you will be able to register for HSBC Personal Internet Banking. For detail feel free to call at HSBC Call Centre: **+880 2 9660547** and talk to our customer service representative.

Q. 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 call our Internet Banking hotline at **+880 1190 000402** for assistance.

Q. 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. For more details please call our Internet Banking hotline at **+880 1190 000402**

Q. Can I change my user name of HSBC Personal Internet Banking?

Ans. No, HSBC Personal Internet Banking user name is not changeable or amendable once it is created in the first attempt of online registration. For more details please call our Internet Banking hotline at **+880 1190 000402**

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Q. 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 login after online registration. 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.

Q. 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 (like transfers). However, to view your account history and transaction history, you do not require the Security Device.

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

Ans. Contact your nearest HSBC Branch to collect a Security Device and for mail delivery follow below procedures:

- Print the HSBC Phonebanking and Internet Banking registration form available at www.hsbc.com.bd
- Fill it properly and submit to your nearest HSBC Branch
- After completing online registration and form submission, you will receive the Security Device to your mailing address.

Q. 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.

Q. Why do I need a Security Device to perform 3rd party transactions on my Personal 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

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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.

Q. When can I use the Security Device?

Ans. A Security Device is required every time you log on and perform a high-risk transaction on 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.

Q. 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 password and security code is not accepted click "Forgotten your password" in the password page and enter six digits security code from your device. Change your password if you are allowed to answer security questions and if not allowed your security device got faulty. For help call our Internet Banking Hotline: **+880 1190 000402**

Q. 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.

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

Ans. No, HSBC Personal Internet Banking security device is completely free of charge in the first issue. However if your security device is lost or damaged, you need to apply for replacement for which you will be charged as per latest Personal Internet Banking tariff. For more detail you can call our Internet Banking Hotline: **+880 1190 000402**

Q. What I will do if my security device is lost?

Ans. If your Security Device is lost immediately contact your nearest HSBC Branch or call our Internet Banking Hotline: **+880 1190 000402** to suspend your account temporarily. Through only security device is never sufficient to login and use your HSBC Personal Internet Banking account without your username and password.

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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. You must first complete online registration before login. Alternatively, you can call our Internet Banking Hotline: **+880 1190 000402** for help.

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. Now you can just logon and use HSBC Personal Internet Banking. Alternatively, you can call our Internet Banking Hotline: **+880 1190 000402** for help.

Message: We are unable to register you with your HSBC ATM card and issue number. Please contact us for assistance. Ref. 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. Alternatively, you can call our Internet Banking Hotline: **+880 1190 000402** for help.

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. Call our Internet Banking Hotline: **+880 1190 000402** for help.

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

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. Call our Internet Banking Hotline: **+880 1190 000402** for help.

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. Alternatively, you can call our Internet Banking Hotline: **+880 1190 000402** for help.

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Message: Sorry, your accounts cannot be accessed at this time, Please call our Internet Banking Hotline: **+880 1190 000402** . Our Ref.:013

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 your debit account. Alternatively, you can call our Internet Banking Hotline: **+880 1190 000402** for help.

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. Alternatively, you can call our Internet Banking Hotline: **+880 1190 000402** for help.

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. For further query, you can call our Internet Banking Hotline: **+880 1190 000402**

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. For further query, you can call our Internet Banking Hotline: **+880 1190 000402**

HSBC Personal Internet Banking Contact Detail

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