

Advance Express Banking

Useful Information



Together we thrive

HSBC Personal Internet Banking

You're always in control of your finances with HSBC Personal Internet Banking. You can access and manage your accounts anytime from your home, the office or while you're on the move.

Our Personal Internet Banking is safe, simple to use and will provide you with personalised solutions to maximise your investments.

How do you get started?

To register for HSBC Personal Internet Banking, all you need is access to the internet, be an HSBC PhoneBanking customer or holder of an HSBC Debit card.

Go to our website www.hsbc.com.mt click on the "Register" link and follow the simple procedure. Should you have any difficulty you may access our online help on www.hsbc.com.mt/onlinehelp or contact our Customer Service helpline on +356 2148 9101.

The easiest and fastest way to bank – your branch that never closes.

Once you have registered to use the secure HSBC Personal Internet Banking service you can:

- view your HSBC accounts, 24 hours a day, 7 days a week, (Credit Card balances and transactions are only visible to the primary card holder);
- make everyday banking transactions, check balances and view account activity;
- transfer funds to any of your own bank accounts with HSBC or other banks in Malta;

- transfer funds in any currency to other HSBC customers or other banks in Malta;
- send money overseas in foreign* and local currency;
- make payments to loan accounts;
- manage mobile phone SMS alerts;
- set up mobile phone top-up facilities;
- pay your bills**;
- apply online for various banking services;
- enjoy a preferred banking fee structure when effecting online transactions and applications***;
- set up recurring transfers or payments instructions;
- receive e-statements and e-advice;
- make use of personalised system notifications and banners;
- update your personal details;
- order cheque books and stop a cheque payment;
- send messages to the bank through the secure infrastructure of HSBC Internet Banking;
- open new term deposits and update maturity instructions;
- open new savings and current accounts online;
- access Global View and make Global Transfers.

*The value of foreign currency and the date when the transfer is effected are subject to the market cut-off time of the currency concerned.

**Refer to the Internet Banking – Frequently Asked Questions webpage in the HSBC website for more useful information related to this service. This webpage also contains an updated list of bills you can pay using the pay bills facility.

***The customer may also avail of various online promotions which would be tied up with the use of Online Banking Services. These offers vary from time to time, and are offered over-and-above any other promotions.

HSBC Personal Internet Banking is safe and secure!

HSBC's Personal Internet Banking uses a totally secure internet connection and system which gives you peace of mind when accessing and managing your accounts or applying for banking services. In addition, both the log-on procedure and various sensitive Internet Banking transactions are further protected by the use of a portable Secure Key.

Here are some of the main security tips when using Internet Banking:

- ignore any e-mails requesting you to provide any of your security details, even if the e-mail appears to be from HSBC. HSBC will never ever ask you for your Internet Banking password;
 - if someone does ever ask you for it, they do not represent HSBC;
 - keep your account details secure;
 - never write down your Secure Key PIN, memorable question and answer or reveal them to anyone;
 - create memorable questions and answers that are familiar to you but not easy for other people to figure out;
 - avoid accessing your account in public places, e.g. internet cafes;
 - when you have finished an Internet Banking session, log off properly using the "Log off" button;
- always disconnect from the Internet when you have finished. Never leave a connection on when you're not using the service;
 - install a personal firewall, anti-spyware and virus detection software on your computer, and update them regularly to ensure you are covered by the latest protection.

Taking care of your Secure Key

- ensure you keep the Secure Key safe and handy;
- keep the device away from liquid substances or extreme heat sources;
- the device is light and portable and may be attached via a strap to objects such as home or car keys;
- in case of a device malfunction, please contact Customer Service helpline on +356 2148 9101;
- a charge applies should the security device need to be replaced if it is stolen or lost. There is no charge should replacement be necessary due to a defective device or malfunction.

HSBC Mobile Banking

HSBC Mobile Banking is the ideal way to keep in touch with your banking needs anytime and anywhere.

Whether you use a smart phone or tablet you can do most of your banking needs on the move with the HSBC Mobile Banking App by simply downloading the free App from Apple Store or Google Play straight to your iPad®, iPhone®, Android™ smartphone or tablet.

The HSBC Mobile Banking App allows you to access your accounts 24/7 from your smart phone or tablet.

To set up the HSBC Mobile Banking App, you will need to be registered to HSBC Personal Internet Banking. Once the HSBC Mobile App has been successfully installed on your device, you may create a new mobile banking password through our Personal Internet Banking. You will then use this password, along with your existing Personal Internet Banking username and your memorable answer, to log on to the Mobile Banking App. This mobile banking password makes it more convenient to use Mobile Banking as you do not always need to use the PIB Secure Key.

When abroad, Mobile Banking will be only available where a roaming arrangement with your service provider exists.

With the HSBC Mobile Banking App, you can:

- view your account balances, details and history;
- pay bills to an existing payee;
- send and receive secure messages;
- view foreign currency and deposit rates;
- transfer funds between own accounts (including credit cards);
- transfer funds to third-party HSBC accounts (including credit cards);
- effect an extra payment to loan account;
- access Global View (feature not currently available on iPad® App);
- make global transfers.

How can I download the App?

- Log on to your Personal Internet Banking and go to 'Services' or 'Mobile Services' sections, present on the left hand side menu of your Account Summary page. Click on 'Create Mobile Banking Password' and follow the steps provided on screen to create the Mobile Banking Password.
- You will then use this password, along with your existing Personal Internet Banking username and your memorable answer, to log on to the Mobile Banking app.
- Download the Free HSBC Mobile Banking App from your Apple Store or Google Play straight to your iPhone®, iPad® or Android™ smartphone and Select 'Malta (English)' from the country list on the top right hand side of the application screen.
- Log on to the App with your existing Personal Internet Banking username, your memorable answer and the newly created mobile banking password and you will be able to manage your personal accounts easily and securely from your smart phone or tablet.

To get to know more about Mobile Banking or for any assistance, you can visit our website www.hsbc.com.mt/mobileservices, our @HSBC_MT twitter handle or contact our Advance Contact Centre on +356 2148 9101. To give you a superior mobile experience, our website www.hsbc.com.mt is also mobile adaptive.

This will help you experience an improved look and feel thus making it easier to learn about our products and services.

Mobile Services

Mobile Services from HSBC Bank Malta p.l.c. is the ideal way to keep in touch with your banking and the rest of the world. Through this service you may opt to receive SMS alerts on your mobile phone whenever certain banking transactions involving your accounts, credit card or debit card occur.

With Mobile Services you will also be able to top up your mobile phone anywhere and anytime you need just by sending an SMS. No more running out of talk time at that critical moment!

Getting started

All you need to do to start enjoying the benefits of our Mobile Service is register online by logging on to the Internet Banking Service and selecting the Mobile Services option from the Internet Banking menu. Alternatively, you can call at one of our branches, where our staff will be glad to register you for the service.

How does Mobile SMS Alerts work?

This service utilises the SMS protocol to transmit SMS alerts to your mobile phone. The alerts system transmits two types of alerts; security alerts and account information alerts.

Accounts alerts system

You can choose to be advised on the following occasions:

- Your term Deposit will mature in 5 days.
- A standing instruction was not effected after the 3rd try.
- A loan repayment was not effected after the 3rd try.
- A direct debit was effected from your account.
- A direct credit was effected to your account, for example pension, dividends etc.
- Direct salary alert.
- The balance on your account has exceeded a pre-determined amount.
- The balance on your account has fallen below a pre-determined amount.
- A system generated debit or credit entry has been passed on your account.
- A debit or credit transaction above the pre-determined amount has been effected.
- A credit transaction has been effected to your account.

These alerts can be maintained from HSBC Internet Banking under the option Mobile Services, present in the left-hand side menu.

Alerts will also be sent to your mobile phone via SMS when certain transactions take place on your accounts. If you are not transacting at the time, the alert will prompt you to call our Customer Services on 2380 2380 for further action. You can call us on 2148 9100 if you are a Premier customer or on 2148 9101 if you are an Advance customer.

It is your responsibility to ensure that we have your correct contact details at all times and immediately inform us of any changes to your mobile number or if your mobile is lost.

Charges

The SMS Alerts service is offered free of charge.

Top-up function

Imagine you need to make an urgent call or reply to an important SMS. You dial the number only to realise you have run out of credit. Nothing to do except set off to buy a top-up card! Or is there?

With our Mobile Services top-up function, all you need to do is send an SMS to one of five numbers depending on the amount of top-up you require.****

Here's how to do it:

- select the SMS function on your phone;
- create a message inputting your four-digit PIN which you would have received after registering for the service;
- send the message to number:****
5061 6605 for a €5 top-up
5061 6610 for a €10 top-up
5061 6620 for a €20 top-up
5061 6650 for a €50 top-up

That's all. Your account with us will be automatically debited with the amount of the top-up. Staying in touch has never been easier.

The top-up service is free if used in Malta. If used from abroad you will incur the normal SMS service provider charges. Please note that when abroad, Mobile Services will only be available where a roaming arrangement with your service provider exists.

****The availability of these denominations may vary across different mobile phone providers.

Refer to [hsbc.com/mt/mobileservices](https://www.hsbc.com/mt/mobileservices) for more detailed information.

HSBC Phone Banking

- Do you need to effect quick banking transactions but do not have the time to visit a branch, or maybe even unable to access the internet?
- Do you want to pay your bills without having to queue?
- Do you want to open a current/savings/term deposit account?
- Do you need someone to guide you to apply for a loan or other service online?
- Do you want to avoid the long process for us to identify you over the phone?

HSBC's Phonebanking service is exactly what you need.

This is a simple and secure channel through which you may handle your everyday banking needs. Simply dial +356 2148 9101, choose your preferred language, then choose option 1 to access HSBC Phonebanking.

Bank anywhere, anytime with HSBC PhoneBanking

We're known as the branch that never closes because we're available 24 hours a day, 7 days a week. Simply dial +356 2148 9101 from your home, office or anywhere you happen to be, and the voice messaging system will guide you. A complete list of banking services provided is available in this leaflet.

All you need to do to take advantage of HSBC PhoneBanking is:

- access to a telephone;
- acquire an Electronic Banking Number (EBN);
- acquire a Personal Identification Number (PIN).

Registration

You can apply for this service either by contacting us on +356 2148 9101, by visiting the nearest HSBC branch, or online by accessing the URL www.hsbc.com.mt/phonebanking.

Security

The bank will provide you with an EBN and PIN, together with instructions on how to activate your PIN. It is recommended that you immediately change your PIN to a new one of your choice. However, it is important that you create a PIN number that is familiar to you but not easy for other people to figure out.

The HSBC PhoneBanking EBN and PIN are the safest way to identify yourself to us over the phone

There is no need to call your branch anymore. Our Customer Service Representatives are available to provide you with prompt quality service 24 hours a day, 7 days a week. Simply call +356 2148 9101 locally or 0044(0) 845 587 9101 IDD No from overseas. A complete list of banking services provided is available in this leaflet.

Lost or stolen cards service (available 24x7)

- Have you lost your HSBC card?
- Or, even worse, have your cards been stolen?

You may report your lost or stolen cards by phone 24 hours a day, 7 days a week by calling +356 2148 3809.

Keep your EBN handy when calling HSBC

Phone Banking Services

Services	<i>Automated Service (24x7)</i>	<i>Customer Service Representative</i>
Accounts, balances and transactions		
Balance enquiry	•	•
Most recent 5 account transactions (credits/debits)	•	•
Set up standing instructions		•
Enquire on the status of a cheque		•
Enquire on next installment and balance of loan account		•
Transfers and payments		
Transfer funds between accounts	•	•
Pay utility bills (first registration via CSR)		•
Pay bills to third parties with HSBC (list of vendors available online)		•
Pay own credit card bill	•	•
Term deposit services		
Add/reduce term deposit account value		•
Change maturity instructions on term deposit accounts		•
Deposit and exchange rates enquiries		
Enquire about interest rates	•	•
Enquire about exchange rates	•	•
Other services		
Order cheque book (standard)		•
Report a lost/stolen cheque		•
Report lost/stolen card		•
Order a statement	•	•
Change your PIN	•	•
Enquire about HSBC Bank Malta p.l.c. products and services		•
Speak to a customer service representative (verified)	•	•

HSBC Bank Malta p.l.c. is a member of the HSBC Group, one of the world's largest banking and financial services organisations with more than 3,800 offices in 66 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

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116, Archbishop Street, Valletta VLT1444

www.hsbc.com.mt/advance
Customer Service +356 2148 9101

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