

HSBC Live Chat Terms of Use

HSBC Live Chat is a facility established and maintained by Live Person, Inc. a company incorporated in The Netherlands (“LivePerson”). These Terms of Use govern your access to and use of HSBC Live Chat and contain important information about how HSBC Bank Singapore and LivePerson will access and use personal information about you, should you choose to provide it. Your use of HSBC Live Chat constitutes acceptance of these Terms of Use.

1. The use of HSBC Live Chat

HSBC Live Chat enables HSBC agents in call centers to interact with HSBC customers and other individual users through pop-up window live chat on screen hosted on HSBC’s public website WWW.HSBC.COM.SG (“Website”)

HSBC provides this service for the purpose of interacting with you during your visit to the Website.

HSBC aims to provide you with help and support in navigating our Website, internet banking services and general information about HSBC’s products and services upon your request over the Website. Please be advised that HSBC will not provide you with advice, personal or account information or act on an instruction from you while using HSBC Live Chat.

HSBC will be communicating with you via HSBC Live Chat solely to assist in your use of the Website.

You must only use HSBC Live Chat for the purposes described in these Terms of Use. You must not use or attempt to use HSBC Live Chat to:

- a) adversely affect the reputation of HSBC or LivePerson;
- b) damage or interfere with HSBC Live Chat data, software, website or information technology systems;
- c) send any offensive, inflammatory, defamatory, fraudulent or otherwise unlawful information; or
- d) cause annoyance or inconvenience to HSBC or LivePerson

You acknowledge that HSBC can terminate your use of HSBC Live Chat if HSBC reasonably believes that you have breached these Terms of Use

2. Privacy

You may choose to use HSBC Live Chat on an anonymous basis and you are not required to provide HSBC with any personal information (including sensitive information) while using this service

If you provide your personal information to HSBC, HSBC will collect, use, store and disclose your personal information in accordance with HSBC's Data Protection Policy and HSBC's Website terms of use

In addition, HSBC may disclose any information you provide while using HSBC Live Chat to LivePerson, which is located in The Netherlands and who has services located in the US, UK and Netherlands for data retention and quality check purposes

HSBC will not disclose to you any personal or account information while we interact with you via HSBC Live Chat. If the disclosure of personal or account information is required to assist your enquiry, HSBC will contact you by other means, such as over the telephone or via HSBC's internet banking secure message.

3. Transcripts and records

For Quality and verification purposes, HSBC will retain a transcript of all communications with you via HSBC Live Chat. This information will be retained by HSBC for a period of 5 years from the day on which HSBC Live Chat is used.

Please refer to HSBC's Data Protection Policy for further information on access.

4. 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 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 HSBC Live Chat

To the extent permitted by law, HSBC limits its entire liability to you under these Terms of Use to S\$1.00

Your right of recovery under these terms of use is cumulative .