

Your guide to HSBC Digital Banking






HSBC Singapore App

Mobile Banking registration • Transfers & Payments • Card management • Accounts management
Wealth management • Insurance and Protection • Security & Servicing

HSBC Online Banking

Transfers & Payments • Accounts management



Navigate through this guide by clicking on any of the journeys below with the  icon or video guides or the headers in the following pages!



Your Digital Directory

Discover how and where you can get your banking done round-the-clock via our



HSBC Singapore App

or



HSBC Online Banking



Getting Started



Mobile Banking registration



Online Banking Registration
[Video Guide](#)



Grow your wealth



Open investment account
[Video Guide](#)



View my investment holdings
[Video Guide](#)



Submit wealth forms online



Buy Equities (SG, UK, HK)



Sell Equities (SG, UK, HK)



View top volume Equities,
top gainers/losers and
complete corporate actions



Buy Unit Trusts
[Video Guide](#)



Redeem Unit Trusts



View top performing, best
selling, top ESG performers
for Unit Trusts



View wealth insights



Buy / sell structured products
and structured notes



View net worth across financial
institutions via SGFinDex
[Video Guide](#)



Wealth Portfolio Intelligence
Service (Premier only)



Create and view watchlist for
Unit Trust, Equity, Indices
and Bonds



SGChat Authentication for
Whatsapp/Wechat (Premier only)



ESG Analysis



Insurance and Protection



Buy travel insurance
[Video Guide](#)



Instant bank account opening & managing your accounts



Open a bank account



Open Time Deposit (Local Currency only)



View eStatements
[Video Guide](#)



View transaction history



(Real time)



(View and search)



Link/delink Global HSBC Accounts



View Global HSBC Accounts



View my HSBC Global Private
Banking accounts and transactions



Update Time Deposit Maturity



Manage alerts



Update phone number & email



Update address



Convenient card controls



Activate credit card



Activate debit card



Reset Debit card PIN



Pay credit card bill with points



Report lost/stolen credit or debit card



Block debit card temporarily



Block credit card temporarily



View virtual credit card details



Redeem rewards



Add credit card to Apple/
Google wallet
[Video Guide](#)



Spend instalment
[Video Guide](#)



Convert available credit limit into
cash via Credit Card Balance Transfer



Credit Card Payment (for HSBC
account holders)
[Video Guide](#)



All in one Payment & Transfer Hub



Local transfers



International transfers
[Video Guide](#)



Pay via China Union Pay
[Video Guide](#)



Convert from SGD to FCY (for
Everyday Global Account holders) and
vice versa



Convert FX
[Video Guide](#)



Pay bill



PayNow registration



PayNow payments



Scan and Pay



Show my QR code



Add payees



Set up, view and delete
future-dated & recurring transfers



Change transfer limit



Share payment receipt



Security and Servicing



Change mobile logon PIN



Biometric logon
[Video Guide](#)



Enable push notifications



Check your RM details
(Premier customers)



Chat with us



View top queries



Generate security code via
Digital Secure Key
[Video Guide](#)



Remove app from your device



Lock your funds



HSBC Singapore App

Mobile Banking registration • Transfers & Payments • Card management • Accounts management
Wealth management • Insurance and Protection • Security & Servicing

HSBC Online Banking

Transfers & Payments • Accounts management



Navigate through this guide by clicking on any of the headers.



Using the HSBC Singapore App

Mobile Banking registration





Mobile Banking Registration



Download the HSBC Singapore App on the Apple App Store or Google Play Store.

Note: To register via HSBC Singapore App, you will need to have:

- ✓ An active account with HSBC Singapore
- ✓ Your NRIC/FIN information with Singpass should also match your record with HSBC.

Otherwise, you can register via hsbc.com.sg/register

are jointly and severally liable under these terms.

How we check it's you

To confirm it's you when using Online or Mobile Banking, we'll ask you for security details like a password, security code, signature, biometric data or information you use with your device like a mobile

☒ I agree to the Terms & Conditions

Continue

Step 1

Launch the HSBC Singapore App and accept the terms and conditions.

Already have a credit card or account with us in Singapore?

Not yet, open a new account

Yes, log on or register

Step 2

Select 'Yes, log on or register' button.

Already registered for HSBC Online Banking?

If you've already registered for Online Banking, select yes to log on and set up your HSBC Mobile Banking.

If you've already set up your HSBC Mobile Banking, select yes to log on and set up your HSBC Mobile Banking.

Yes

No

Step 3

Select 'No' to proceed.

Register for online banking

To register for online banking you'll need to be verified, after which you can then create your online banking profile and log on details.

☐ I accept the Terms & Conditions

Continue

Step 4

Accept the Terms & Conditions then tap on 'Continue' to proceed.

Note: You can tap on the Terms & Conditions hyperlink to view it.

Verify it's you with Singpass

We'll verify your NRIC/FIN from your Singpass profile.

Continue

Verify with ID

Step 5

- If you have Singpass: Select 'Continue' to proceed with the journey.
- If you do not have Singpass: Select 'Verify with ID', and you will be directed to continue via a webpage.

Tap QR code to log in with Singpass app



Step 6.1

If you have selected 'Continue' with Singpass, you can tap on the QR code to proceed to the Singpass mobile app.



A fake email claiming to be from Singpass is circulating. Please do not click on hyperlinks or open attachments in the email as they may lead to phishing websites or contain malicious software. If you suspect that you have fallen prey, please call 6335 3533 to report it to Singpass Helpdesk.

Log in with Singpass

Your trusted digital identity

Tap QR code
to log in with Singpass app



Note: You will need to have the Singpass app downloaded to proceed.

Please give us a few details about your ID

Document type

Please select



Document number

Continue

Step 6.2.1

If you've selected **'Verify with ID'**, choose the corresponding ID document that matches with the Bank records and enter your ID number for verification.

Identity verification

Front of your ID card

Take a clear photo of the front of your ID card.

**Step 6.2.2**

Capture a photo of your ID document (front and back for ID cards or the photo page for passports).

Take a photo of yourself

We'll use your photo to check your identity and that you aren't being impersonated. We'll keep the photo in our records.

**Step 6.2.3**

Take a selfie and enter the SMS OTP for verification.

Create new log on details

Create a unique username

Username must be between 6 to 30 alphanumeric characters and can't be changed once set. Do not include sensitive/confidential information for your username.

Continue

Step 7

Create a username and password for your Online Banking account, then tap **'Continue'**.

What is your favourite TV programme?

Who is the person you most admire?

Who is your favourite musical artist?

Who is your favourite sports star?

Who is your favourite television or film character?

Who is your favourite writer?

Continue

Step 8

Select a Security Question, then tap on **'Continue'** to proceed.

Answer security question

What was your favourite childhood TV programme?

Your security answer cannot be more than 30 alphanumeric characters.

Confirm answer

Continue

Step 9

Input your answer and confirm it. Then tap on **'Continue'** to proceed.

Please create a new 6-digit PIN

Enter your new PIN

**Step 10**

Create a 6-digit Mobile PIN and re-enter it to confirm.

Note: This Mobile PIN will be used for mobile app logins if you do not enable biometric login.

Your Digital Secure Key will be activated after 12 hours. During this time you will not be able to complete transactions that require your Digital Secure Key, however you can still log on to view your account balances and transactions via the app and Online Banking.

Here are a few things that you can set up, or you can amend later within your settings:

**Enable biometric authentication**

Simple, secure and a fast way to access HSBC Mobile Banking using fingerprint or facial recognition if supported on your device.

Continue to log on

Step 11

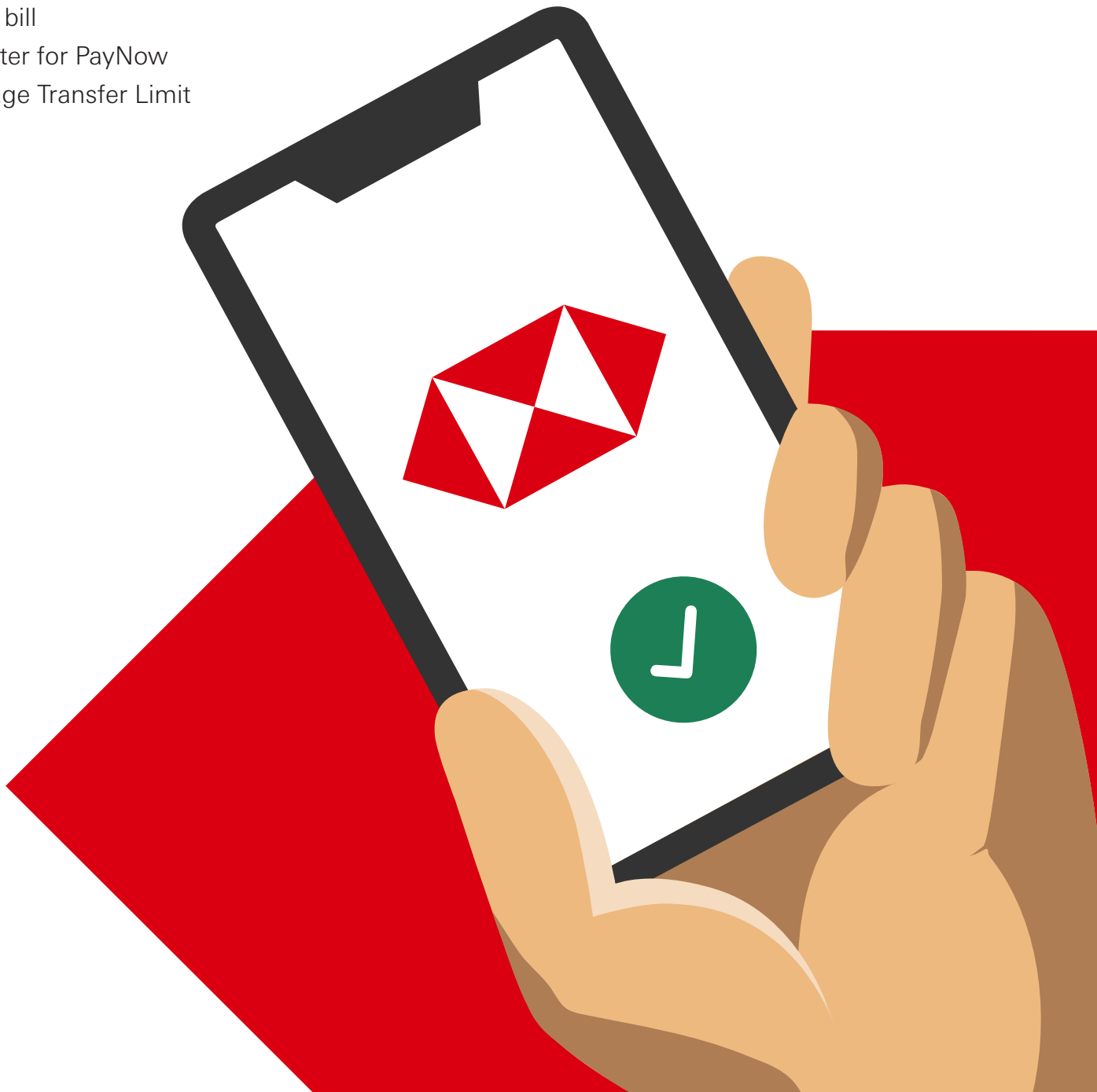
Your Online Banking profile is now set up. Tap on **'Continue to log on'** to proceed to HSBC Singapore App.



Using the HSBC Singapore App

Transfers & Payments

- Outward transfers
- Outward transfers (International)
- Pay a bill
- Register for PayNow
- Manage Transfer Limit



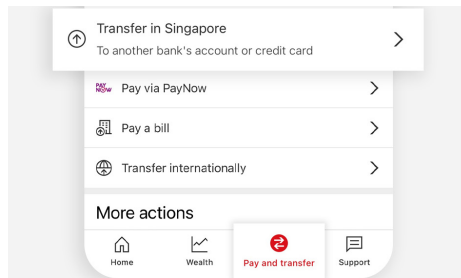


Outward Transfers

(to a new payee)

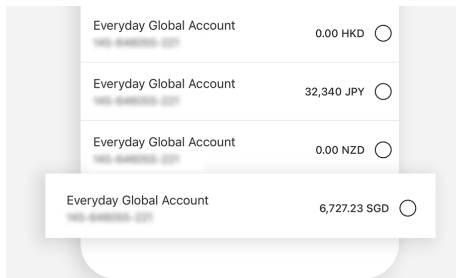


Transfer funds easily and conveniently using the HSBC Singapore App!



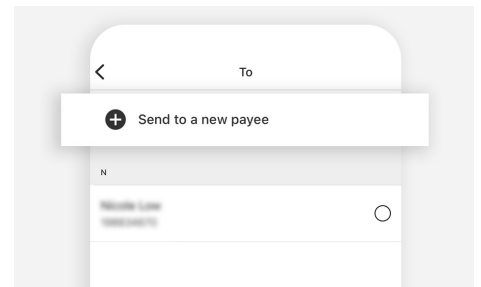
Step 1

Log in to your HSBC Singapore App and tap on '**Pay and transfer**', before selecting '**Transfer in Singapore**'.



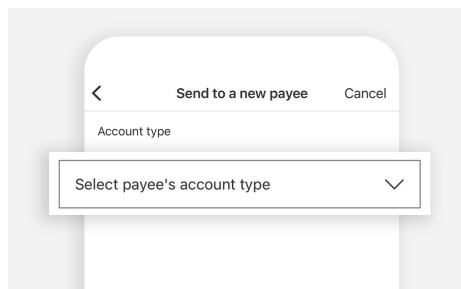
Step 2

Select the account to make your transfer from.



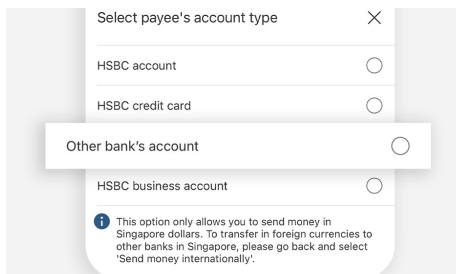
Step 3

Select '**Send to a new payee**'.



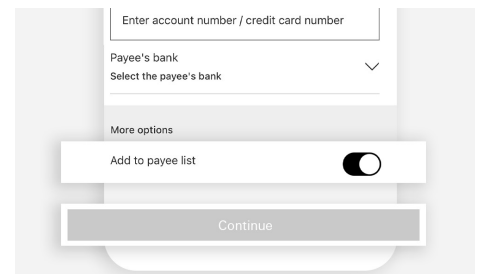
Step 4

Select '**Select payee's account type**'.



Step 5

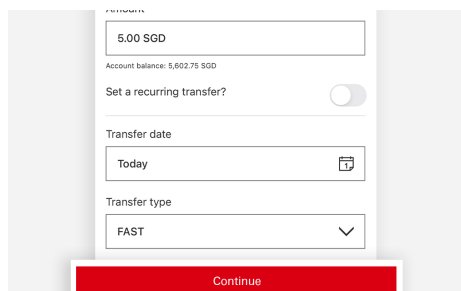
Select the appropriate account type, e.g. '**Other bank's account**'.



Step 6

- Input relevant information.
- Tap on '**Continue**' once done.

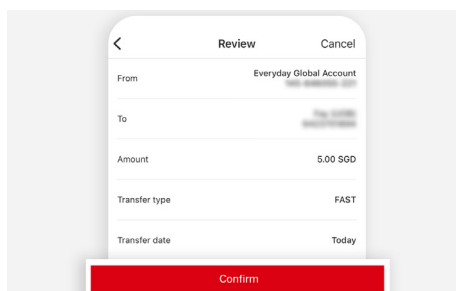
Note: You can add this account to your payee list for quick transfers.



Step 7

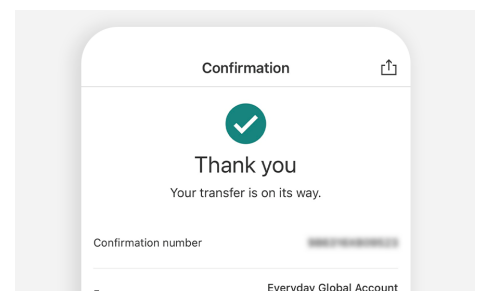
- Input relevant information.
- Tap on '**Continue**' once done.

Note: You can choose to set as a recurring transfer.



Step 8

Tap on '**Confirm**' after reviewing your information.

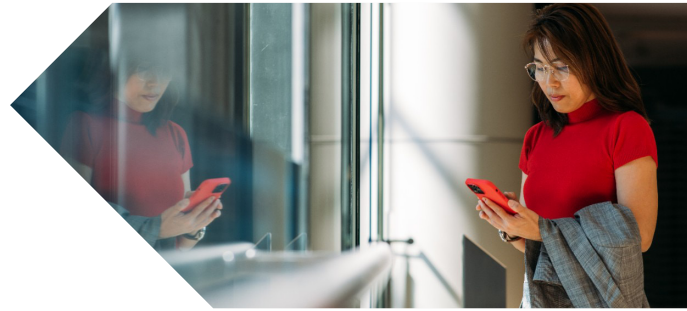


Step 9

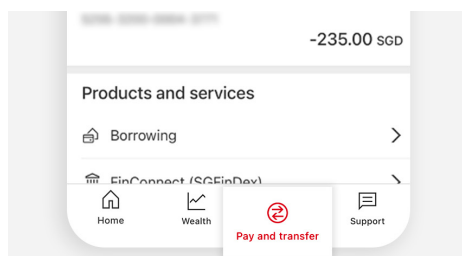
Your transfer is now complete.



Outward Transfers (International)

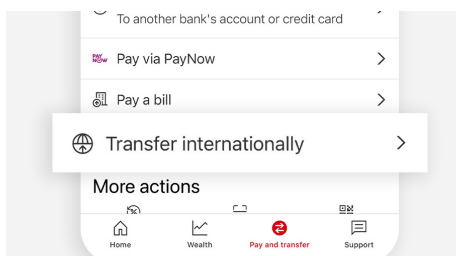


HSBC Global Money Transfers lets you send money overseas faster and fee-free, with just a few taps using the HSBC Singapore App!



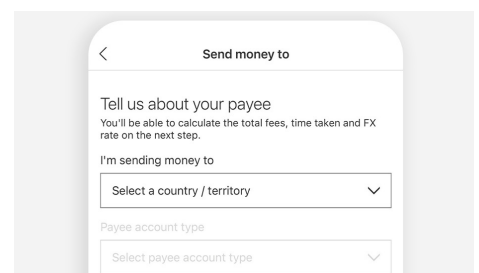
Step 1

Log in to the app and tap on '**Pay and transfer**'.



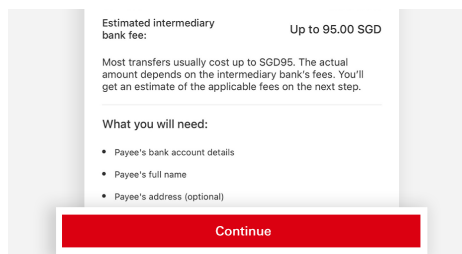
Step 2

Tap on '**Transfer internationally**'.



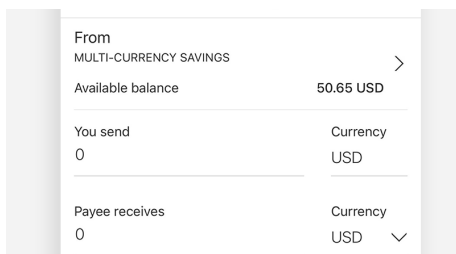
Step 3

Select the recipient country and the account type.



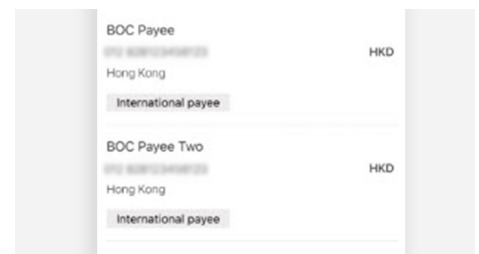
Step 4

Select your preferred transfer method and tap on '**Continue**'.



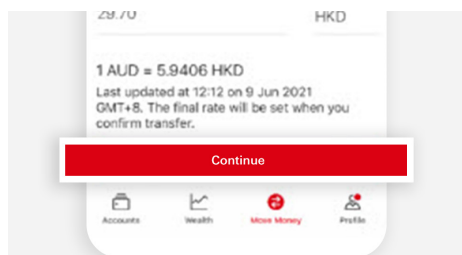
Step 5

Select the transfer account and amount. The transfer account is defaulted to the SGD account in your HSBC Everyday Global Account. You can also select other currencies in the account.



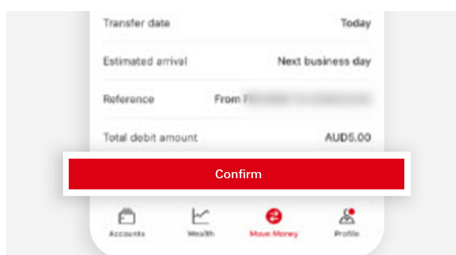
Step 6

Select the payee to pay to by choosing an existing one or add a new payee.



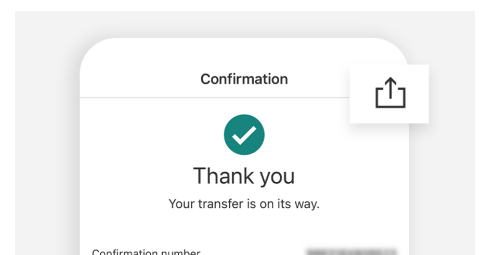
Step 7

You will see details of the transfer. Tap on '**Continue**'.



Step 8

Review your transfer details. Tap on '**Confirm**'.

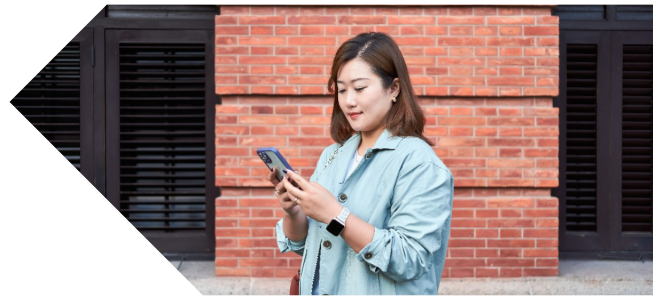


Step 9

You will see a confirmation page and you can tap on the icon on the top right corner to share the transfer details.

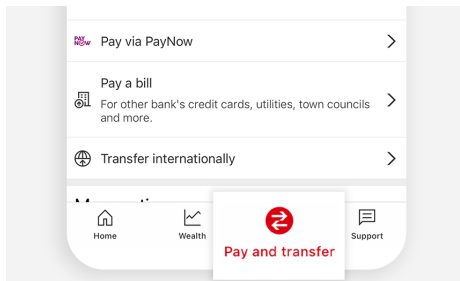


Pay a bill



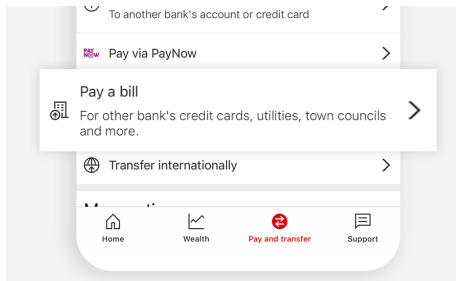
Easily pay to over 100 billing organisations in a few easy steps on the HSBC Singapore App so you can ensure prompt payments on your bills.

Supported list of billing organizations can be found [here](#).



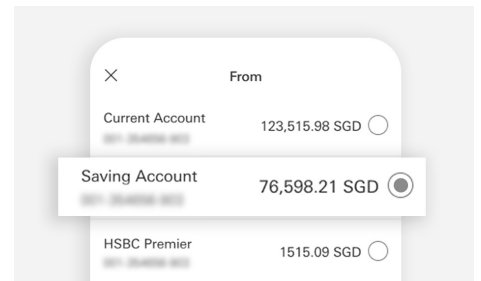
Step 1

Login to the app and tap on the **'Pay and transfer'** icon on the bottom of the Home page.



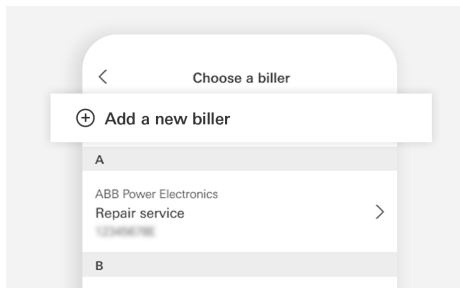
Step 2

Tap on **'Pay a bill'**.



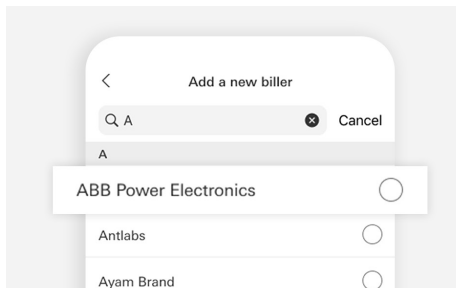
Step 3

Select the account you'll like to pay the bill from.



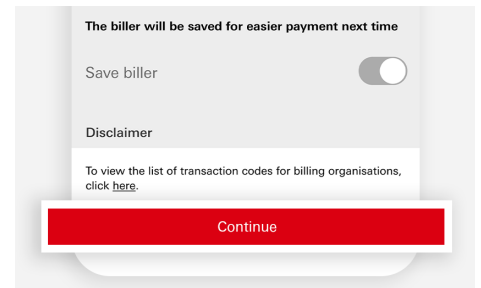
Step 4

Select the biller if you've saved them before. Otherwise, tap on **'Add a new biller'**.



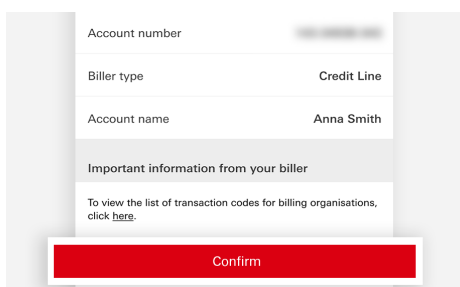
Step 5

If you've selected **'Add a new biller'**, tap on the biller you'll like to pay to.



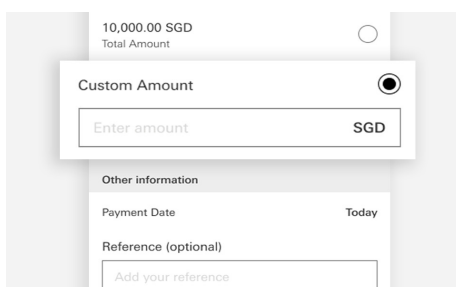
Step 6

Fill up the details requested and tap on **'Continue'**.



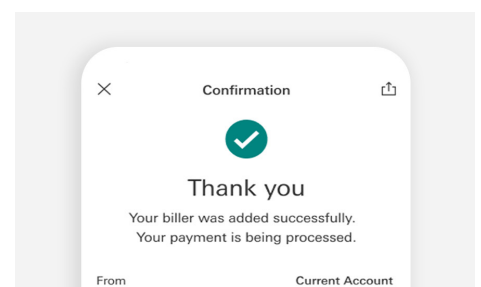
Step 7

Verify the details and tap on **'Confirm'**.



Step 8

Input the amount to pay and tap on **'Continue'**.

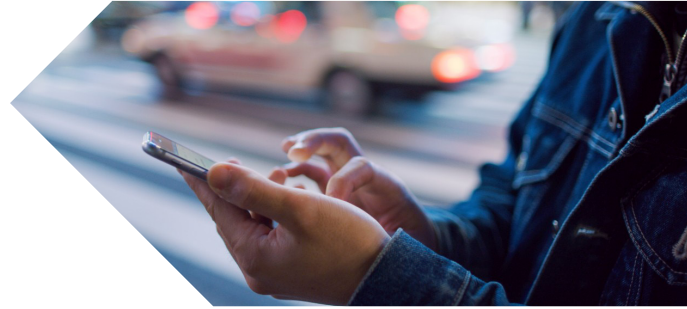


Step 9

Your bill payment is now being processed.

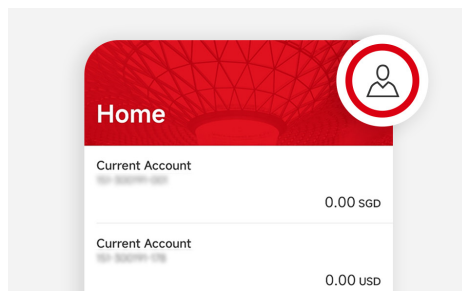


Register for PayNow



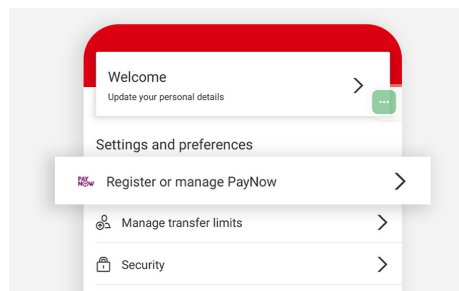
Link your phone number and/or NRIC to start receiving funds via your HSBC account.

Note: You'll need to delink your accounts using your other bank's app or internet banking platform if your mobile number or NRIC is already linked to another bank.



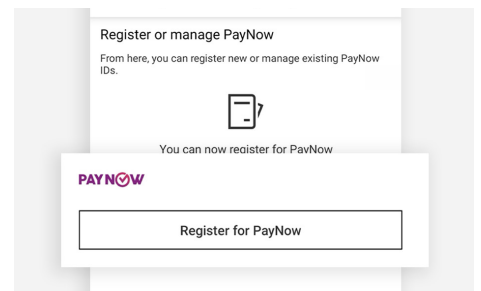
Step 1

Log in to the app and tap on the **Profile icon** at the top right corner.



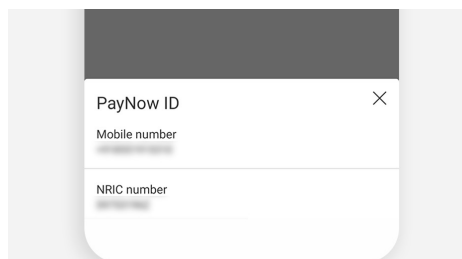
Step 2

Tap on '**Register or manage PayNow**'.



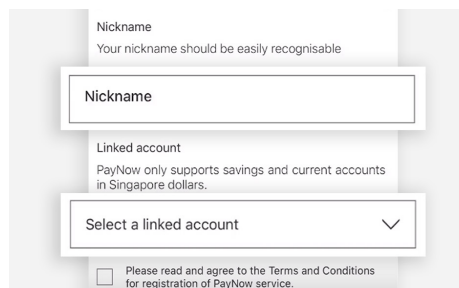
Step 3

Tap on '**Register for PayNow**'.



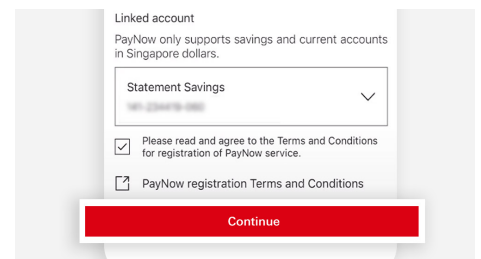
Step 4

Select the PayNow ID (mobile number or NRIC) you'll like to link to.



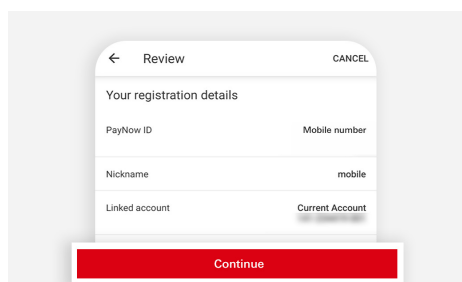
Step 5

Enter your PayNow ID nickname. Then select the HSBC account you'll like to link your PayNow ID to.



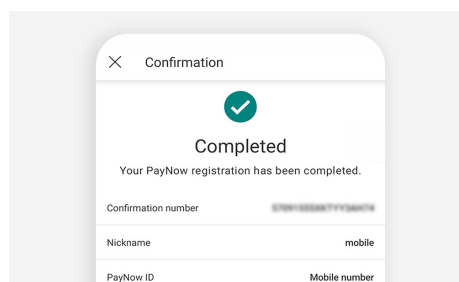
Step 6

Tick checkbox and tap on '**Continue**'.



Step 7

Review the details and tap on '**Continue**'.



Step 8

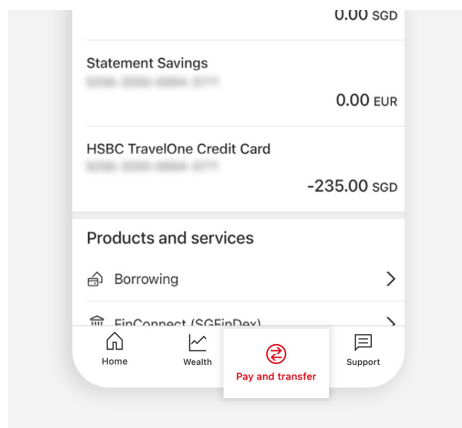
You'll see a confirmation screen that your PayNow registration has been completed.



Manage Transfer Limit

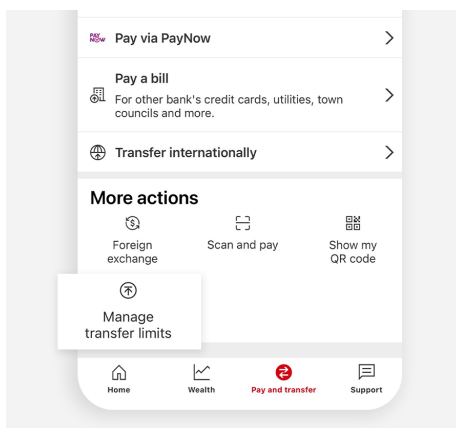


Need to adjust your transfer limit to make a big ticket transfer or for your ease of mind? Change them easily and instantly on the HSBC Singapore App.



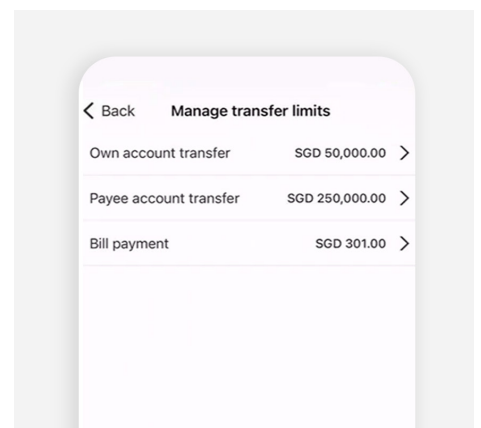
Step 1

Log in to the app and tap on '**Pay and Transfer**'.



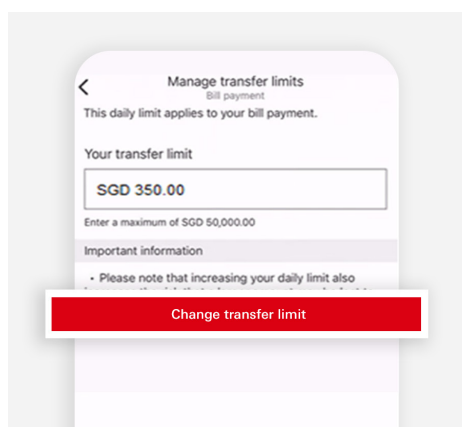
Step 2

Tap on '**Manage transfer limit**'.



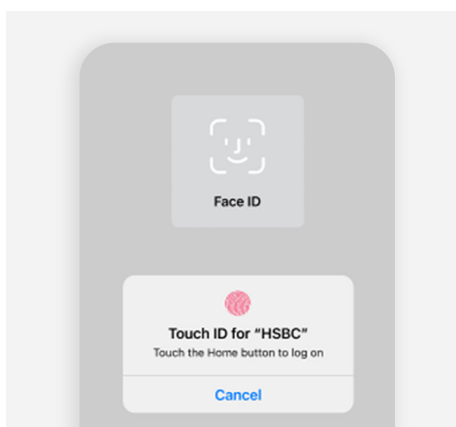
Step 3

Tap on the type of limit you'll like to update.



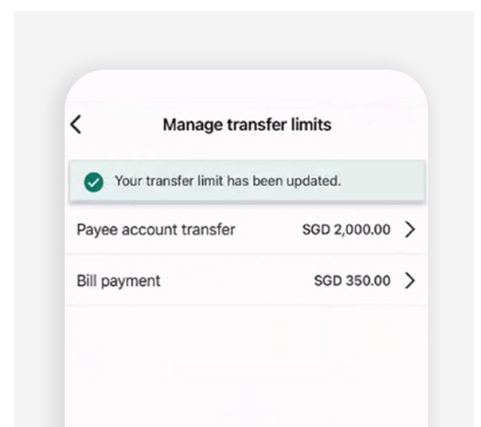
Step 4

Enter your preferred transfer limit and tap on '**Change transfer limit**'.



Step 5

Authenticate the update using biometrics.



Step 6

You'll see a confirmation message on the screen and receive an SMS notification.



Using the HSBC Singapore App

Card management

- Credit card activation
- Credit card payment
- Debit card activation
- Debit card PIN reset
- Redeem rewards
- Report lost/stolen credit or debit card
- Credit card block/unblock
- Debit card block/unblock
- Virtual credit card

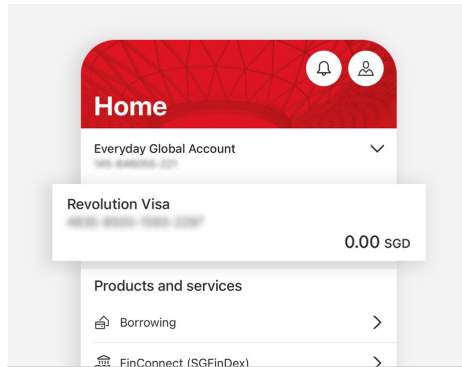




Credit Card Activation

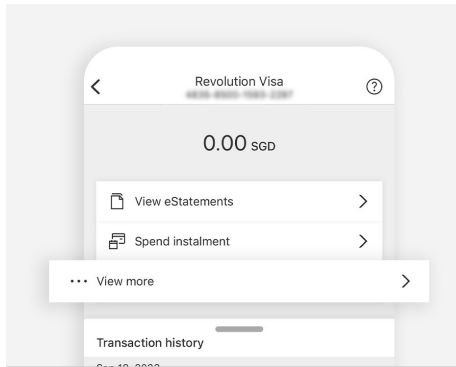


The fastest and simplest way to activate your credit card is through HSBC Singapore App once you have received your physical card.



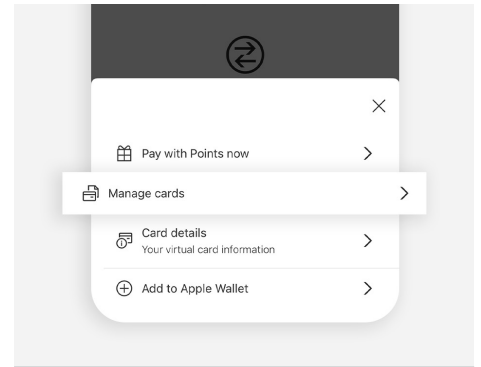
Step 1

Login to the app and **select the credit card** to be activated from the Home page.



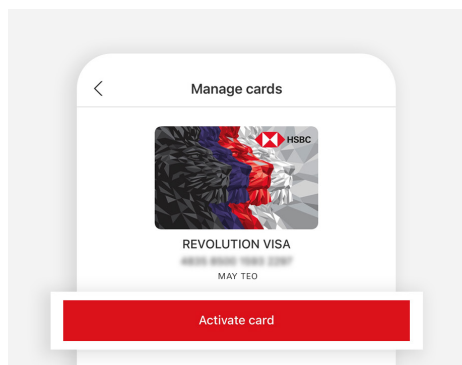
Step 2

Tap on '**View more**'.



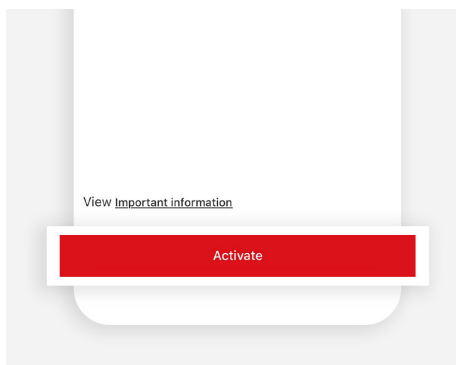
Step 3

Tap on '**Manage cards**'.



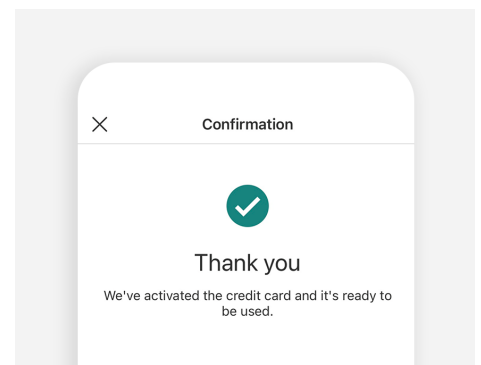
Step 4

Tap on '**Activate card**'.



Step 5

Tap on '**Activate**'.



Step 6

Your card is now activated and ready for use!

If you do not have the HSBC Singapore App, download the app and register via Singpass. Once you've successfully logged on to HSBC Singapore App, you can activate your credit card following the steps above.

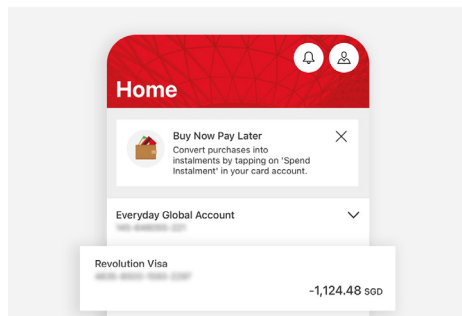


Credit Card Payment

(HSBC Account Owners)

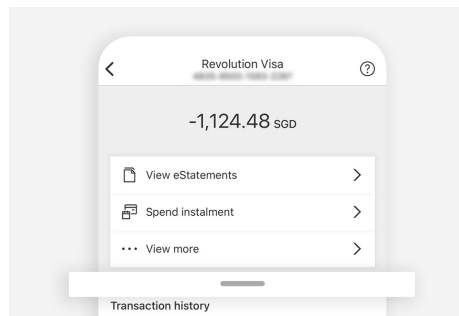


Pay your HSBC Credit Card bill easily through your HSBC Singapore App (for HSBC Account Owners).



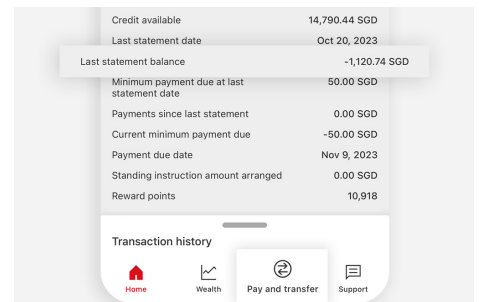
Step 1

Log in to your HSBC Singapore App and select the credit card you'll like to make payment for.



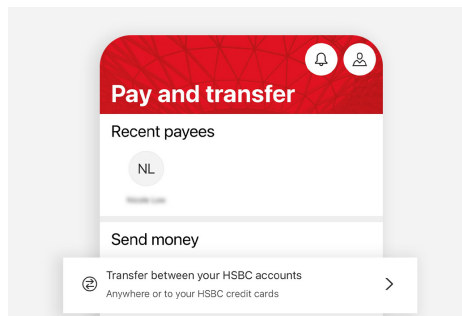
Step 2

Drag section down to view credit card statement summary.



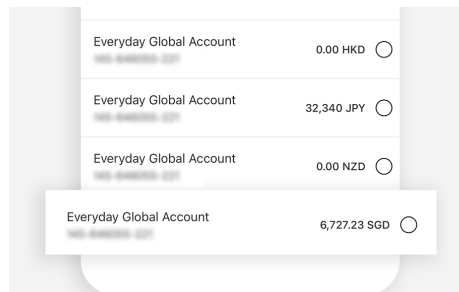
Step 3

- Refer to '**Last statement balance**' for the amount to be paid this month.
- Select '**Pay and transfer**'.



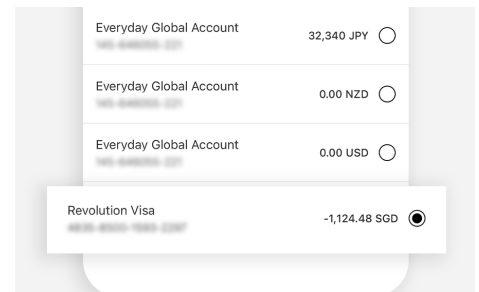
Step 4

Select '**Transfer between your HSBC accounts**'.



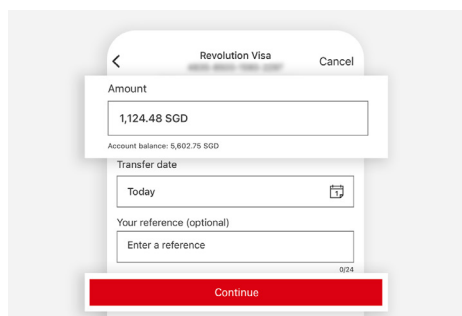
Step 5

Select the account to make payment from.



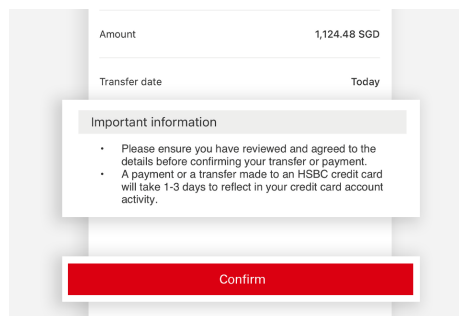
Step 6

Select your credit card to make payment for.



Step 7

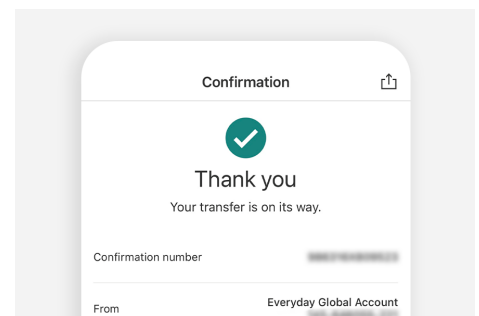
- Input the amount to be paid (from Step 3).
- Select '**Continue**'.



Step 8

Tap '**Confirm**'.

Note: Your payment will take 1-3 days to be reflected.



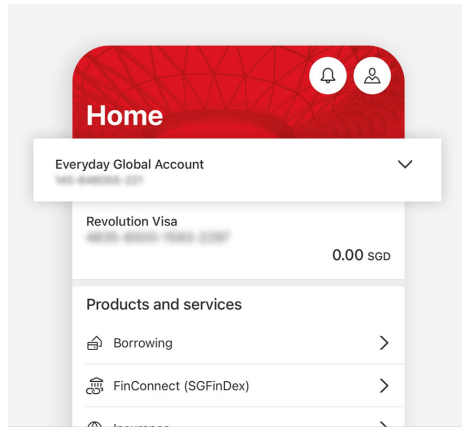
Step 9

Your credit card bill has been successfully paid!



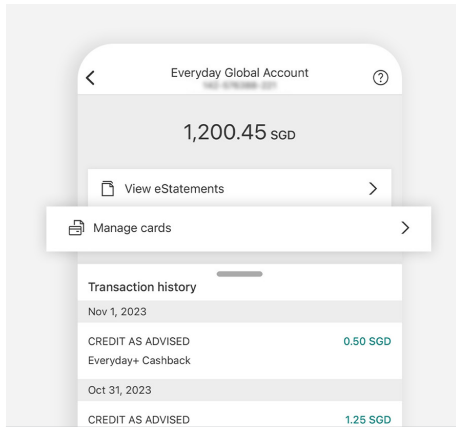
Debit Card Activation

The fastest and simplest way to activate your debit card is through HSBC Singapore App once you have received your physical card.



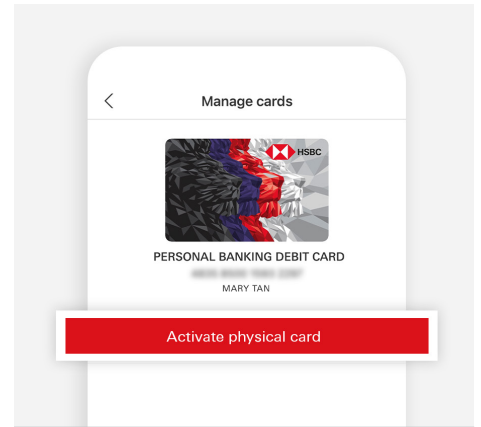
Step 1

Login to the app and **select the account that is linked to the debit card** to be activated from the Home page.



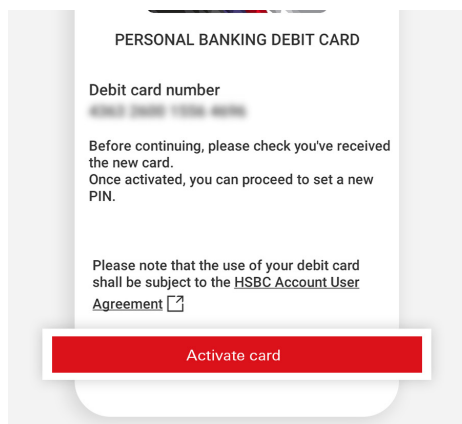
Step 2

Tap on '**Manage cards**'.



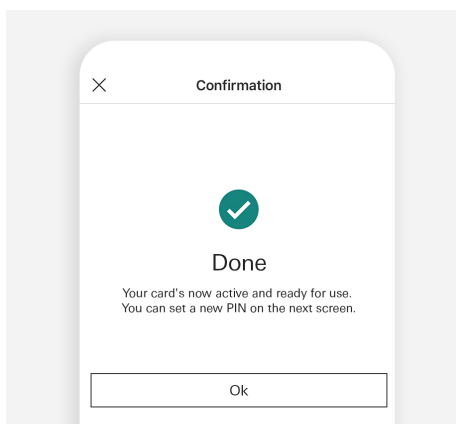
Step 3

Tap on '**Activate physical card**'.



Step 4

Tap on '**Activate card**'.



Step 5

Your card is now activated and ready for use!



HSBC Singapore App

Mobile Banking registration • Transfers & Payments • **Card management** • Accounts management
Wealth management • Insurance and Protection • Security & Servicing

HSBC Online Banking

Transfers & Payments • Accounts management



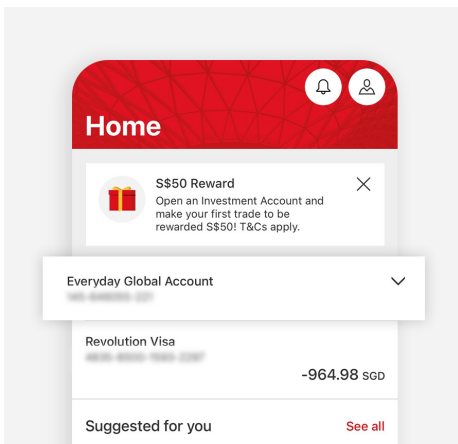
Navigate through this guide by clicking on any of the headers.



Debit Card Pin Reset

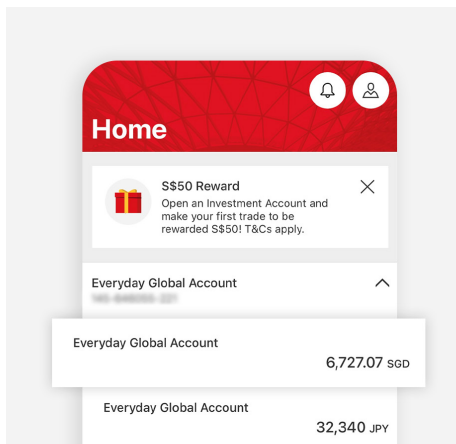


Forgot your PIN to your Debit Card? Simply head to your HSBC Singapore App to reset your PIN immediately in 6 simple steps.

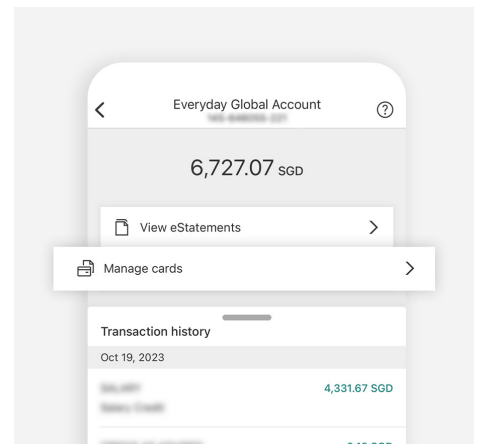


Step 1

Log in to your HSBC Singapore App and select the account which your debit card is linked to.

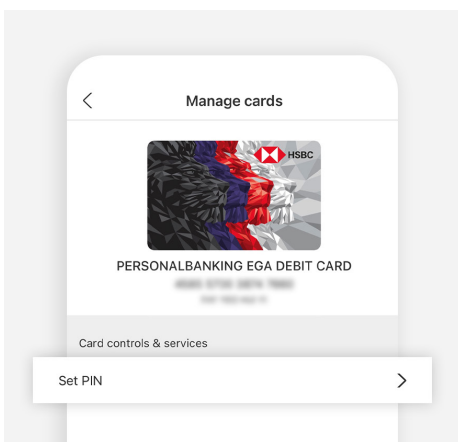


Note: For Everyday Global Account, select any currency under your account.



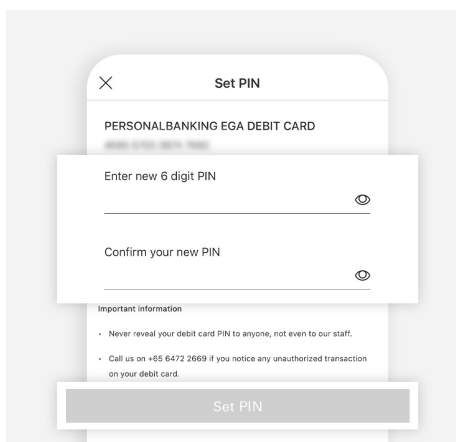
Step 2

Tap on 'Manage cards'.



Step 3

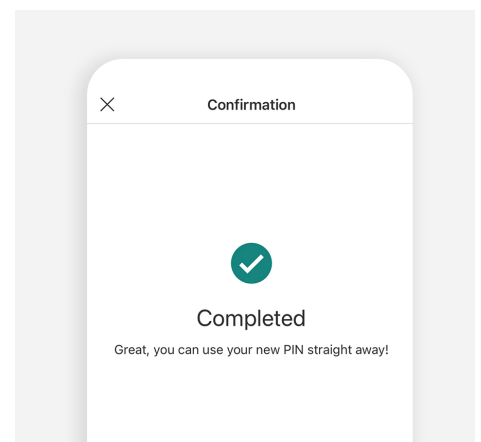
Tap on 'Set PIN'.



Step 4

Enter and confirm your new PIN. Tap on 'Set PIN' when done.

Note: You will need to authenticate this change using your 6-digit Mobile PIN or biometrics.



Step 5

Your Debit card PIN has been successfully reset!

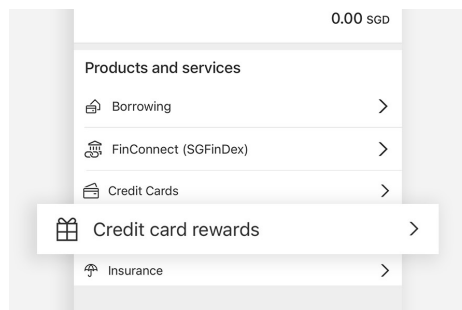


Redeem your credit card points



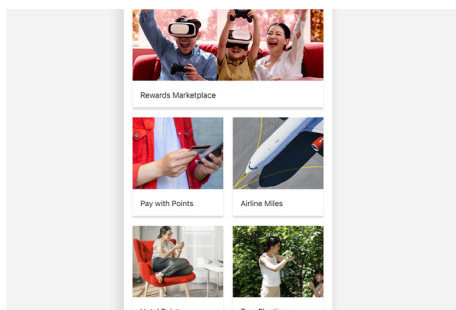
Use your reward points to redeem for merchandise, e-Gift cards, miles, hotel points and others quickly and easily on the HSBC Singapore App.

Note: If you're redeeming e-Gift cards, you will receive it directly on the email provided during the redemption. For merchandise, it will be shipped to the mailing address provided during the redemption.



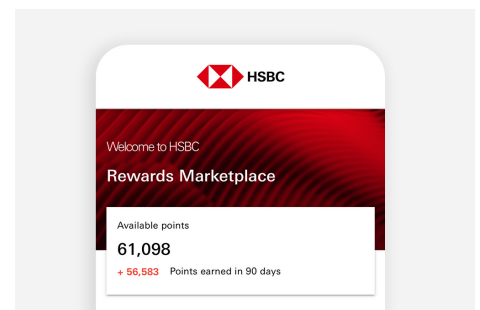
Step 1

Login to the app and tap on '**Credit card rewards**'.



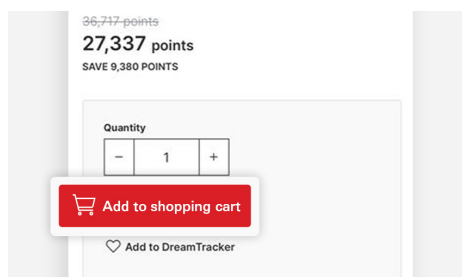
Step 2

Select what you'll like to redeem your rewards on. To redeem for merchandise and e-gift cards, tap on '**Rewards Marketplace**'.



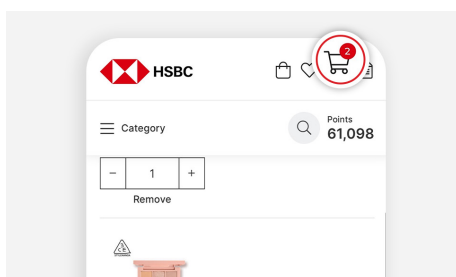
Step 3

Select the category of items you wish to redeem for.



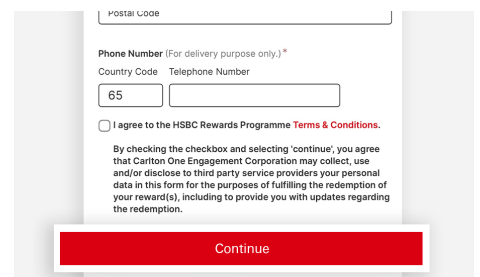
Step 4

Choose the item to redeem, and tap on '**Add to shopping cart**'.



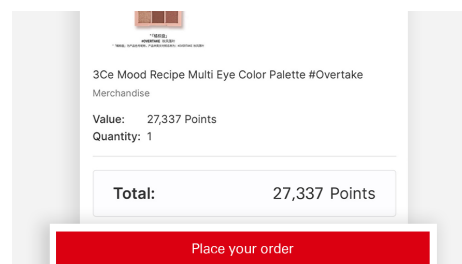
Step 5

Once you've added all the items you'll like to redeem, tap on the **Shopping Cart** icon at the top right hand corner and review your items before tapping on '**Continue**'.



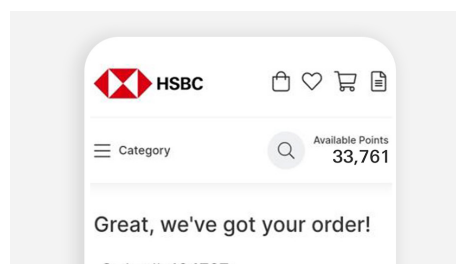
Step 6

Fill up all requested details before tapping on '**Continue**'.



Step 7

Review and confirm your details before tapping on '**Place your order**'.



Step 8

Your rewards redemption order has been placed successfully.

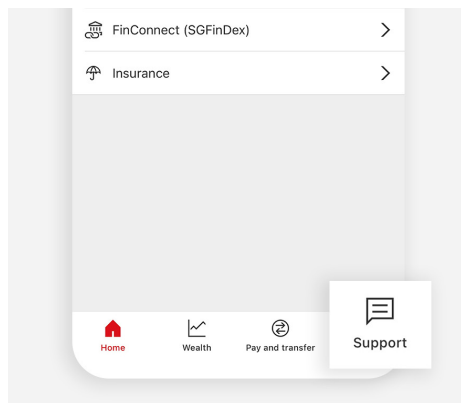


Lost your credit/debit card or got it stolen?



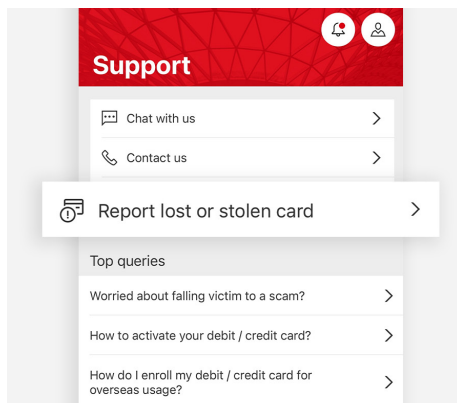
Get back a peace of mind by quickly blocking your existing card and request for a replacement via HSBC Singapore App.

Note: Remember to re-initiate your GIRO payments, recurring billings and subscriptions from your old blocked credit card. If your delivery address reflected is not correct, please block your cards temporarily on the HSBC Singapore app and submit your updated address via HSBC Online Banking. After it has been updated, you can submit your lost/stolen card request on the HSBC Singapore App.



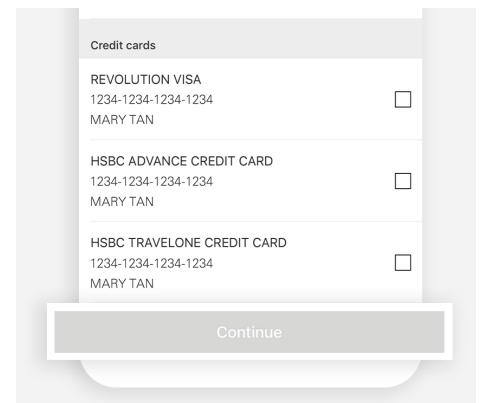
Step 1

Login to the app and tap on **'Support'**.



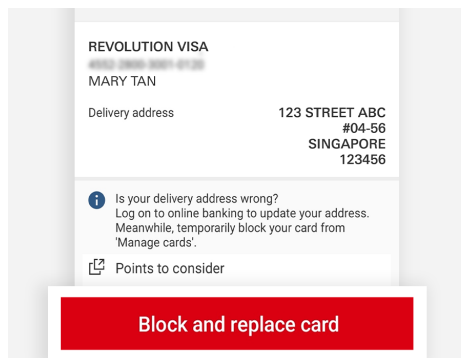
Step 2

Tap on **'Report lost or stolen card'**.



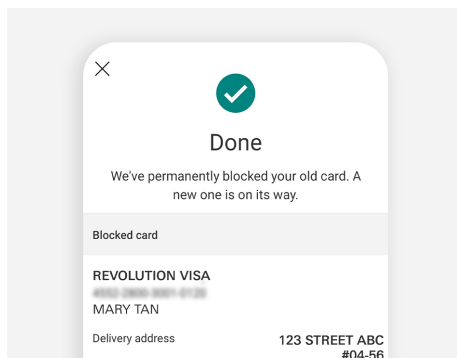
Step 3

Select the credit and/or debit cards you wish to block and replace, and tap on **'Continue'**.



Step 4

Tap on **'Block and replace card'**.



Step 5

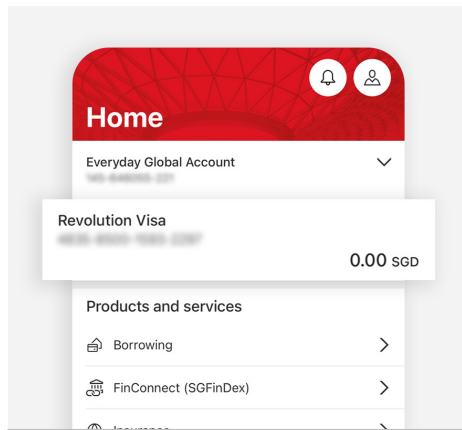
Your card has been permanently blocked and a new one is on the way.



Block or unblock your credit card

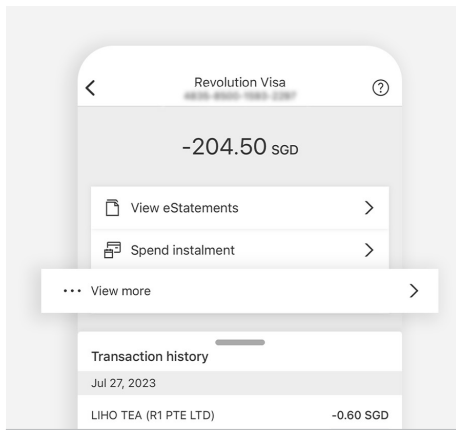


Securely block and unblock your credit cards when you need to via the HSBC Singapore App.



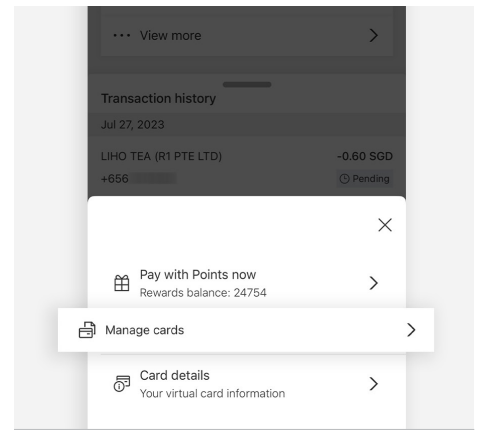
Step 1

Log in to the app and select the credit card you'll like to block or unblock.



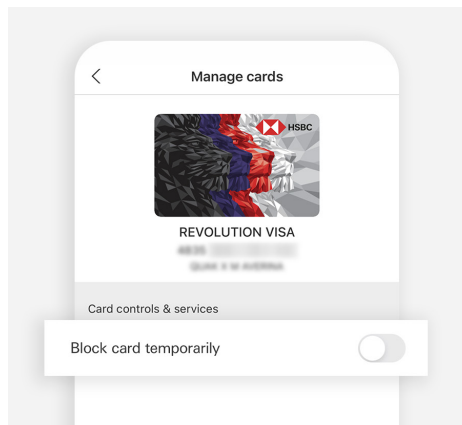
Step 2

Tap on 'View more'.



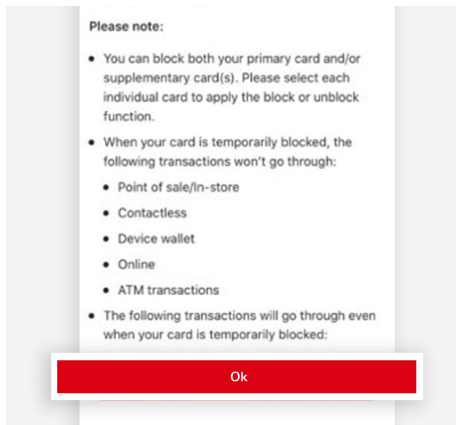
Step 3

Tap on 'Manage cards'.



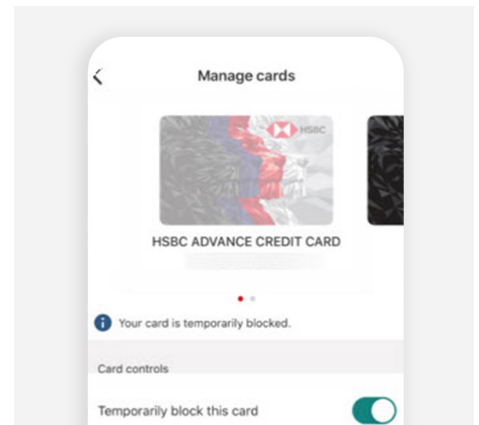
Step 4

Toggle 'Block card temporarily'.



Step 5

Read the information and tap 'Ok'.



Step 6

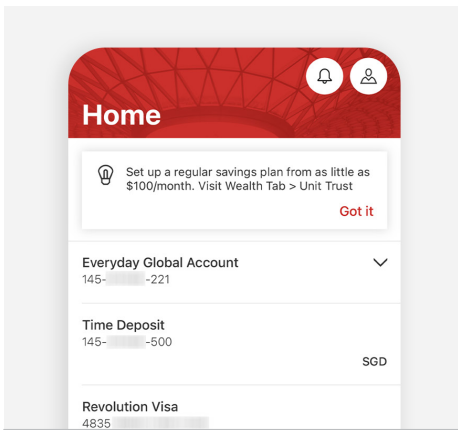
Your card is temporarily blocked and you will receive an SMS and email notification on the update. To unblock the card later, just toggle off 'Block card temporarily'.



Block or unblock your debit card

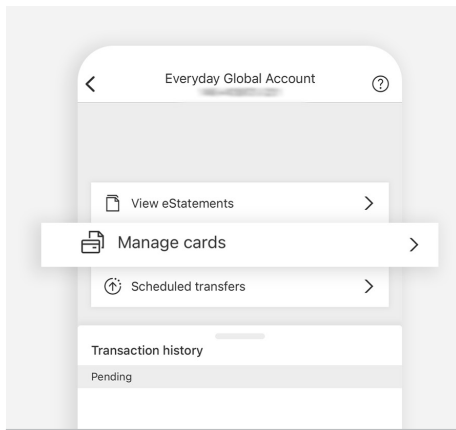


Securely block and unblock your debit cards when you need to via the HSBC Singapore App.



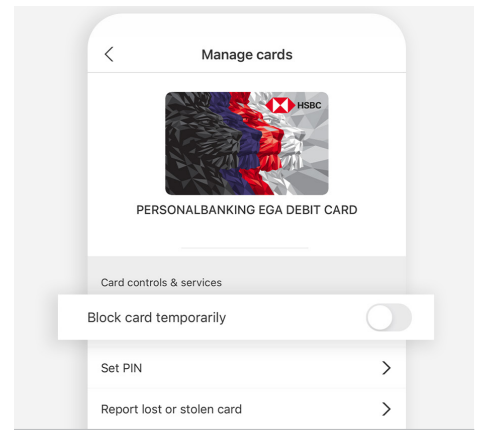
Step 1

Log in to the app and select the account which your debit card is linked to.



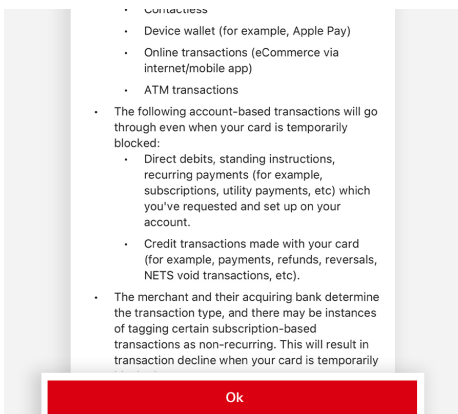
Step 2

Tap on 'Manage cards'.



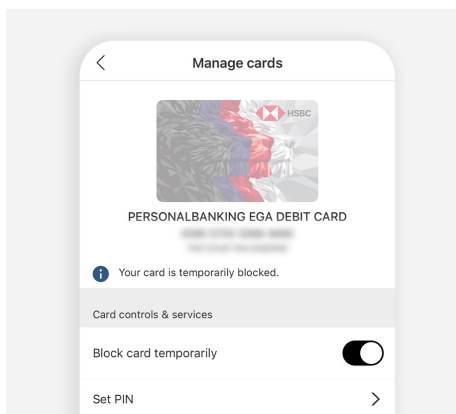
Step 3

Toggle 'Block card temporarily'.



Step 4

Read the information and tap 'Ok'.



Step 5

Your card is temporarily blocked and you will receive an SMS and email notification on the update. To unblock the card later, just toggle off 'Block card temporarily'.



HSBC Singapore App

Mobile Banking registration • Transfers & Payments • **Card management** • Accounts management
Wealth management • Insurance and Protection • Security & Servicing

HSBC Online Banking

Transfers & Payments • Accounts management



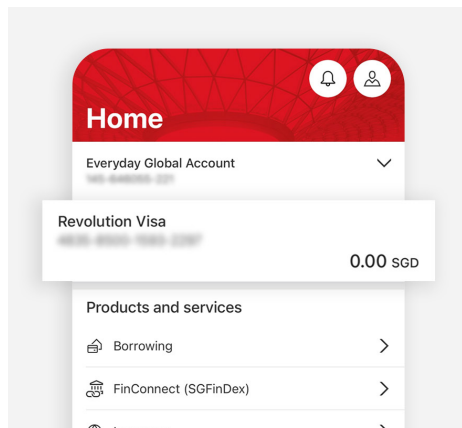
Navigate through this guide by clicking on any of the headers.



View your credit card details

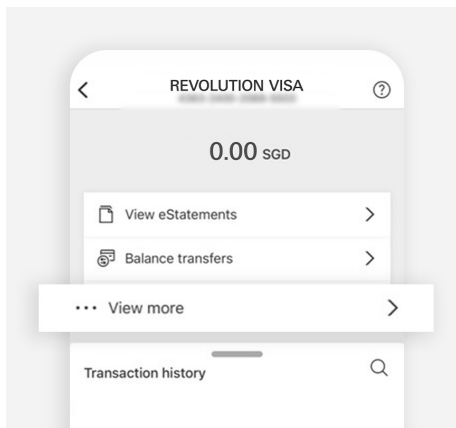


The fast and secure way to retrieve your credit card details to complete purchases online even if you don't have the physical card with you.



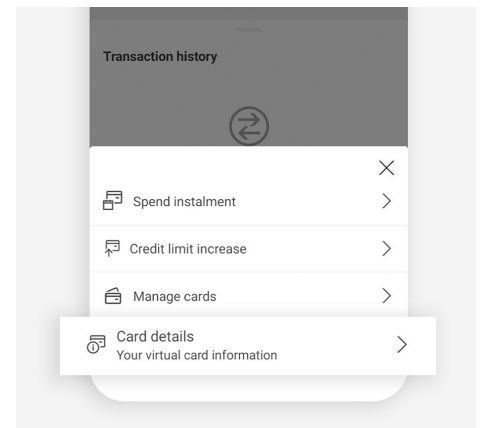
Step 1

Log in to the app and select the credit card you'll like to view details for.



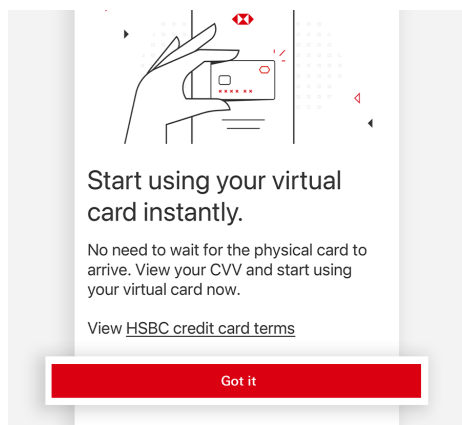
Step 2

Tap on 'View more'.



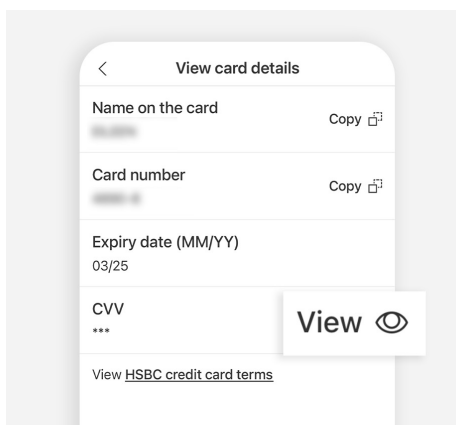
Step 3

Tap on 'Card details'.



Step 4

Tap on 'Got it'.



Step 5

You will see your credit card details. Tap on the eye icon to view your CVV.



Using the HSBC Singapore App

Accounts management

- Update of phone and email
- Open new HSBC savings account

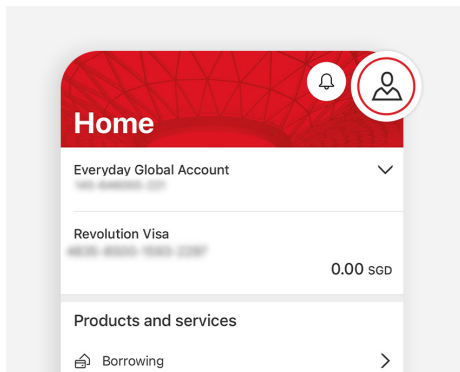




Change of phone number and email address

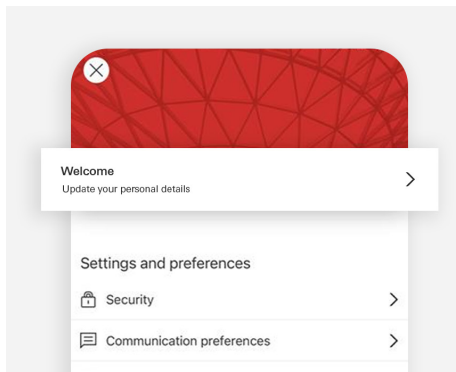
Update your phone number or email address in a few easy steps on the HSBC Singapore App to receive prompt notifications from the Bank.

Note: Other than editing your phone numbers and email address via this journey, you can also delete outdated contact details except for mobile number and email address.



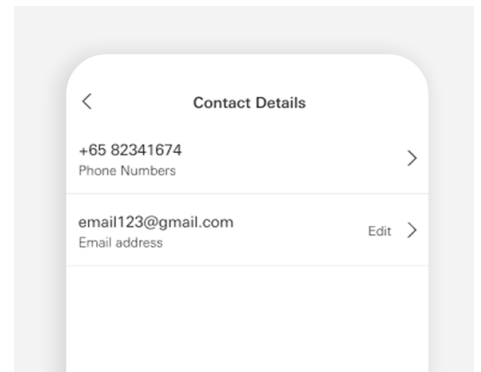
Step 1

Login to the app and tap on the **Profile** icon on the top right corner of the Home page.



Step 2

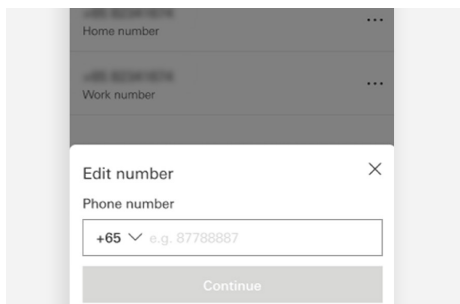
Tap on '**Update your personal details**'.



Step 3

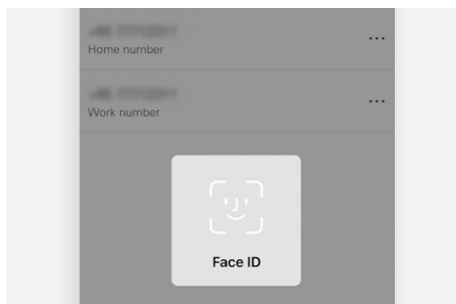
Select if you would like to update a phone number or email address.

Note: If you've selected phone number, select which number (mobile, home or work) you'll like to update. If you do not have an email address with the bank, there will be an option to **Add email address**.



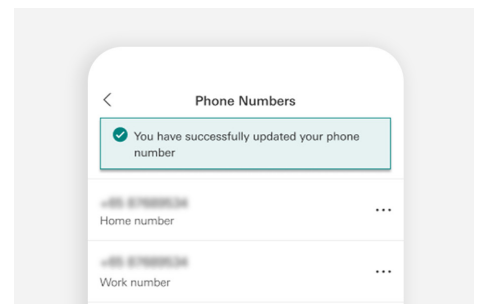
Step 4

Enter the new number/email



Step 5

Read through the scam alert, tap on **Continue** and authenticate via biometric or Face ID to proceed.



Step 6

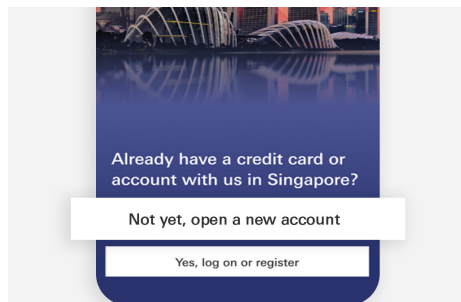
Your phone number or email has been successfully updated.



Open new HSBC savings account

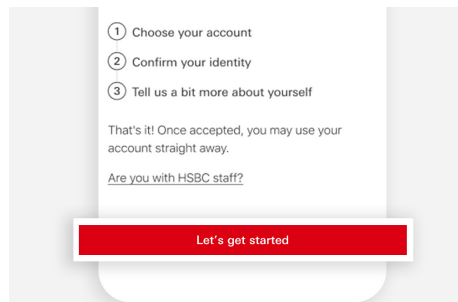


Open a new HSBC savings account seamlessly within a few minutes via the following steps via HSBC Singapore App.



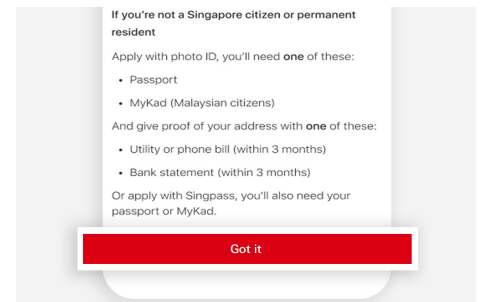
Step 1

Select 'Not yet, open a new account'.



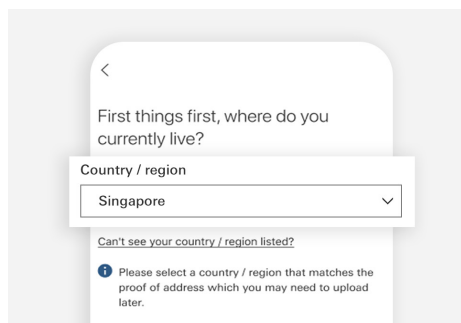
Step 2

Tap on 'Let's get started'.



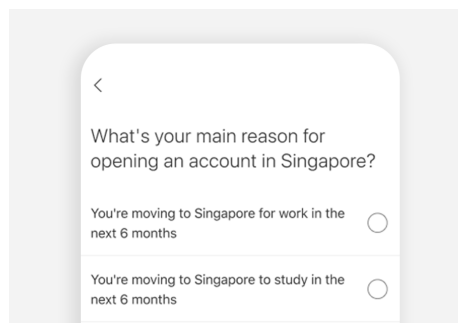
Step 3

Tap on 'Got it'.



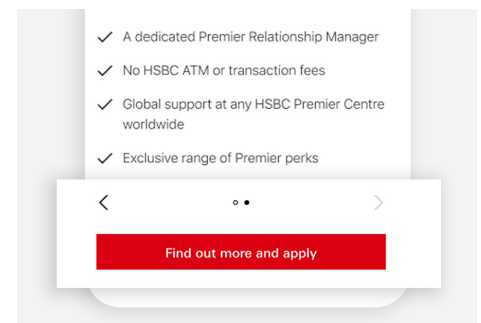
Step 4

Select 'Country of residence'.



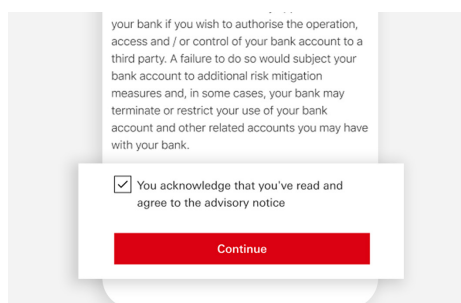
Step 5

Select your reason for account opening.



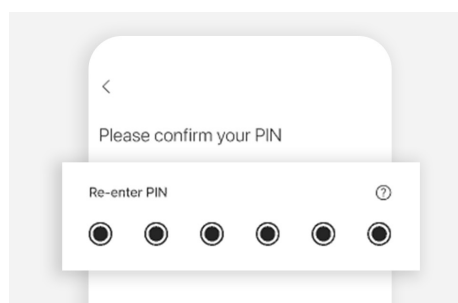
Step 6

Toggle to select the account you'll like to open.



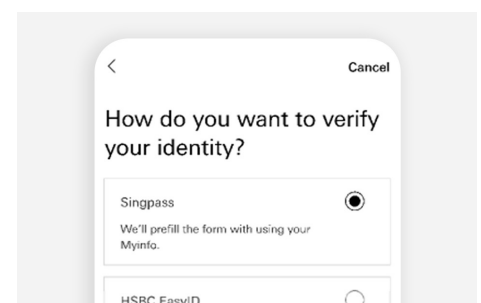
Step 7

Read the police advisory and tap on 'Continue'.



Step 8

Set up your 6-digit mobile banking PIN and re-enter to confirm.



Step 9

Verify your identity via Singpass or ID document.



Navigate through this guide by clicking on any of the headers.

Tap QR code
to log in with Singpass app

**Step 10**

If you've selected to verify using Singpass, tap on the QR code to proceed to the Singpass mobile app.

Which ID would you like to use?

If you're a Singaporean citizen or permanent resident, please use your NRIC. If you're a Malaysian citizen, please use your MyKad.

NRIC or MyKad

Front and back



Passport

Face photo page



Continue

Step 11

If you've selected 'HSBC EasyID', choose the ID document type for verification. Tap on '**Continue**'.

< Cancel

Take a photo of your passport

Place your passport picture side up on a flat surface so it fits inside the frame

**Step 12**

Capture a photo of your ID document.

and then make a gentle nod.



✓ Make sure your face is fully visible and close to the camera.

✓ Use a well-lit area and a plain background. Use natural light or invest in artificial lighting.

I'm ready

Step 13

Take a selfie for verification.

Gender

Female

Country of birth

Singapore

NRIC / FIN

Nationality

Singapore

Looks good

Edit your info

Step 14

For both Singpass and HSBC EasyID, verify the information generated. Select '**Edit your info**' if any detail is incorrect. Otherwise, select '**Looks good**'.

<

Confirm your mobile number

Area code

Mobile number

+971



5628 8712

Continue

Step 15

Confirm your mobile number, email, title, marital status, tax residency, employment details, annual income, usage of account and others.

✓ 'Address 1.png' has been successfully uploaded.

You can use one of the below, dated within last 3 months:

- Utility bill
- Bank statement

📎 Other proofs you can upload

Things to check:

- Your document should have the same name

Step 16

Upload your proof of address.



Marketing preferences

How would you like to receive marketing and promotional materials from us*?

📧 Email

**Step 17**

Select your marketing preferences.



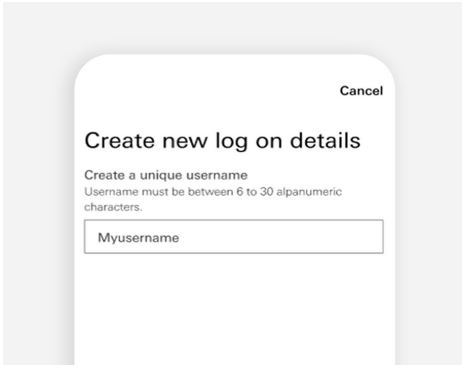
Congratulations, Suki! You're now a Premier customer and your account is open

Step 18

If you see this confirmation page, your account is successfully opened.

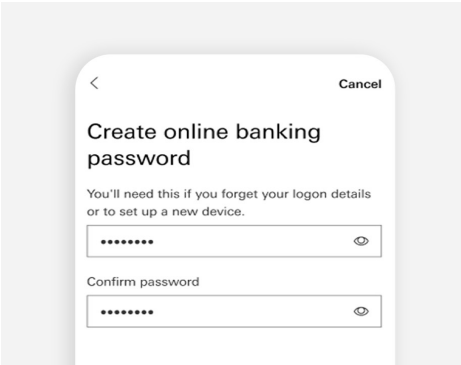


Navigate through this guide by clicking on any of the headers.



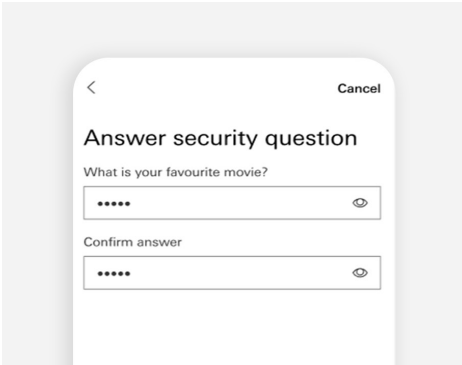
Step 19

Create your online banking username.



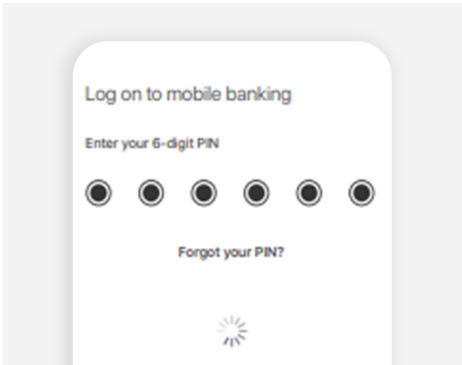
Step 20

Create your online banking password.



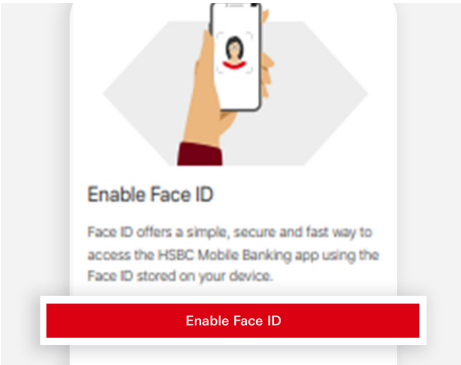
Step 21

Choose a security question and set up your answer.



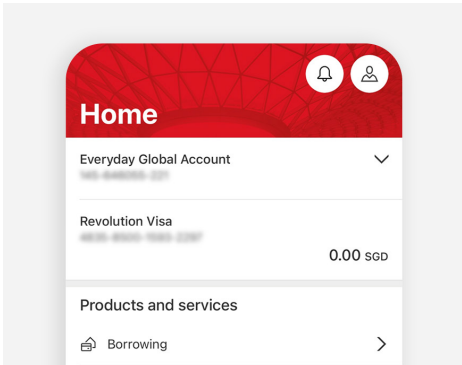
Step 22

Log on to mobile banking with the 6-digit mobile PIN set up earlier.



Step 23

Tap on 'Enable Face ID'.



Step 24

You will be successfully logged on to your homepage.



Using the HSBC Singapore App

Wealth management

- Open digital investment account
- Buy Unit Trusts
- Redeem Unit Trusts
- Buy Equities
- Sell Equities



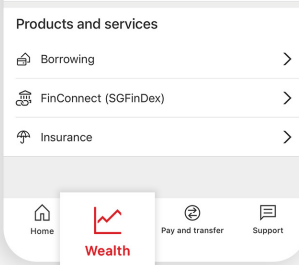


Open Digital Investment Account



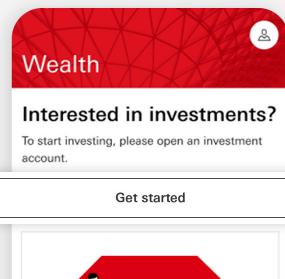
Open your digital investment account to get access to our investment products at your fingertips via HSBC Singapore App.

Note: Remember to complete the necessary wealth documents before the investment accounts are successfully opened.



Step 1

Login to the app and tap on the **'Wealth'** tab.



Step 2

Tap on **'Get started'**.

You're about to open the following investment accounts at once

By opening the following accounts, you'll be able to invest in our wealth products.

- Unit Trust Investment Account
- Equity Investment Account
- Bonds Investment Account
- Structured Products Investment Account

Continue

Step 3

Tap on **'Continue'**.

Let's open an investment account to kick start your investment journey

It'll take just a few steps to open an investment account. Here's what you'll need to do:



Review your personal details

Review and confirm your personal details on our record.



Confirm terms and conditions

Read and confirm the terms and conditions, and submit your application.

Get Started

Step 4

Tap on **'Get Started'**.

Email address

xxxx@gmail.com

Mailing address

Flat/Building Name

Street

Area/City

Continue

Update details

Step 5

Tap on **'Continue'** if personal details are accurate. If inaccurate, tap on **'Update details'** to amend the personal details.

Cross-Border Disclosure



I confirm that I've read and understood the nature and content of Investment Account Terms and Conditions, Additional Terms for Investment Fund, Best Executive Client Disclosure, Risk Disclosure Statement, Cross Border Disclosure, and Client Declarations.

Submit application

Step 6

Tap the box upon reading of all terms and conditions and tap **'Submit application'**.

HSBC Investment Account



Hi Wang Xiu, You've already submitted your application

Step 7

Your investment accounts have been successfully opened.

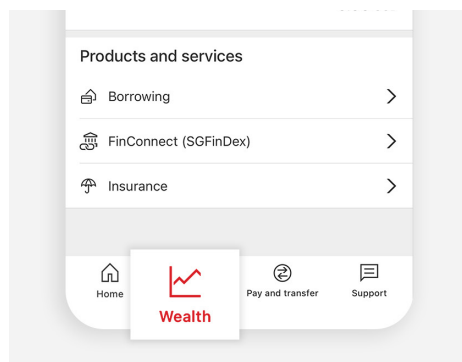


Explore Unit Trust as a potential investment opportunity



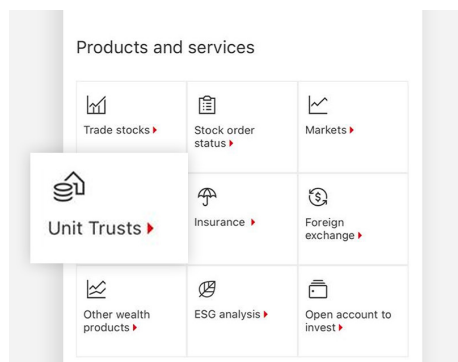
Explore a wide range of Unit Trusts with fuss-free purchase and redemption via HSBC Singapore App.

Note: Remember to ensure that the Unit Trust investment account is successfully opened with the Customer Knowledge Assessment (CKA) form completed before you can trade in Unit Trusts.



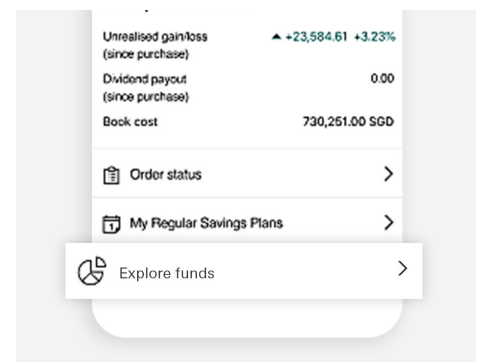
Step 1

Login to the app and tap on the **'Wealth'** tab.



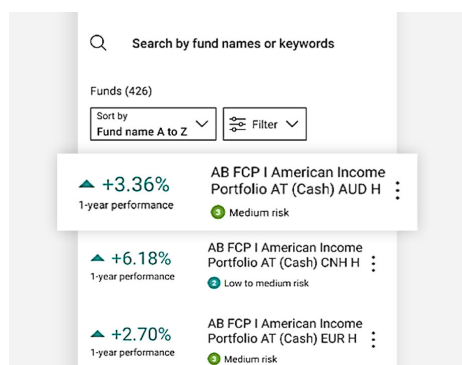
Step 2

Tap on **'Unit Trusts'** tab.



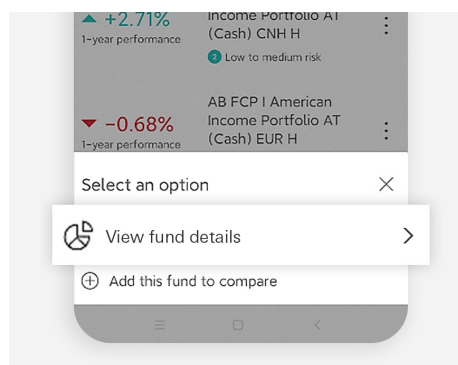
Step 3

Under **'My Holdings'**, **Search** desired fund OR select **'Explore funds'**.



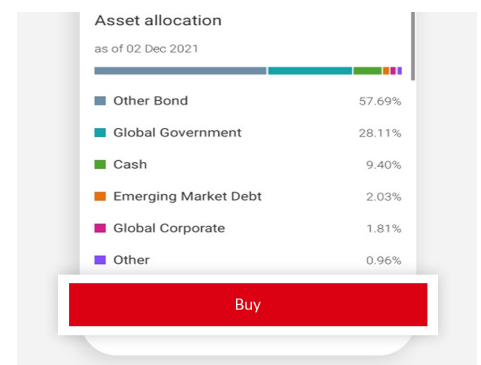
Step 4

Select **desired fund**.



Step 5

View **fund details**.

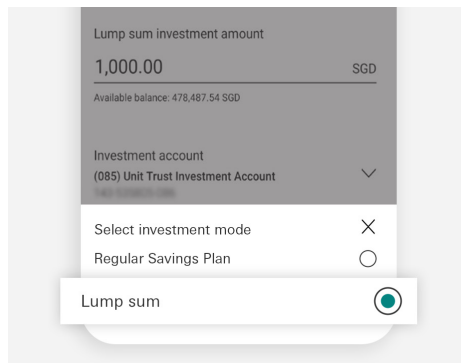


Step 6

Tap on **'Buy'**.

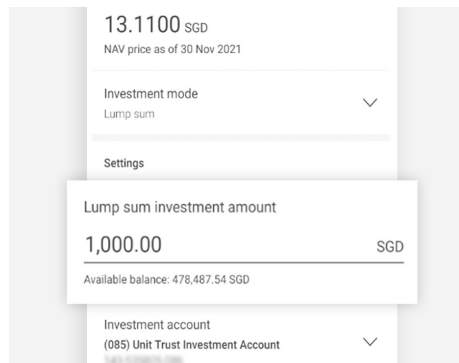


Navigate through this guide by clicking on any of the headers.



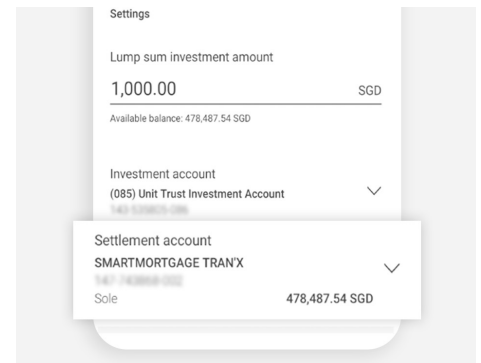
Step 7

Select '**Lump sum**'.



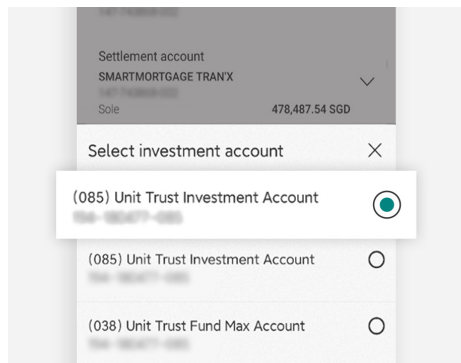
Step 8

Enter **lump sum amount**.



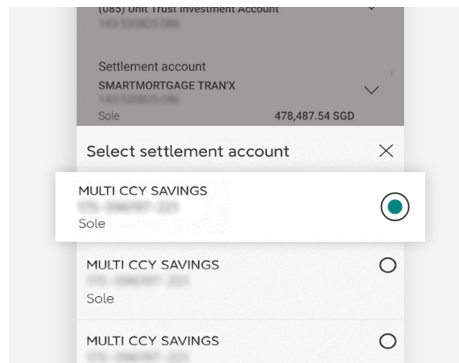
Step 9

Tap '**Settlement account**'.



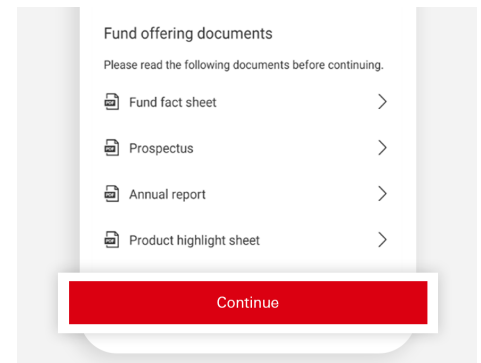
Step 10

Select desired **investment account**.



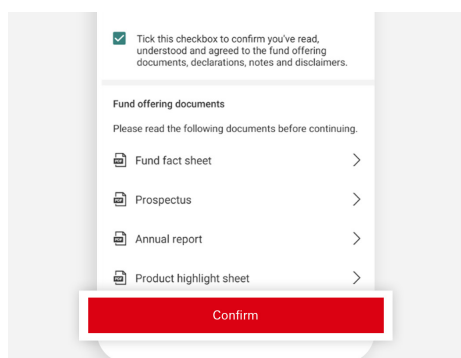
Step 11

Select desired **settlement account**.



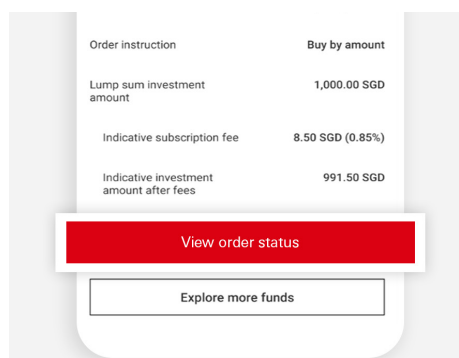
Step 12

Tap on '**Continue**' to review.



Step 13

Tick **checkbox** upon review and tap '**Confirm**'.



Step 14

Your buy request has been received. You can select '**View order status**' to track the status.

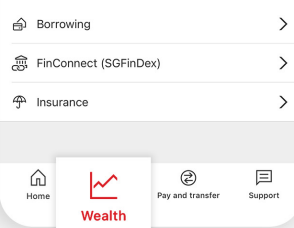


Redeem your Unit Trust holdings



Experience fuss-free redemption of your Unit Trust holdings via HSBC Singapore App.

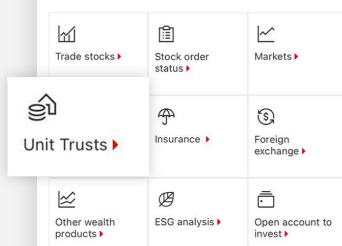
Products and services



Step 1

Login to the app and tap on the **'Wealth'** tab.

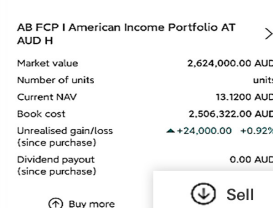
Products and services



Step 2

Tap on **'Unit Trusts'** tab.

My holdings



Step 3

Tap on **'Sell'** under 'My holdings'.

Order instruction

Sell by units

Settings

Units to be sold

10.000

units

Sell all

Tradable units: 210,005.589 units

Investment account

(085) Unit Trust Inv

ent Account

Step 4

Enter units or tap **'Sell all'**.

Please read the following documents before

Select investment account

(085) Unit Trust Investment Account

(085) Unit Trust Investment Account

(038) Unit Trust Fund Max Account

Step 5

Select **investment account**.

SMARTMORTGAGE TRANX

Sole

478,487.54 SGD

Select settlement account

MULTI CCY SAVINGS

Sole

MULTI CCY SAVINGS

Sole

MULTI CCY SAVINGS

Sole

Step 6

Select desired **settlement account**.

Fund fact sheet

Prospectus

Annual report

Product highlight sheet

Important information

Notes

Continue

Step 7

Tap on **'Continue'** to review.

Please read the following documents before continuing.

Fund fact sheet

Prospectus

Annual report

Product highlight sheet

Confirm

Step 8

Tick **checkbox** upon review and tap **'Confirm'**.

Units to be sold

10.000 units

Latest NAV Price
as of: 26 Nov 2021

13.15 SGD

Estimated proceeds

131.50 SGD

Investment account (085) Unit Trust Investment

View my order status

Explore more funds

Step 9

Your sell request has been received. You can select **'View order status'** to track the status.



HSBC Singapore App

Mobile Banking registration • Transfers & Payments • Card management • Accounts management
Wealth management • Insurance and Protection • Security & Servicing

HSBC Online Banking

Transfers & Payments • Accounts management



Navigate through this guide by clicking on any of the headers.

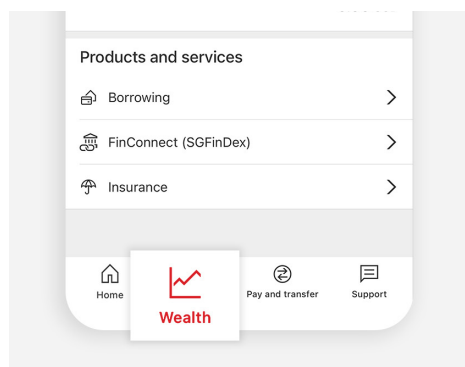


Explore Equities as a potential investment opportunity



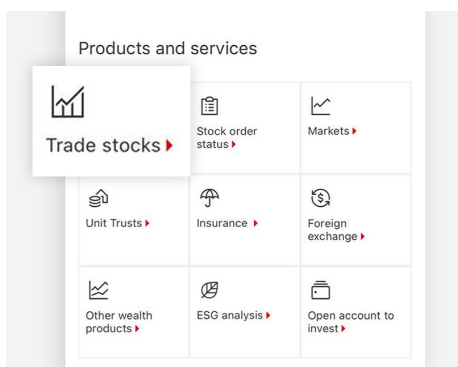
Get access to Equities across the Singapore, Hong Kong, and United States markets via HSBC Singapore App.

Note: Remember to ensure that the Equity investment account is successfully opened with the Customer Account Review (CAR) and/or W-8BEN forms completed before you can trade in Equities.



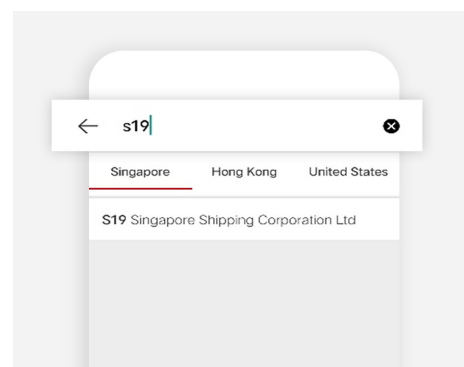
Step 1

Login to the app and tap on the **'Wealth'** tab.



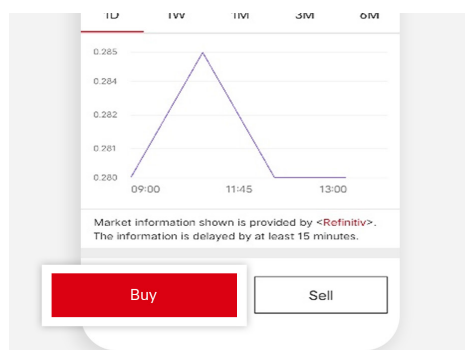
Step 2

Select **'Trade Stocks'** tab.



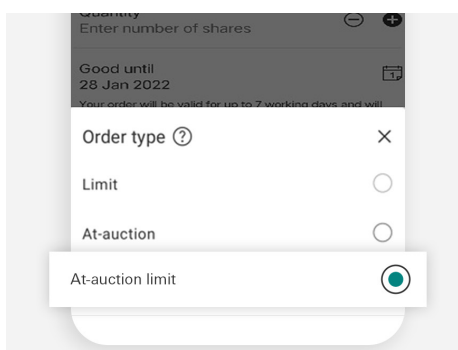
Step 3

Enter the equity that you would like to Buy.



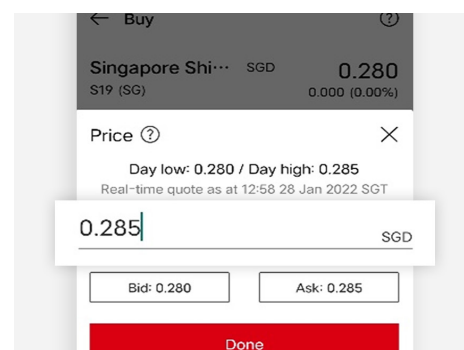
Step 4

Select **'Buy'**.



Step 5

Select **Order type** and tap on your desired **Order type**.

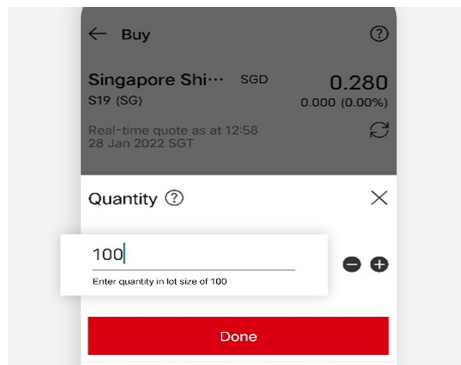


Step 6

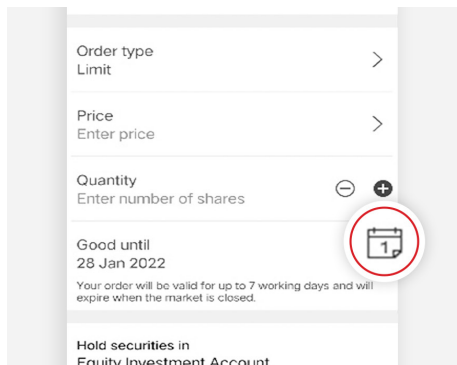
Select **Price** and enter your desired **Price**.



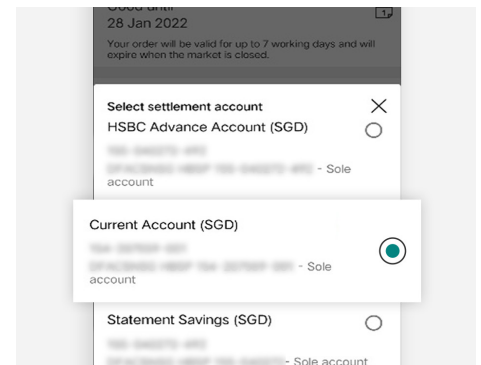
Navigate through this guide by clicking on any of the headers.

**Step 7**

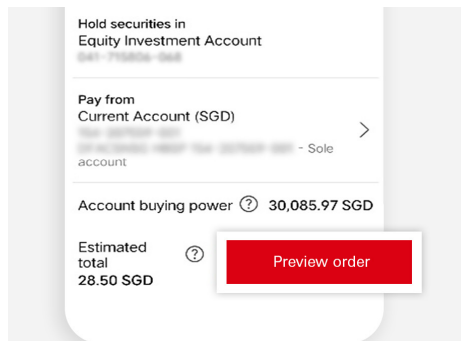
Select **Quantity** and enter your desired **Quantity**.

**Step 8**

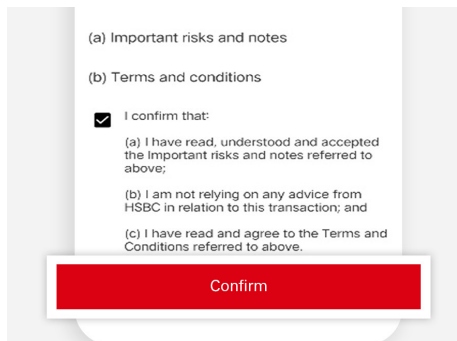
Tap icon to adjust the Good until date.

**Step 9**

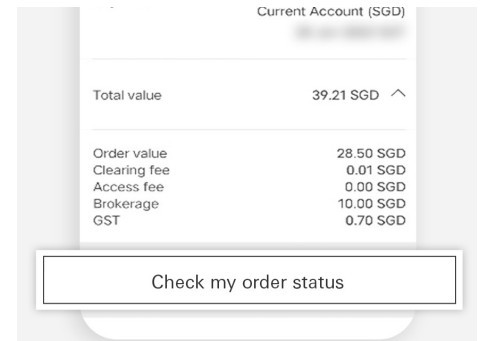
Tap on **Pay from** and select desired **Settlement account**.

**Step 10**

Tap '**Preview Order**'.

**Step 11**

Tick **checkbox** upon review and tap '**Confirm**'.

**Step 12**

Your buy request has been received. You can tap on '**Check my order status**' to track the status.



HSBC Singapore App

Mobile Banking registration • Transfers & Payments • Card management • Accounts management
Wealth management • Insurance and Protection • Security & Servicing

HSBC Online Banking

Transfers & Payments • Accounts management

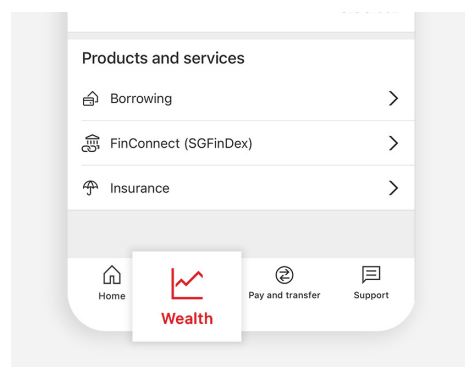


Navigate through this guide by clicking on any of the headers.



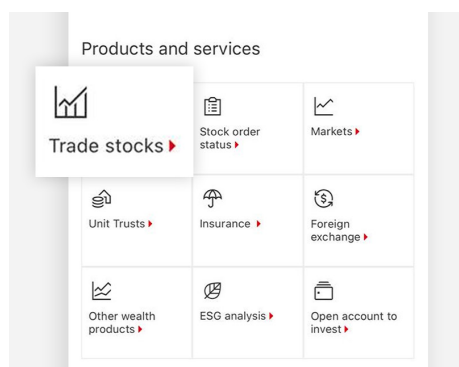
Selling your Equities

Place your sell order within a few clicks via HSBC Singapore App.



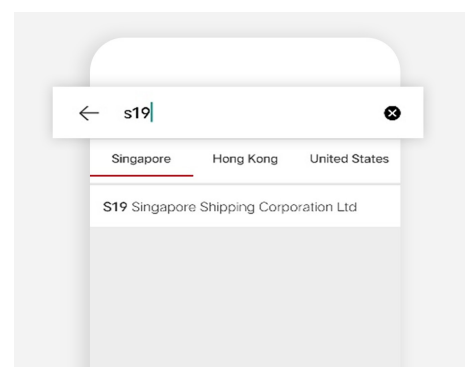
Step 1

Login to the app and tap on the 'Wealth' tab.



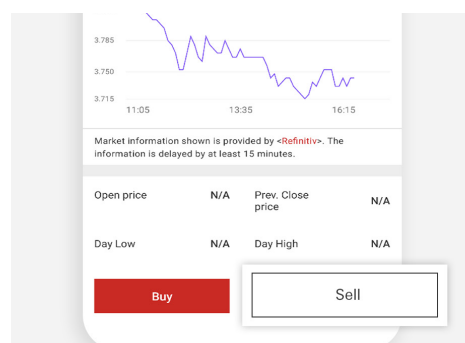
Step 2

Tap on 'Trade Stocks' tab.



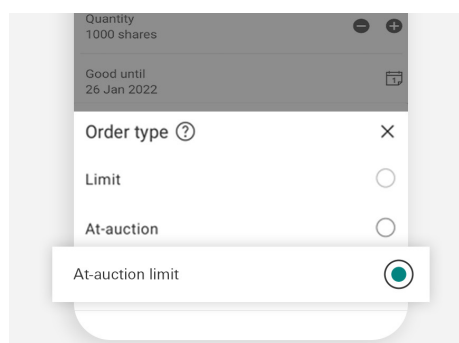
Step 3

Enter the equity that you would like to Sell.



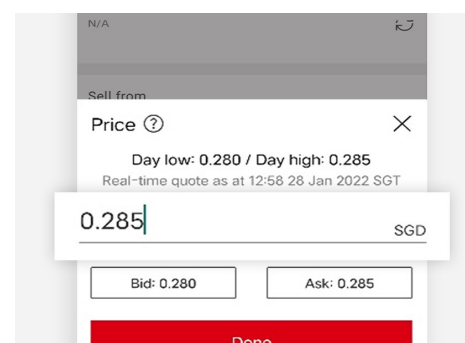
Step 4

Tap on 'Sell'.



Step 5

Select **Order type** and tap on your desired **Order type**.

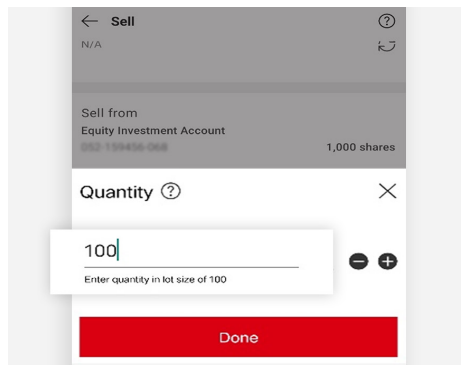


Step 6

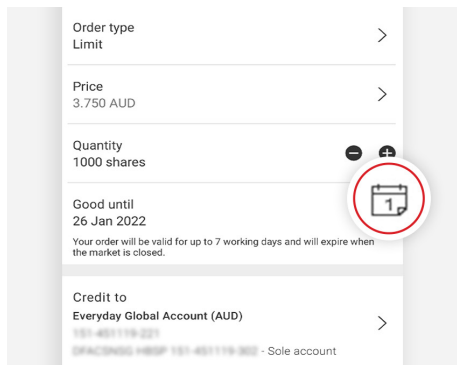
Select **Price** and enter your desired **Price**.



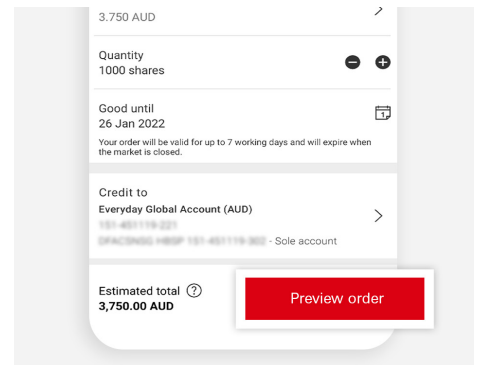
Navigate through this guide by clicking on any of the headers.

**Step 7**

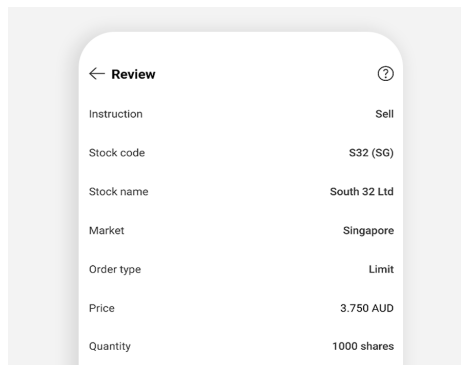
Select **Quantity** and enter your desired **Quantity**.

**Step 8**

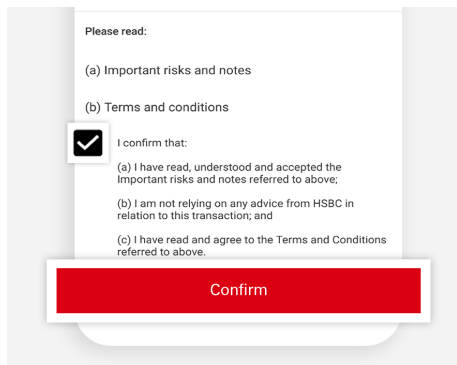
Tap icon to adjust the Good until date.

**Step 9**

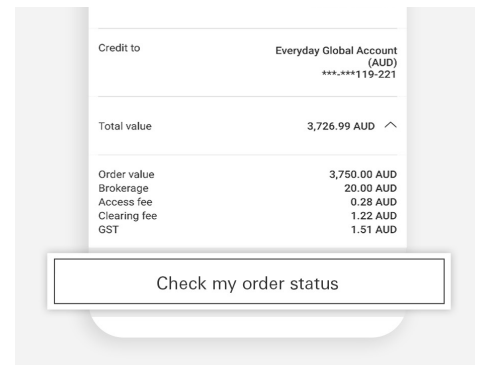
Tap on '**Preview Order**'.

**Step 10**

Review Order.

**Step 11**

Tick **checkbox** upon review and tap '**Confirm**'.

**Step 12**

Your sell request has been received. You can tap on '**Check my order status**' to track the status.



Using the HSBC Singapore App

Insurance and Protection

- Buy travel insurance





HSBC Singapore App

Mobile Banking registration • Transfers & Payments • Card management • Accounts management
Wealth management • **Insurance and Protection** • Security & Servicing

HSBC Online Banking

Transfers & Payments • Accounts management

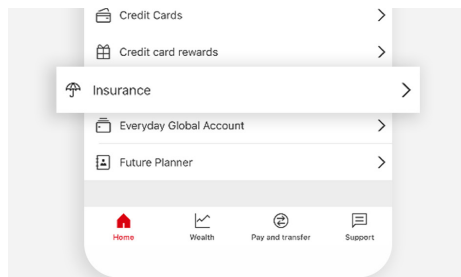


Navigate through this guide by clicking on any of the headers.



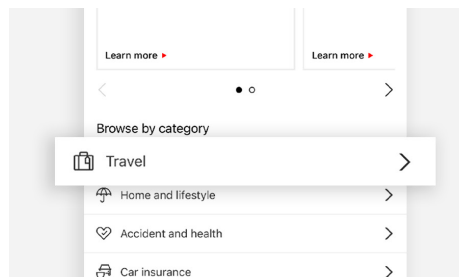
Buy travel insurance

Travel with a peace of mind by purchasing your travel insurance easily via the HSBC Singapore App!



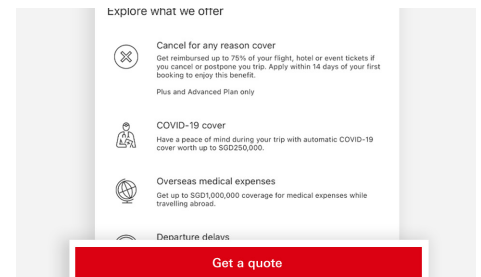
Step 1

Log in to HSBC Singapore App and tap on **'Insurance'**.



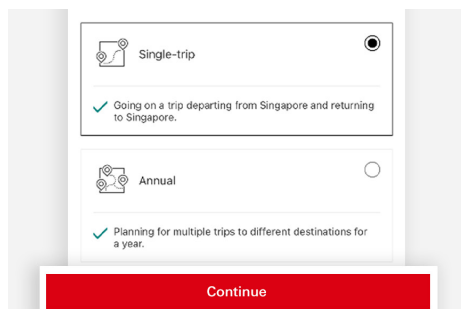
Step 2

Tap on **'Travel'**.



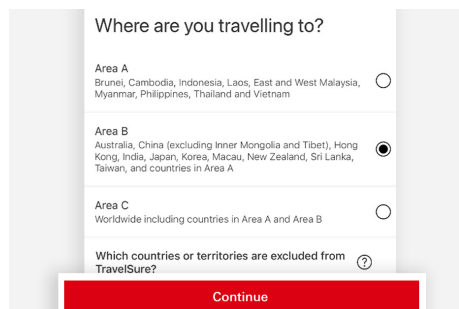
Step 3

Tap on **'TravelSure'** and then **'Get a quote'**.



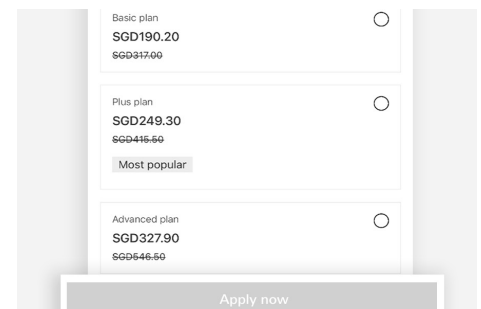
Step 4

Select the coverage you prefer and tap on **'Continue'**.



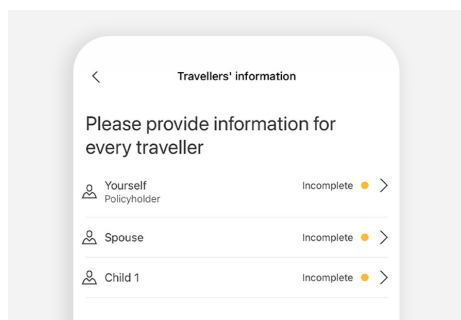
Step 5

Select where you are travelling to and the duration and tap on **'Continue'**.



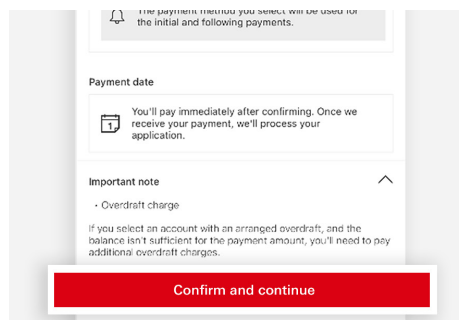
Step 6

Select the plan you'll like and key in your promo code (if any). Tap on **'Apply now'**.



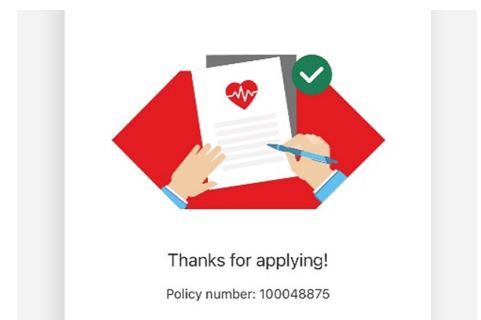
Step 7

Provide the information for each traveller before reviewing and confirming on the declarations.



Step 8

Select how you'll like to pay for the policy before tapping on **'Confirm and continue'**.



Step 9

You'll see a confirmation screen and receive an email notification of the policy documents.

Note: Please contact MSIG hotline if you do not receive the confirmation within 24 hours of paying for the policy.



Using the HSBC Singapore App

Security & Servicing

- Check your RM details (Premier customers)
- Remove app from your device
- Lock your funds

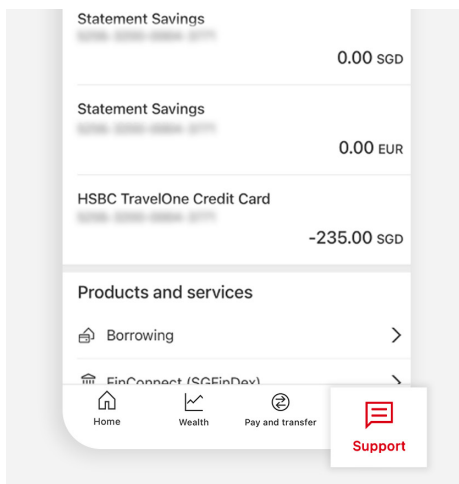




Check your Relationship Manager's details (Premier customers)

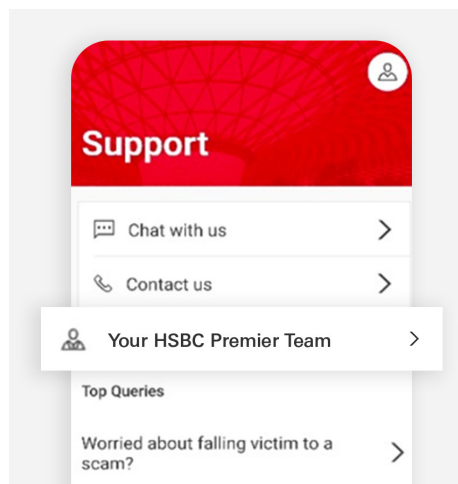


Easily check who your Relationship Manager is and their contact details which you can use to get in touch with them.



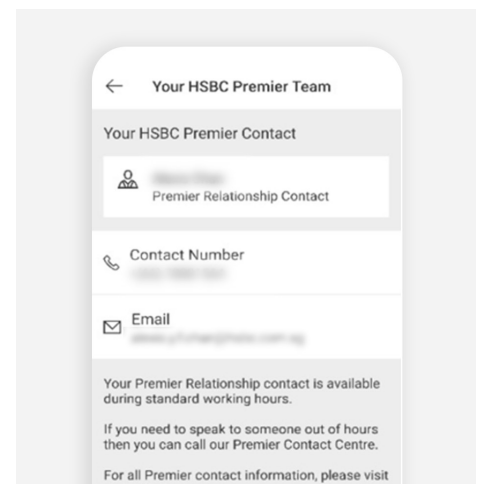
Step 1

Login to the app and tap on 'Support'.



Step 2

Select 'Your HSBC Premier Team'.



Step 3

You'll see your Relationship Manager's contact number and email, and you can get in touch with your RM using either options.

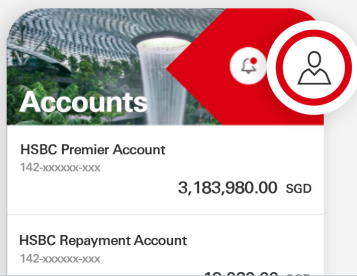


Changing your phone?



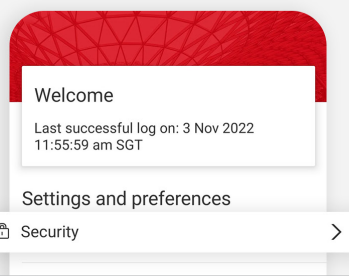
For your security, HSBC Singapore App can only be set up on one device.

Before switching to your new phone, follow these simple steps to remove your old phone from our records before installing the App on your new phone.



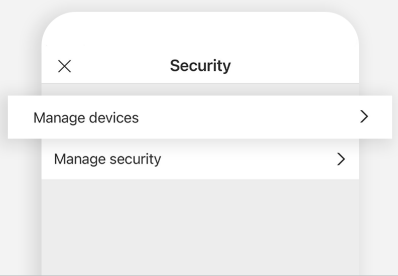
Step 1

Login to HSBC Singapore App on your old phone. Tap on Profile icon on top right corner of the home page.



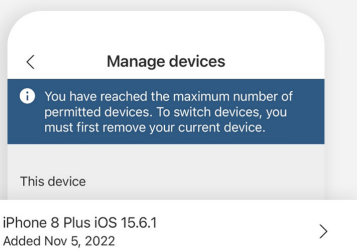
Step 2

Tap on '**Security**'.



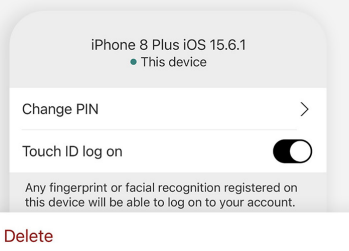
Step 3

Tap on '**Manage devices**'.



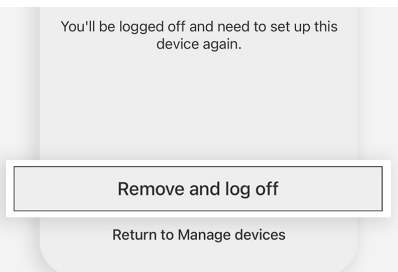
Step 4

Select the device you wish to remove from the app.



Step 5

Tap on '**Delete**' to remove the old device.



Step 6

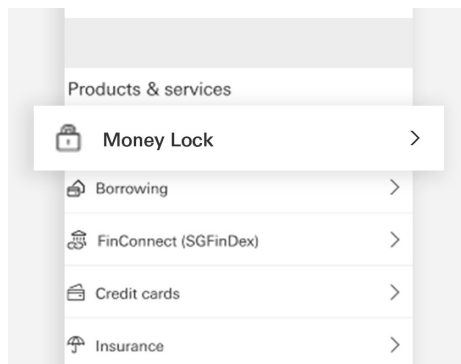
Click on '**Remove and log off**' to confirm.

If you do not have your old phone or encounter issues installing the HSBC Singapore App on your new phone after following these steps, please contact our hotline or visit any HSBC branch for assistance.



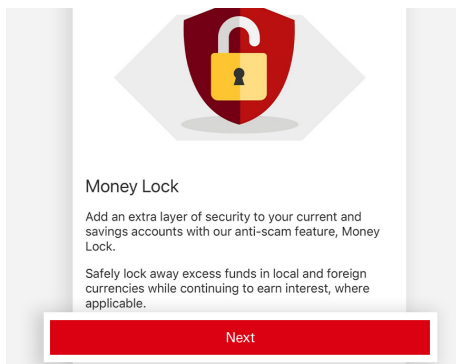
Money Lock

Lock your funds across currencies on the HSBC Singapore App to protect yourself from scams.



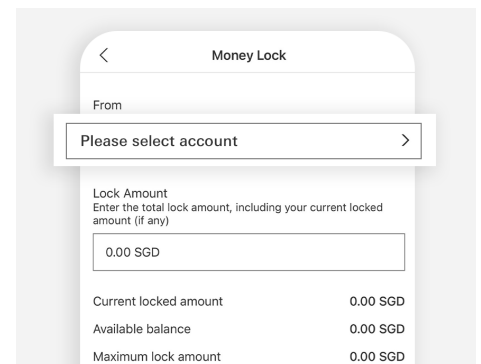
Step 1

Log in to the app and tap on 'Money Lock'.



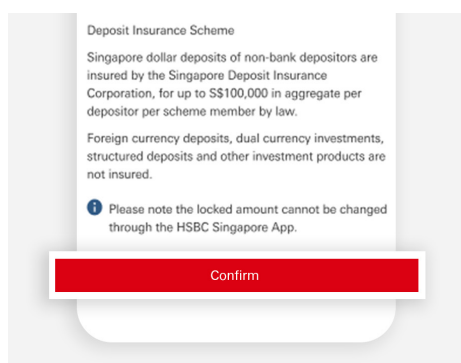
Step 2

Read information on Money Lock and unlocking funds and tap on 'Next'.



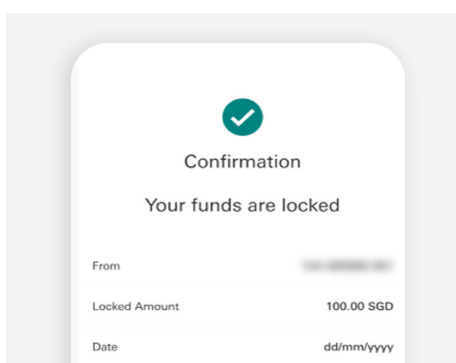
Step 3

Select the account and enter the total amount you want locked in that account.



Step 4

Review the transaction details and tap 'Confirm' if correct.



Step 5

You will see a confirmation screen and receive an email that your funds are locked.



HSBC Singapore App

Mobile Banking registration • Transfers & Payments • Card management • Accounts management
Wealth management • Insurance and Protection • Security & Servicing

HSBC Online Banking

Transfers & Payments • Accounts management



Navigate through this guide by clicking on any of the journeys below or the headers in the following pages!



HSBC Online Banking

Transfers & Payments

- Change in transfer limit
- PayNow registration

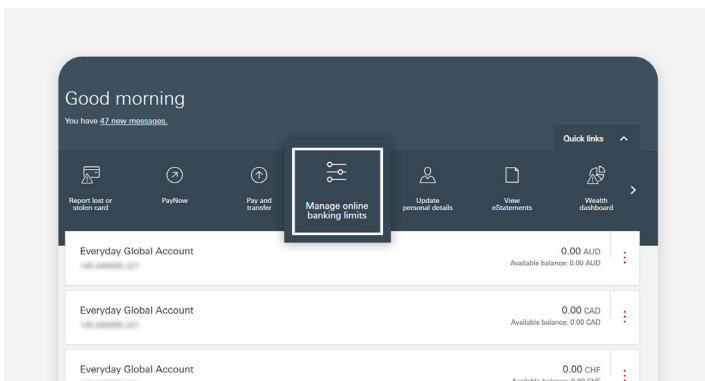




Change in Transfer Limit

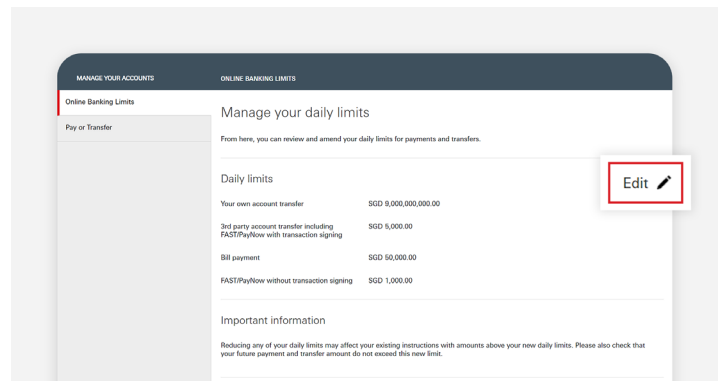


Wanting to increase or decrease your transfer limits? Do it easily via HSBC Online Banking, anytime anywhere.



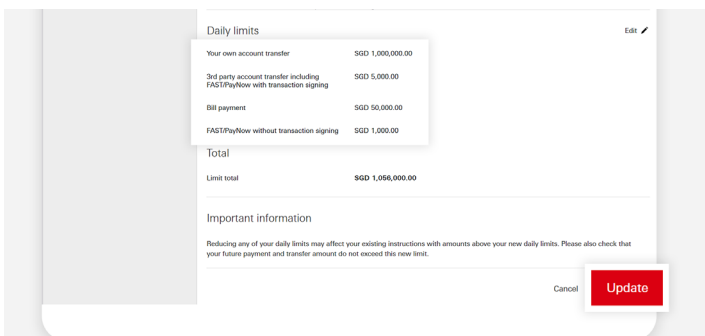
Step 1

Log in to HSBC Online Banking and click on '**Manage online banking limits**'.



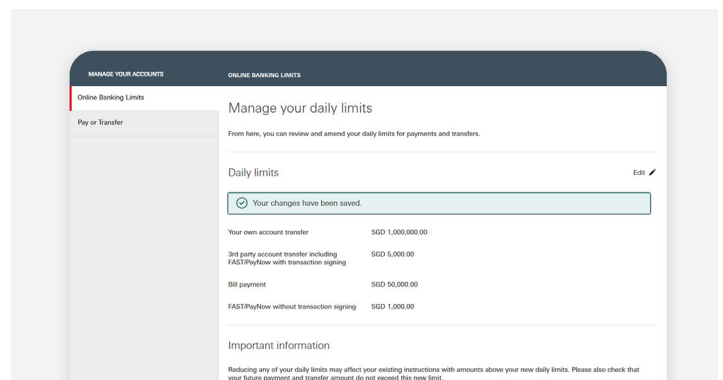
Step 2

Click on '**Edit**'.



Step 3

- Edit the relevant limits.
- Click on '**Update**' when done.



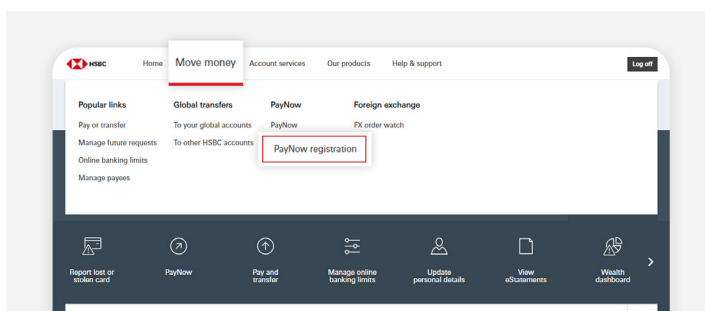
Step 4

Your transfer limit has been successfully changed.



PayNow Registration

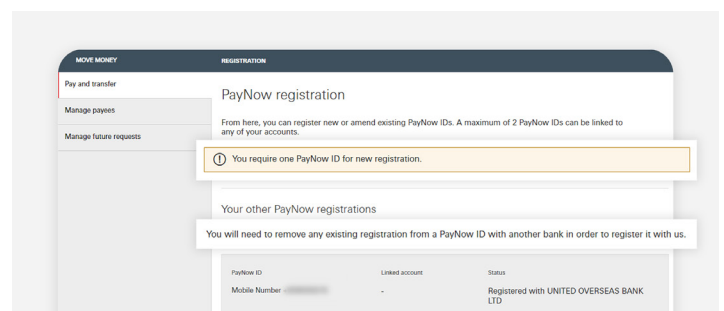
Want to receive or send money using your HSBC bank account via PayNow? Register for PayNow via HSBC Online Banking today!



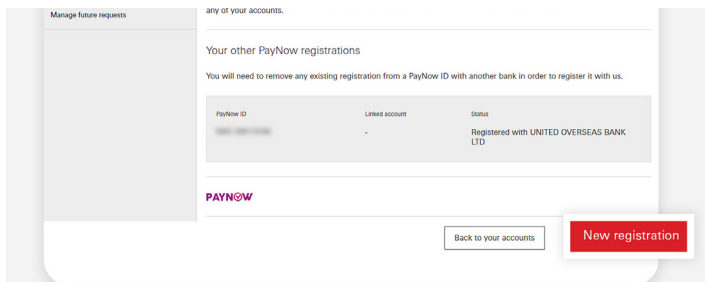
Step 1

Log in to HSBC Online Banking.

- Click on '**Move money**'.
- Click on '**PayNow registration**'.

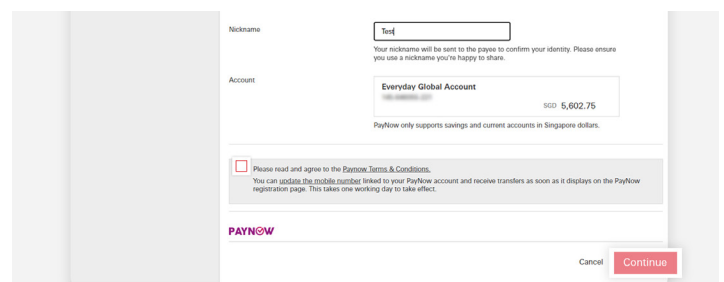


Note: You may need to remove an existing PayNow registration with another bank before registering with HSBC. You can do so on the other bank's app or Online Banking platform.



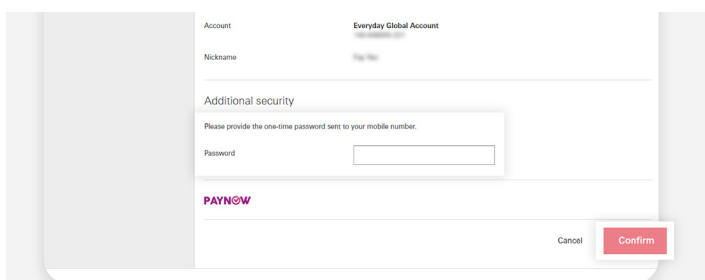
Step 2

Click on '**New registration**'.



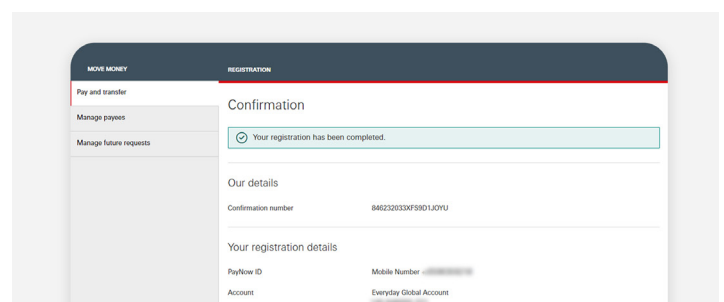
Step 3

Input the relevant details, before agreeing to the T&Cs and click on '**Continue**'.



Step 4

- Input the one-time password sent to your mobile number.
- Click on '**Confirm**'.



Step 5

Your registration is now complete.



HSBC Online Banking

Accounts management

- Time Deposit Withdrawal / Update Maturity Instructions
- Update of mobile number
- Update of email
- Update of address

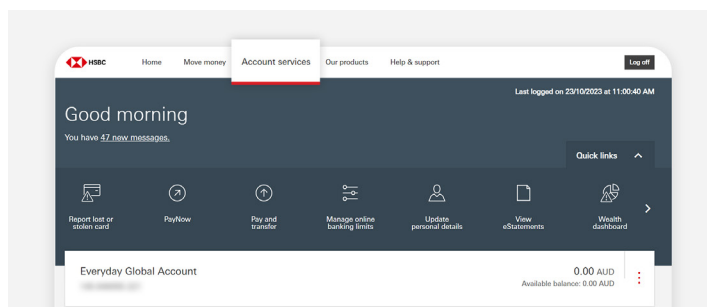




Time Deposit Withdrawal / Update Maturity Instructions

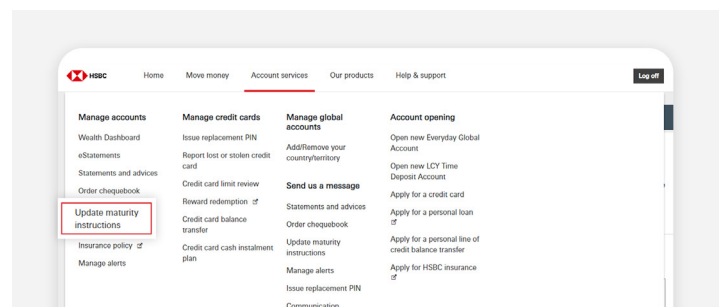


Wanting to update your Time Deposit maturity instructions or withdraw it? You can leave your instructions via HSBC Online Banking quickly and easily!



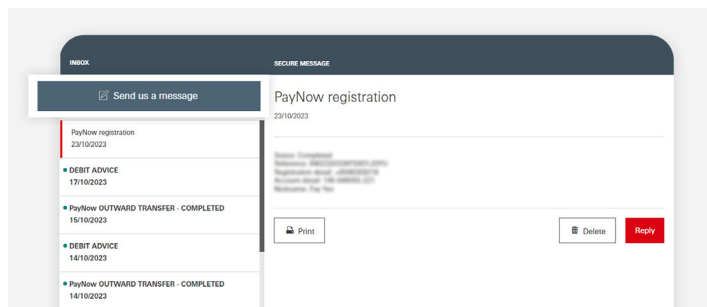
Step 1

Login to HSBC Online Banking and click on 'Account services'.



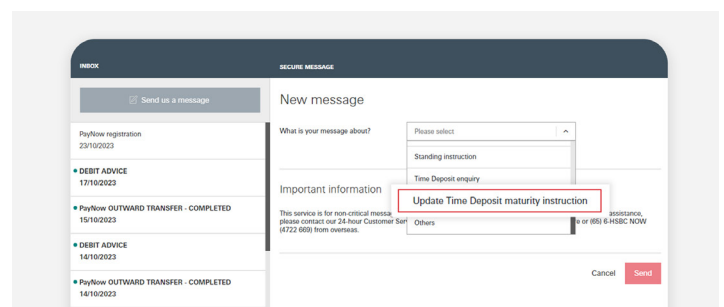
Step 2

Click on 'Update maturity instructions'.



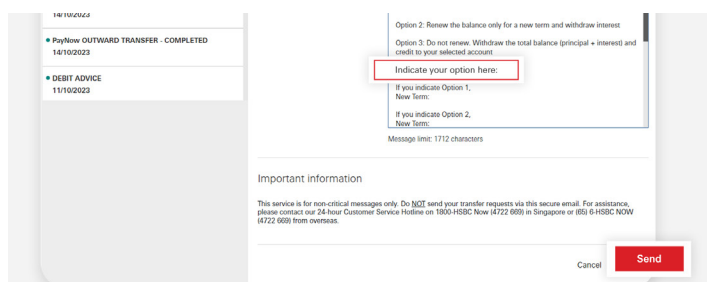
Step 3

Click on 'Send us a message'.



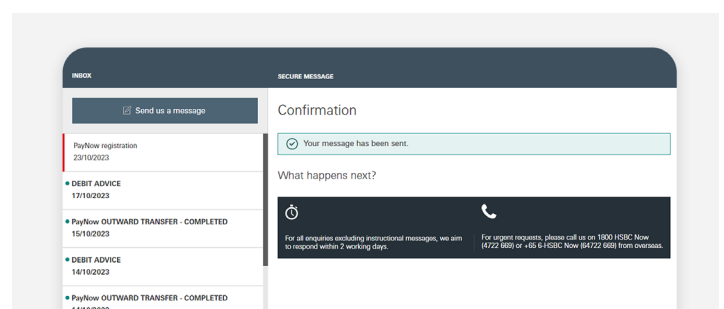
Step 4

Click on 'Update Time Deposit maturity instruction'.



Step 5

- Indicate your desired option and the relevant information based on the options given in the message template.
- Once done, click 'Send'.



Step 6

Your instruction to update your Time Deposit Maturity has been sent in for processing.

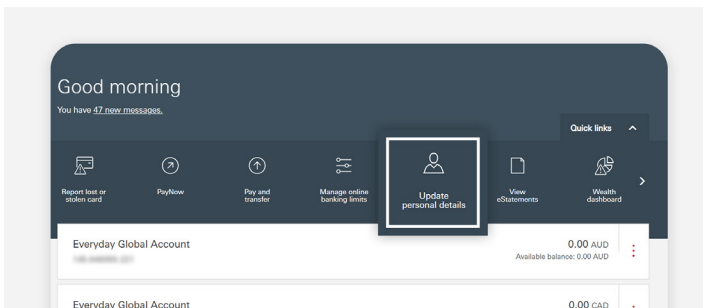


Update of mobile number



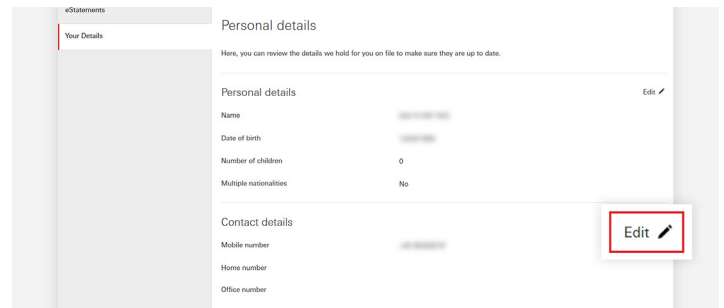
Changed your mobile number and need to update it with HSBC? Go on to HSBC Online Banking and update it anytime and anywhere!

Note: You will also need the HSBC Singapore App or your Physical Security Device to generate security codes for this process. Download the HSBC Singapore App if you have not already done so.



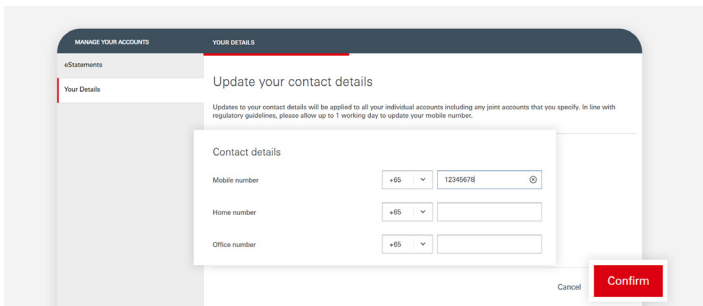
Step 1

Log in to HSBC Online Banking and click on **'Update personal details'**.



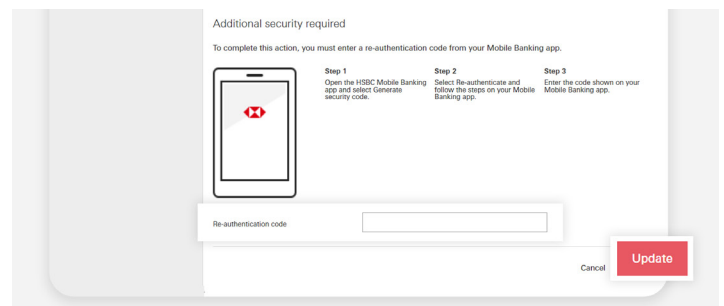
Step 2

Click on **'Edit'** beside the Contact details field.



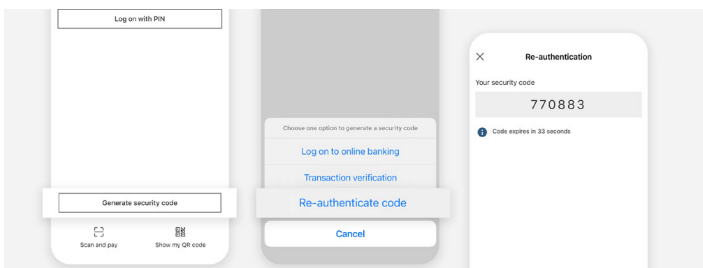
Step 3

- Input relevant details.
- Click on **'Confirm'** once done.



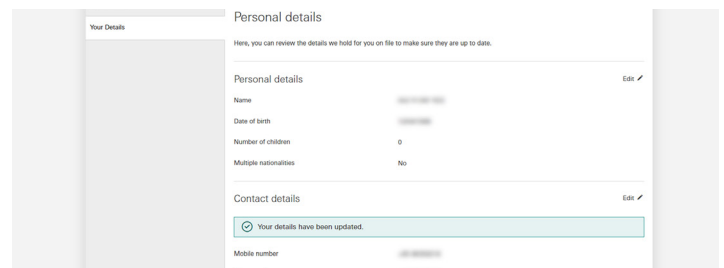
Step 4

- Follow the instructions onscreen to obtain your security code via HSBC Singapore App.
- Click on **'Update'** once done.



Guide to receiving re-authentication code

1. Tap on **'Generate security code'** on your HSBC Singapore App.
2. Select **'Re-authenticate code'**.
3. Input code in the HSBC Online Banking webpage.



Step 5

Your contact details have been successfully updated.

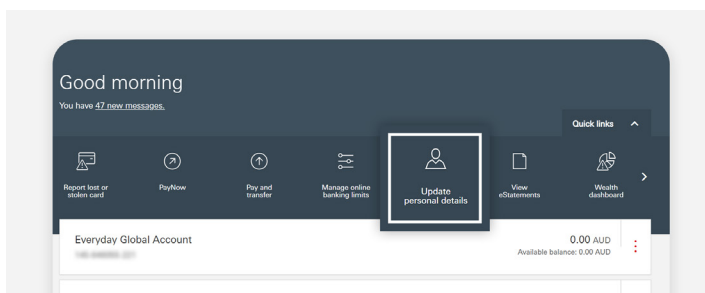
Note: An SMS will be sent to both old (if applicable) and new mobile number to confirm the successful update. Your number will be updated on all your accounts. For insurance policies with HSBC Life, please contact HSBC Life to update.



Update of email

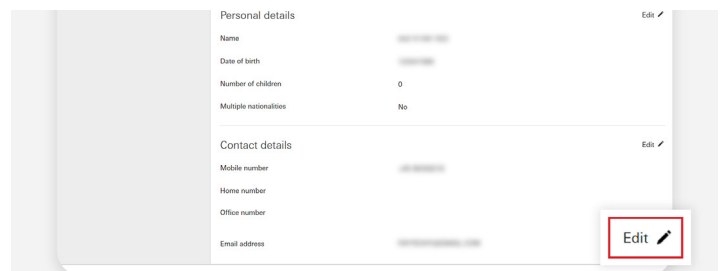
Changed your email and need to update it with HSBC? Go on to HSBC Online Banking and update it anytime and anywhere!

Note: You will also need the HSBC Singapore App or your Physical Security Device to generate security codes for this process. Download the HSBC Singapore App if you have not already done so.



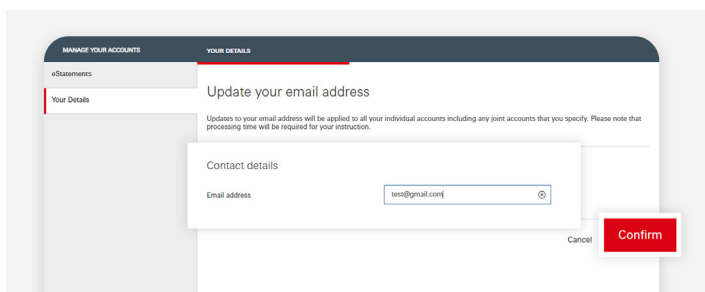
Step 1

Log in to HSBC Online Banking and click on **'Update personal details'**.



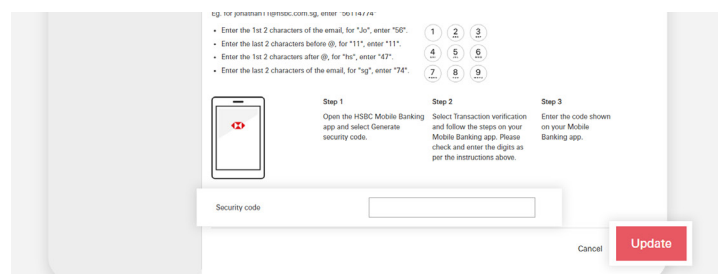
Step 2

Click on **'Edit'** beside the Email address field.



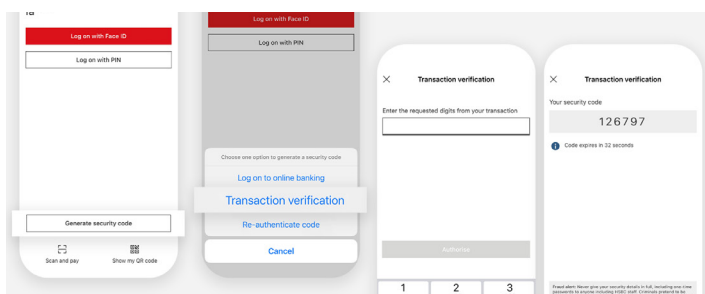
Step 3

- Input relevant details.
- Click on **'Confirm'** once done.



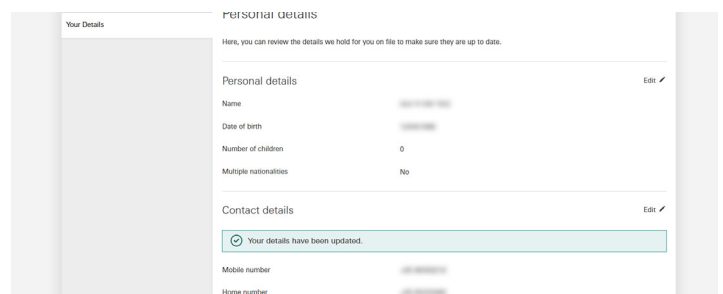
Step 4

- Follow the instructions onscreen to obtain your security code via HSBC Singapore App.
- Click on **'Update'** once done.



Guide to receiving transaction code

1. Tap on **'Generate security code'** on your HSBC Singapore App.
2. Select **'Transaction verification'**.
3. Follow instructions on HSBC Online Banking to input into the App.
4. Input the generated security code from the App back into HSBC Online Banking.



Step 5

Your contact details have been successfully updated.

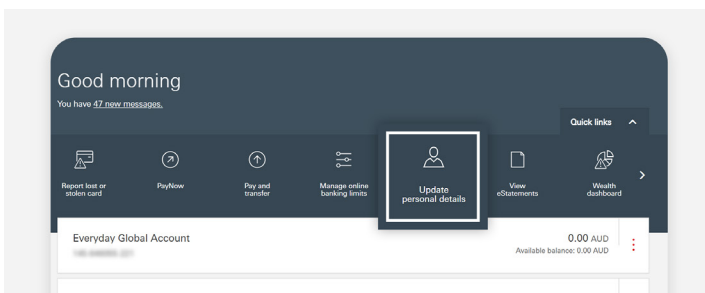
Note: An SMS will be sent to you to confirm the successful update. Your email will be updated on all your accounts. For insurance policies with HSBC Life, please contact HSBC Life to update.



Update of address

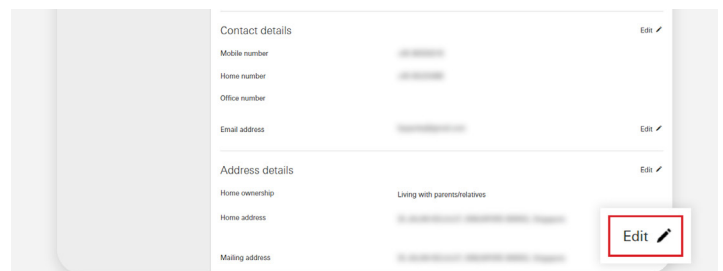
Changed your address and need to update it with HSBC? Go on to HSBC Online Banking and update it anytime and anywhere!

Note: You will also need the HSBC Singapore App or your Physical Security Device to generate security codes for this process. Download the HSBC Singapore App if you have not already done so.



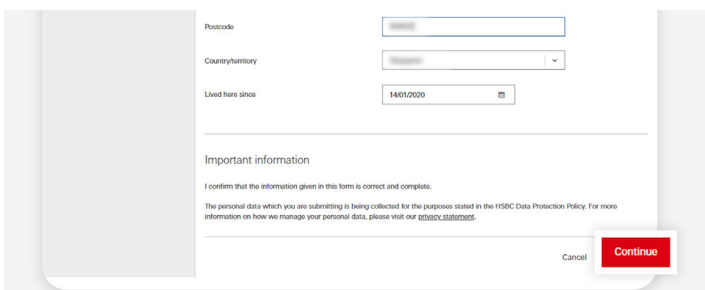
Step 1

Log in to HSBC Online Banking and click on '**Update personal details**'.



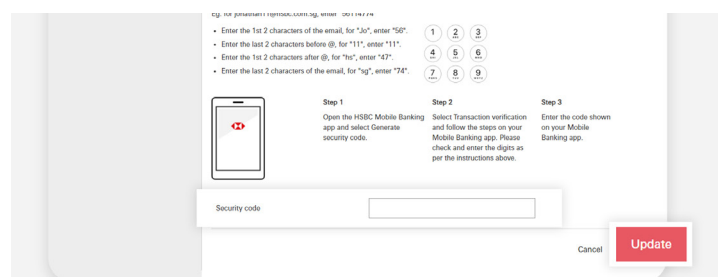
Step 2

Click on '**Edit**' beside the Address details field.



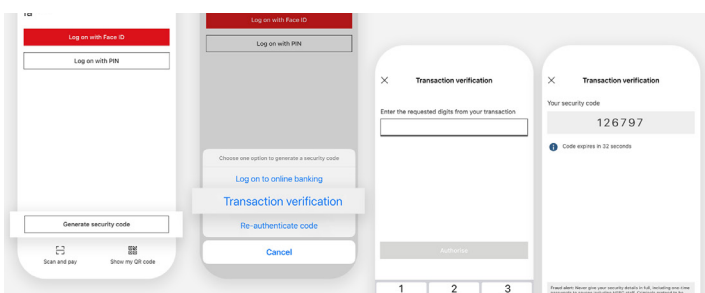
Step 3

Input relevant details, then click on '**Continue**'.



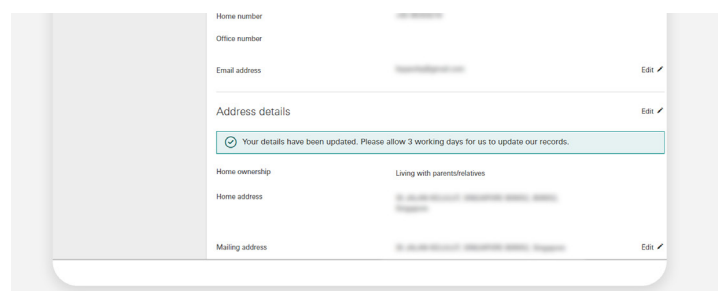
Step 4

- Follow the instructions onscreen to obtain your security code via HSBC Singapore App.
- Click on '**Update**' once done.



Guide to receiving transaction code

- Tap on '**Generate security code**' on your HSBC Singapore App.
- Select '**Transaction verification**'.
- Follow instructions on HSBC Online Banking to input into the App.
- Input the generated security code from the App back into HSBC Online Banking.



Step 5

Your address has been updated.