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SGFinDex

1. What is SGFinDex?

SGFinDex stands for Singapore Financial Data Exchange. It is a digital infrastructure that enables you to securely retrieve and share your financial data from banks, SGX Central Depository (SGX CDP) and Government agencies (via Myinfo), with participating entities of your choice. This is a joint initiative by the Monetary Authority of Singapore (MAS), the Smart Nation and Digital Government Group (SNDGG), and financial institutions.

2. Who can use SGFinDex?

Customers who use Singpass and have accounts with SGX CDP and any of the 14 participating financial institutions: HSBC, Citibank, DBS / POSB, Maybank, OCBC, Standard Chartered, UOB, AIA Singapore, HSBC Life, Great Eastern, Manulife Singapore, NTUC Income, Prudential Singapore and Singlife. Customers may view their data from the participating financial institutions' platform, or from Ministry of Manpower's portal, MyMoneySense.

3. What is the purpose of giving consent?

Your consent is needed for us to provide or retrieve your data to or from other participating entities so that you can view your consolidated financial details through HSBC Singapore app or other financial planning application/website.

4. Is there a charge to use SGFinDex?

No. Currently you will not be charged for using SGFinDex via a participating financial planning application/website.

5. Who are the participating entities in SGFinDex?

There are two types of participating entities:

- i. Data Contributors – Financial Institutions which provide data: Citibank, DBS / POSB, HSBC, Maybank, OCBC, Standard Chartered, UOB, SGX CDP, AIA Singapore, HSBC Life, Great Eastern, Manulife Singapore, NTUC Income, Prudential Singapore and Singlife. Government agencies which provide data: Central Provident Fund (CPF), Housing and Development Board (HDB) and Inland Revenue Authority of Singapore (IRAS).
- ii. Financial planning applications/websites – The 7 participating banks, 7 participating insurers and Ministry of Manpower (MOM) that will provide financial planning applications/websites which you can use to view your consolidated financial data.

6. What is a service providing organisation?

The service provider (SP) is the participating entity (data contributor such as banks, insurers or SGX CDP) which provides your financial data to SGFinDex based on your consent.

7. What is a service consuming organisation?

The service consumer (SC) is the financial institution, government agency such as MOM's MyMoneySense, which retrieves your financial data from SGFinDex and Myinfo to provide you with financial planning and other services.

8. Why do I have to log in to Singpass to use SGFinDex?

Singpass is the national digital identity that enables users to access online services from the Government and private sectors easily and securely. The Singpass authentication system allows you to verify your identity before you can retrieve your personal financial data through SGFinDex.

9. Why am I prompted for Singpass Face Verification to use SGFinDex?

This is an additional safeguard against unauthorized access to your Singpass account or services that require Singpass login, such as SGFinDex.

If you require assistance with Singpass Face Verification, please contact Singpass Helpdesk or visit any Singpass counters.

10. Why do I have to log in to my financial institution again, after logging in to access SGFinDex with Singpass?

For your security and privacy, an additional login is required to capture your consent to the financial institution to release your data via SGFinDex.

11. Besides Myinfo data from government agencies and personal financial data from financial institutions, what are the other forms of data am I expected to see?

Currently, only selected Myinfo data, data from the seven participating banks, seven participating insurers and SGX CDP are available.

12. How does SGFinDex work and how can it benefit me?

SGFinDex is a digital infrastructure linking the various data sources to financial planning applications. With such convenient linkages, you will be able to securely retrieve your personal financial data and consolidate your personal financial position through your preferred financial planning applications/websites.

13. Can I use a participating financial planning application/website to perform any transactions on my account(s) with other participating entities?

No. A participating financial planning application/website enables you to view the balance in your account(s) with other participating entities but you cannot use it to perform transactions.

14. I am an Accredited Investor (AI). Can I retrieve my personal financial data through SGFinDex?

No. If you are identified as an AI or opted in to be an AI with HSBC, then HSBC will not share your HSBC account details with SGFinDex. Similarly, if you are an AI in DBS, then DBS will not share your account details with SGFinDex. However, please note that you will be able to see your HSBC financial data in HSBC FinConnect in HSBC Singapore app.

HSBC FinConnect

15. What is HSBC FinConnect?

HSBC FinConnect allows us (with your consent) to retrieve your financial data from other banks, SGX CDP and government agencies through Singapore Financial Data Exchange (SGFinDex), so that you can view your consolidated financial data across all your financial institutions at one place. This makes financial planning easier for you.

You can only access HSBC FinConnect through the HSBC Singapore app.

16. Can I access FinConnect via Online Banking instead of the mobile banking app?

We only offer FinConnect via our HSBC Singapore app.

17. What are the benefits for me to link my other financial institutions to HSBC?

With HSBC FinConnect, you can get a clear overview of your money and investments across linked banks, SGX CDP and government agencies, making it easier to map out and work towards your financial goals.

Key features include:

- Assets view: view your linked banks' and SGX CDP account balances in one place
- Liabilities view: keep track of your loans, borrowing and credit cards
- Automatic calculation of your total net worth
- See your Myinfo data including CPF accounts, HDB loans and more
- Filter your finances by account type or currency
- Portfolio Analysis: Understand your portfolio composition by asset type, geographies and sectors
- Request to be contacted by your dedicated Relationship Manager or a Wealth Manager for a detailed portfolio analysis

18. If I have relationships with 4 participating banks or insurers, do I have to link all 4?

No, you can choose which financial institution you would like to link to view in a consolidated manner. You may also disconnect any of your linked financial institution any time at your discretion. However, we encourage you to keep all 4 financial institutions linked so that you can have a wholesome view of your finances in HSBC FinConnect and track them on a monthly basis.

19. How is my data being protected?

The HSBC Singapore app uses HSBC bank level encryption and security to protect you and your data at all times. The sharing of data is through a secure connection. Security measures and industry safeguards are being used to ensure that your data is safe.

HSBC is not able to see the log on details of your other banks, insurers, SGX CDP or your Singpass credentials.

20. If I link my other banks' or insurers' data to be shared with HSBC FinConnect via SGFinDex, am I able to view my data in HSBC FinConnect immediately after?

Yes, you can for your other banks' data. After linking, you can view your updated banking data as of the end of the previous month by clicking on "Retrieve data" within HSBC FinConnect.

For insurers, the following data will be retrieved and available to our Relationship Managers for us to assist you in your financial planning. We are currently working to enable the display of insurance data on FinConnect and will update you once it is available.

Type of Insurance data to be retrieved:

- Policy details (e.g. name of policyholder and insured, policy maturity date, policy surrender information, policy premium information)
- Coverage details (e.g. product name, sum insured, hospitalization benefits, plan effective and expiry date)
- Fund details (where applicable) (e.g. fund name and fund market value)
- Projected future policy value (where applicable)

21. How do I disconnect (unlink) my financial institution from SGFinDex?

You may disconnect (unlink) your financial institution from SGFinDex or revoke your consent through any of the following ways:

- 1) Disconnect HSBC from SGFinDex
 - a. Log in to HSBC Singapore app and access FinConnect.
 - b. Go to Settings and then click on 'Unlink HSBC Account(s)'.
- 2) Disconnect non-HSBC financial data
 - a. Log in to HSBC Singapore app and access FinConnect.
 - b. Click on 'Link account' and log in to SGFinDex via Singpass
 - c. Click 'See all' under Active connections
 - d. Click 'Edit' and select the financial institution you wish to unlink from by clicking the red cross button
- 3) You can also use your other financial institutions' financial planning applications/websites to disconnect your linked financial institution from SGFinDex. Log in to your financial institution's SGFinDex landing page, and follow the on-screen instructions to initiate the revocation of consent. Please reach out to the relevant financial institution for further details

22. What are the step by step guide to access HSBC FinConnect?

Step 1: Log in to HSBC Singapore app

Step 2: In the Accounts page, scroll down to the bottom and select 'FinConnect (SGFinDex)'

Step 3: Select 'Link account' option

Step 4: Accept the T&Cs

Step 5: Login to Singpass

Step 6: In the SGFinDex landing page, select the financial institution you wish to connect with SGFinDex

Step 7: Login to the financial institution, accept T&Cs to provide consent

Step 8: The selected financial institution will be connected and you will be returned to SGFinDex.

Step 9: Add other financial institutions or click on 'Return to financial app' to return to HSBC Singapore app.

Step 10: Click on 'Retrieve data' and agree to the T&Cs

Step 11: Select 'I agree' and you will be redirected back to HSBC Singapore app to see your overall net worth.

23. Will closed account balances be shared / retrieved?

HSBC will not share your closed account balances with SGFinDex.

HSBC FinConnect and SGFinDex

24. What must I do to link my HSBC data to SGFinDex?

You can link your HSBC data to SGFinDex through HSBC FinConnect in HSBC Singapore app or any other participating entity's platform with your Singpass Login and Online Banking credentials. By default, HSBC data is not shared with SGFinDex.

25. What are the things I need, in order to be able to connect my HSBC accounts to SGFinDex?

In addition to your Singpass login details, you must be a registered user of HSBC Online Banking with Digital Secure Key / Security Device. Your NRIC / FIN must also be registered in the Banks' records.

If you have not registered for Online Banking yet, please click [here](#) for the registration details. For details on Digital Secure Key / Security Device, click [here](#).

To update your NRIC / FIN, please visit the [nearest HSBC branch](#) with your original NRIC / EP and passport or send us the completed [personal particulars update form](#).

26. I have given consent to share my HSBC banking data with SGFinDex. What are the information that will be shared by HSBC?

The banking data shared consist of the following:

- Current and Savings Accounts (Last 4 months)
- Time Deposits (Last 4 months)
- Credit Cards (Last 4 months' statement cycle)
- Loans (Secured and Unsecured) (Last month)
- Unit Trusts (Last Month)

Balances of your Joint Accounts (Joint AND/OR) will also be shared.

Do note your data could be used by officers, employees, authorised agents/representatives (e.g. Tied Agents / Financial Adviser Representatives related to your selected Financial Institution) and/or professional advisers of the Financial Institution for the purpose of offering Financial Planning Services to you. Please refer to the Terms and Conditions Governing Use of Singapore Financial Data Exchange for full list of purposes.

27. What are my financial data which HSBC will retrieve from SGFinDex when I retrieve or refresh data in FinConnect?

The banking data retrieved from the banks which you have connected to SGFinDex are:

- Current and Savings Accounts (Month-end account balance for the last 4 months)
- Fixed Deposits (Month-end account balance for the last 4 months)
- Credit Cards (Last 4 months' statement balance)
- Loans (Secured and Unsecured) (Previous month's statement balance)
- Unit Trusts (Previous month's account balance)

The above includes balances of your Joint Accounts (Joint AND/OR).

Additionally, the following data will be retrieved:

Financial Institution	Data Retrieved
DBS / POSB, OCBC and / or UOB	<ul style="list-style-type: none"> • SRS/CPFIS Cash Balance (Previous month's account balance) • SRS/Investments (e.g. Unit Trusts, Equity, Fund Management, Gold, Fixed Deposits, SSB, SGS, SBB) (Previous month's account balance)
SGX CDP	<ul style="list-style-type: none"> • Equities – A/B/C Shares, Ordinary Shares, Unit Trusts, Stapled Security, Depository Receipts, Loan Stocks • Bonds – Corporate Debt, TBond, TBill • Unit Trusts – Local ETF • Structured Products – Structured Warrants

	<ul style="list-style-type: none"> • Others – Rights, Preference Share, Funds, Plain Warrants
AIA Singapore, HSBC Life, Great Eastern, Manulife Singapore, NTUC Income, Prudential Singapore and Singlife	<ul style="list-style-type: none"> • Policy details (e.g. name of policyholder and insured, policy maturity date, policy surrender information, policy premium information) • Coverage details (e.g. product name, sum insured, hospitalization benefits, plan effective and expiry date) • Fund details (e.g. fund name and fund market value) • Projected future policy value (where applicable)

Please note: if you're an accredited investor of a non-HSBC bank, such data will not be retrieved and visible within HSBC FinConnect. Please check such account data with your non-HSBC bank should you wish to view such information.

28. Will HSBC have the record of my other financial institutions' account details after I have linked and refresh the data on FinConnect?

Yes, we will have the record of the data as of the date you last refreshed it.

29. Can I choose to only share specific product holdings from each of my financial institutions (e.g. Bank A's savings account and not credit card details) with HSBC?

You will not be able to choose which product to share or not to share. As long as you have given your consent to the respective financial institutions, the following product data will be shared:

Banks

- Current and Savings Accounts (Last 4 months)
- Time Deposits (Last 4 months)
- Credit Cards (Last 4 months' statement cycle)
- Loans (Secured and Unsecured) (Last month)
- Unit Trusts (Last Month)

SGX CDP

- Equities – A/B/C Shares, Ordinary Shares, Unit Trusts, Stapled Security, Depository Receipts, Loan Stocks
- Bonds – Corporate Debt, TBond, TBill
- Unit Trusts – Local ETF
- Structured Products – Structured Warrants

- Others – Rights, Preference Share, Funds, Plain Warrants

Insurers

- Policy details (e.g. name of policyholder and insured, policy maturity date, policy surrender information, policy premium information)
- Coverage details (e.g. product name, sum insured, hospitalization benefits, plan effective and expiry date)
- Fund details (where applicable, such as fund name and fund market value)
- Projected future policy value (where applicable)

30. How long does my consent for data release last?

Your consent period will last for one year from the time your first consent was provided. Should you give an instruction to retrieve your data within the one year period, your consent period will be automatically extended for an additional one year by financial institutions whose systems support such extension ¹.

For example, if you had provided consent to Bank A to provide your data through SGFinDex on 1st January 2023, and subsequently had provided consent to Insurer B on 1st March 2023, all consents (i.e. consent to Bank A and Insurer B) will expire on 31st December 2023, should there be no instruction to retrieve your data before the expiry date.

Should you give an instruction to retrieve your data on 5th April 2023, all consents will be automatically extended for an additional one year (i.e., consent to Bank A and B) and will expire on 4th April 2024.

31. How do I know when does my consent expire?

If you have already linked HSBC to SGFinDex, then you can log in to HSBC Singapore app and click on “FinConnect (SGFinDex)”. Scroll down the page and select “Settings”. You will be able to see your consent start date and consent end date.

If you have NOT linked HSBC to SGFinDex, then you can log in to HSBC Singapore app and click on “FinConnect (SGFinDex)”. Click on ‘Link Account’ and follow the guided steps to access SGFinDex. In the SGFinDex landing page, select ‘See all’ under Active connections and you will be able to view your consent expiry date under “All connections will expire on [date]”.

32. How do I extend my consent if my consent is going to end within 30 or 60 days?

- Log in to your HSBC Singapore app and click on “FinConnect (SGFinDex)”
- Select “Retrieve data” and agree to the T&Cs
- Log in with your Singpass and you will arrive at the SGFinDex page.
- Select ‘I agree’ and your consent will be refreshed for an additional year.

33. My consent has expired. What should I do?

- Log in to your HSBC Singapore app and click on “FinConnect (SGFinDex)”
- Select “Link account” and agree to the T&Cs
- Log in with your Singpass and you will arrive at the SGFinDex homepage.
- Select ‘See all’ under Expired connections

- v. Click 'Edit' and remove all financial institutions by clicking the red cross buttons
- vi. Return to the SGFinDex homepage and select the financial institutions you wish to connect with SGFinDex
- vii. Login to each financial institution, accept T&Cs to provide consent
- viii. Once you've re-connected all your financial institutions, select 'Return to financial app' to return to HSBC Singapore app.
- ix. Click on 'Retrieve data' and agree to the T&Cs
- x. Select 'I agree' and your consent will be refreshed for an additional year.

34. I could not link my other financial institution account to SGFinDex.

Please reach out to the respective financial institutions for assistance.

35. Can I access SGFinDex without Singpass?

No, you will not be able to access SGFinDex without Singpass.

36. I could not login to SGFinDex Consent page for authentication.

There are a lot of reasons why you are not able to login to your Online Banking account. These could be as listed below:

- i. You have not yet registered for HSBC Online Banking
- ii. You do not have Physical Security Device / Digital Secure Key
- iii. Your Online Banking access is Dormant or Suspended
- iv. Your Online Banking Login ID is locked

Please ensure neither of the issues exist with your account. Should such issue not be listed above, please [contact us](#) or visit the nearest branch for further assistance.

37. I am failing the authentication although I have input the code from my Security Device / Digital Secure Key.

There are a couple of reasons why you're experiencing such an issue. If you have activated your Digital Secure Key but you have input the security code from the physical Security Device in the consent set up page, then you will not be able to authenticate.

If you do have more than one physical Security Device (due to your HSBC accounts in other countries), make sure you're using the HSBC Singapore Security Device to generate the security code used in the authentication page.

38. I am encountering an error message, "Sorry, we do not seem to have your latest ID number in our system. Please visit our nearest branch with your Original NRIC / EP and passport to update it in our records to complete the linking of your HSBC accounts to SGFinDex".

Please ensure that your NRIC/ FIN is updated in our records. To update it, you may visit our branch or download and mail us the completed form:

<https://cdn.hsbc.com.sg/content/dam/hsbc/sg/documents/update-personal-particulars-form.pdf>

Once your NRIC / FIN is updated, you can link your HSBC accounts to SGFinDex.

HSBC FinConnect Usage

39. I have connected HSBC to SGFinDex and I can see other financial institutions' balances retrieved from SGFinDex in the non-HSBC app /portal. But I couldn't see my HSBC account balances.

This could happen due to multiple reasons like:

- Our systems are temporarily down due maintenance activities.
- Your HSBC online banking access has some issues (Dormant / Suspended etc)
- All your HSBC accounts have been closed.
- You are an accredited investor with HSBC

Should the issue persist, please [contact us](#) for assistance.

40. My HSBC account balances shown in FinConnect / other financial institution portal is different from the current balance as shown in HSBC Online Banking / Mobile app. Why is that so?

Bank data retrieved from SGFinDex represents the month end balance (last statement balance for Credit cards), which could differ from the current (latest) balance of your accounts as shown in HSBC Online Banking / Mobile app. Minor differences in the balance of foreign currency accounts could also be attributed to the different exchange rate being applied by different financial institutions.

The market value of certain Equities and Bonds data may not be available at times, resulting in a difference between the balance displayed in FinConnect and your accounts.

Please [contact us](#) should you need further clarifications.

41. My other bank / SGX CDP account balances are incorrectly shown in FinConnect in HSBC Singapore app.

This could be due to several reasons listed below:

- HSBC FinConnect displays the bank / SGX CDP data as retrieved from SGFinDex which is the month end balance (last month statement balance for Credit cards) and hence it could differ from the current (latest) balance of your accounts.
- Please note that the total values of your assets and liabilities displayed in FinConnect include your CPF balances and HDB loan (retrieved from Myinfo) as well.
- Minor differences in the balance of foreign currency accounts could also be attributed to the different exchange rate being applied by different banks.
- The market value of certain Unit Trusts, Equities and Bonds are indicative only and not updated real-time. This may result in differences between your balances displayed in other financial institutions and HSBC.

Please reach out to your respective financial institutions for further information.

42. Why am I unable to view data from some financial institutions although I have connected them to SGFinDex?

If you cannot view data from another financial institution despite consenting, linking and retrieving the data, you will need to contact the affected financial institutions to find out why you cannot view your data and for assistance. It could be due to various reasons including technical issues, outdated personal particulars (e.g. if there is a change in identification number, please update your FIN / NRIC with your financial institution).

If you're an accredited investor of the bank with data you cannot view, then this is normal. You cannot view another bank's accredited investors information within HSBC FinConnect.

For example, if you have authorised HSBC and Maybank to release your data to SGFinDex and when viewing the data from our HSBC Singapore App using FinConnect, you realise that your Maybank data is missing, please contact Maybank as HSBC will not be able to assist you.

Also if you're an accredited investor of Maybank, then you will not be able to pull Maybank's data in HSBC Singapore app.

As for your insurance data, you will not be able to see it in HSBC FinConnect at the moment and we are working to enable the display of insurance data soon. But you can still continue to link and retrieve your data from insurers via FinConnect, which will help you to have a more comprehensive, relevant and effective financial planning session with your Relationship Manager or Personal Wealth Manager.

43. How is my total net worth calculated?

Your total net worth is the net of your total assets and your total liabilities across your connected financial institutions.

Your assets include Current / Savings accounts, Time / Fixed Deposit, Unit Trust, SGX CDP, SRS, CPIFS accounts and CPF balances. Your liabilities include credit card balances, secured loan, unsecured loan and HDB loan balances.

44. What Myinfo data will be retrieved in FinConnect by HSBC?

Data retrieved from Myinfo consist of the following:

- CPF Account (OA / MA / SA / RA) - Latest available balance
- Income (Notice of Assessment) - Last available NOA
- HDB (Outstanding Loan / Loan Instalment Amount) - Latest outstanding balance; If you have no HDB loan, it will be shown as "No HDB Loan found"

45. What is Portfolio Analysis?

This feature provides you with a holistic overview of your portfolio across Asset Class, Geographies and Sectors. It is currently available for your Unit Trust and cash accounts (time deposits, current and savings accounts), which you are also able to filter for via Account Types.

For certain funds whose classification is not available due to the multiple industries they are invested in, you may see a “Not Classified” sub-category under the Sectors view.

46. I have received an error message, "Refer to originating Bank" in MyMoneySense or other Bank's portal during data retrieval.

Please ensure that you have an active Online Banking service with HSBC to ensure your data is being pulled accordingly.

If you're registered as an Accredited Investor with HSBC then as per SGFinDex policies, we are unable to share your account balances with SGFinDex.

47. I see an error message, "Partial response" for HSBC Account/s in HSBC FinConnect or MyMoneySense or other financial institution portal.

In the event of a technical issue, we may only be able to provide the account details of some of your product holdings. In such a situation, we will show an error message, "Partial response" (to indicate that some of the accounts may be missing in the data). Please try to pull the data again after some hours or after a day.

If it's a non-HSBC account showing such message, please contact the respective financial institutions for further information.

48. I see an error message, “Product count exceeded limit” for HSBC Account(s) in HSBC Singapore app or other financial institution portal.

SGFinDex has a limitation of sharing up to 500 accounts under a product. If it exceeds this limit, an error message “Product count exceeded” will be shown and indicates that some accounts may be missing in the data shared.

49. I am a Work Pass holder. Why can't I log in to my Singpass to retrieve my data in HSBC FinConnect?

Please ensure that your NRIC / FIN is kept updated across all the financial institutions you are linking to and is consistent to what is shown on your Singpass app. You can also contact the respective financial institutions for more information on updating your NRIC / FIN.

50. What should I do if I want someone to contact me for a portfolio analysis?

You can log in to your HSBC Singapore app and click “FinConnect (SGFinDex)”. You can then tap on “Portfolio Analysis”, and scroll down to select the section on “Looking for detailed portfolio analysis” Once selected, you can click on “Please contact me”.

Your dedicated Relationship Manager or a Wealth Manager will be informed of your request to be contacted and they will reach out to you as soon as possible.

Please note that this feature is not available for offshore customers (not residing in Singapore) and customers aged 70 and above. If you fall under these categories and wish to be contacted for your portfolio analysis, please [contact us](#) for assistance.

51. What should I do if I am using an Android phone and am facing issues using FinConnect on my mobile app?

This could be because you are not using Google Chrome as your default browser. You will need to download and set Google Chrome as your default browser.

To set your Google Chrome as your default browser please follow the steps below:

- Open Settings
- Tap Apps & notifications
- At the bottom, tap Advanced
- Tap Default apps
- Tap Browser App Chrome

For customers using new Samsung devices, the default browser is pre-set to using Samsung's browser. You can resolve this with the below steps:

- Open 'Settings' from the browser menu of your Samsung device
- Select 'Useful features'
- Enable 'Open links in other apps'