

1. What are the new anti-malware security measures that HSBC has implemented on its mobile app?

Given the recent increase in the number of malware scams, we have enhanced our security measures on Android devices to detect potentially high-risk apps. Access to the HSBC Singapore app will be denied on Android devices if accessibility permissions are detected. This will result in the intentional exit of the app.

2. Why does turning off accessibility permissions for these apps improve security?

Accessibility services enhance the user interface to assist users with disabilities or who might temporarily be unable to fully interact with a device. Whilst accessibility services such as screen readers, text to speech, play a crucial role in promoting inclusion, these services require granting extensive permissions to apps, giving those apps the ability to read the text on screen or record characters typed using the keyboard on the device. In the wrong hands, this could be exploited to record confidential data, like your mobile banking login credentials, which will lead to the potential compromise of your critical financial information.

3. How do I secure my device?

Please perform **ALL** of the following:

- a. Turn off the accessibility permissions on your device for all apps prior to the launch of the HSBC Singapore app. For example, on Samsung mobile devices with the latest One UI user interface, you can navigate to Settings > Accessibility > Installed apps*.
- b. Reset your keyboard to default. For example, on Samsung mobile devices you can navigate to Settings > General management > Samsung keyboard settings.
- c. In some devices, you may also need to turn off screen reading from phone settings prior to the launch of the HSBC Singapore app. For example, on Samsung mobile devices you can navigate to Settings > Accessibility > Talkback > toggle off.

You do not need to delete or re-install the HSBC Singapore app.

*The steps to turn off an app's accessibility may differ by phone model. Please refer to question 6 or check with your device manufacturer.

4. How is my privacy protected in security scanning?

Your security and privacy are our top priority. We do not monitor any activity or conduct surveillance on customers' device.

5. Why are these security measures necessary?

These security measures were implemented to safeguard our customers from malware and add an extra layer of protection against potential vulnerabilities. As mentioned in Question #2, accessibility services can be exploited by scammers to compromise your banking log-in credentials. We understand that this may cause frustration and we seek your understanding that the security feature was implemented to protect you from malware / potential vulnerabilities.

6. How do I change the accessibility settings for the third-party apps that I have downloaded?

The process for changing accessibility settings can vary, depending on the device manufacturer and its operating system. Here are the possible steps for some popular phone models.

- Samsung: Settings > Accessibility > Installed Apps
- Google Pixel: Settings > Apps > Install unknown apps or Settings > Accessibility
- Honor: Settings > Accessibility features > Accessibility > Downloaded services
- Oppo A78 5G / Reno8 5G: Settings > Additional Settings > Accessibility
- Oppo Find X2 Pro / A17: Settings > System Settings > Accessibility
- Huawei P50 Pro: Settings > Accessibility features > Accessibility > Installed Services
- Huawei Nova 3i / Nova 5T: Settings > Smart Assistance > Accessibility
- Huawei Mate30 & Huawei Y9a: Settings > Accessibility features > Accessibility (Scroll down to Downloaded Services)
- Redmi Note 10 5G: Settings > Additional Settings > Accessibility > Downloaded Apps
- Poco X5 5G: Settings > Additional Settings > Accessibility > Downloaded Apps
- Vivo: Settings > Shortcuts & Accessibility > Accessibility > Downloaded Apps
- Xiaomi: Settings > Additional settings > Accessibility > Downloaded Apps

Alternatively, you can use the search function within the Settings app. Type **Accessibility** and it should direct you to the relevant section.

For further assistance, please reach out to us at +65 6-HSBC NOW (6-4722 669) or visit one of our branches to consult with a specialist.