



Web Chat and Mobile Chat Terms of Use

Web Chat and Mobile Chat are services provided by HSBC Bank Singapore (Limited) (Company Registration No. 201420624K) (“HSBC” or “We” or “Our”) through a platform established and maintained by our service provider, LivePerson, Inc (the “Service Provider”). These Terms of Use govern your access to and use of Web Chat and Mobile Chat and contain important information about how HSBC and the Service Provider will access and use personal information about you for the purpose of providing this service. Your use of Web Chat and Mobile Chat constitute acceptance of these Terms of Use.

1. The use of Web Chat and Mobile Chat

Web Chat and Mobile Chat enable an automated chatbot, as well as HSBC agents in Contact Centres to interact with HSBC customers and other individual users through chat screens on HSBC’s public website www.hsbc.com.sg, online banking and the HSBC Singapore mobile banking application.

HSBC provides this service for the purpose of interacting with you while you are visiting HSBC’s website, or using online banking or the HSBC Singapore mobile banking application. We aim to provide you with help and support in navigating our website, mobile banking application and online banking services, as well as provide you with general information about HSBC’s products and services upon your request over the website, online banking and mobile banking application. We will send you notifications through the HSBC Singapore mobile banking application when our customer service officers have responded to your queries.

We have the right to vary these Terms from time to time by way of reasonable prior notice in the manner we reasonably consider appropriate, including posting notice(s) on our website, online banking and/or our mobile banking application, or sending such notice via emails or electronic messages.

The reasons for variation may be due to changes to our operation, business, technology or facilities we use, changes in law or regulations, new industry guidelines or codes of practices, or to facilitate corrections if any. We are not able to state all reasons why a variation may be needed in future, but if we vary any of the terms, we will make sure that it is reasonable.

The variations shall be effective on the date specified in the notice and will apply to you if you continue to use Web Chat and/or Mobile Chat after that date.

You must only use Web Chat and Mobile Chat for the purposes permitted by HSBC. You must not use or attempt to use Web Chat and Mobile Chat to:

- (a) jeopardize the reputation of HSBC or the Service Provider;
- (b) damage or interfere with Web Chat and Mobile Chat data and/or any software, website or information technology systems of HSBC or the Service Provider;
- (c) send any offensive, provocative, defamatory, fraudulent or otherwise unlawful information or communication; or
- (d) cause annoyance or inconvenience to HSBC or the Service Provider.

You acknowledge that HSBC can terminate your use of Web Chat and Mobile Chat if HSBC reasonably believes that you have breached these Terms of Use.



2. Privacy

We may ask you to provide information about yourself or your account for verification purposes prior to using Web Chat via online banking, or Mobile Chat. If our system detects that you have provided personal data such as your full account number or identification number via Web Chat or Mobile Chat, we will perform appropriate masking . If the disclosure of more detailed personal or account information is required to assist you with your query, HSBC will contact you via other means, such as over the telephone or letter.

If you provide your personal information to HSBC, HSBC may collect, use, store and disclose your personal information in accordance with HSBC's Data Privacy Policy which can be found at <https://cdn.hsbc.com.sg/content/dam/hsbc/sg/documents/general/data-privacy-policy.pdf>.

Transcripts and records

For quality and verification purposes, HSBC will retain a transcript of all communications with you via Web Chat and Mobile Chat. This information will be retained by HSBC for a period of 7 years (or such other period as considered appropriate by HSBC) from the day the relevant Web Chat or Mobile Chat communication took place.

3. Warranties/limited liability

To the extent permitted by law, HSBC excludes all implied representations, conditions, and warranties whether statutory or otherwise.

HSBC will not be liable to you or any other party for any actions, proceedings, claims, losses or damages suffered by you arising from or connected with your use of Web Chat and Mobile Chat or indirect or consequential loss or for loss or corruption of data, loss of revenue or loss of profits, whether in contract, tort or under statute or otherwise arising from or connected with your use of Web Chat and Mobile Chat.

4. Governing Law and Governing version

These Terms of Use are governed by and will be construed according to Singapore law. You agree to submit to the non-exclusive jurisdiction of the courts of Singapore. You further agree that these terms of use may be enforced in the courts of any competent jurisdiction.