



Notice of Changes on the Terms and Conditions for autoPay Services, effective 17 September 2018 ("effective date")

(1) Faster Payment System

HSBC is introducing new banking services as part of an industry wide launch of the new Faster Payment System in Hong Kong. Faster Payment System is a 24/7 payment system allowing real time domestic HKD and RMB funds transfer. With the Faster Payment System, an account holder can link a mobile phone number, an email address or a unique system generated payment ID (**Proxy ID**) to its account in Hong Kong.

A customer using our autoPay Services may send autoPay instructions to debit its account using the Proxy ID (instead of the bank account number) of the beneficiary. We will be rolling-out this new function to our autoPay customers in phases.

In light of the new function, we have updated clause 2 of the Terms and Conditions for autoPay Services (**Terms**) to highlight that we can process an autoPay instruction based on the bank identification (e.g. Proxy ID) or account number provided. If a payment instruction includes an account holder name together with the bank identification or account number, the bank is not obliged to verify the accuracy of the account holder name.

(2) autoPay Amendment Instructions Request

Following a review of our autoPay Services, from the effective date, we will no longer accept autoPay Amendment Instructions Requests (unless the request relates solely to the change of the value date in a payment). In this connection, we have updated clause 10 of the Terms.

Going forward, if you would like to amend certain items in your autoPay instruction, you may cancel the incorrect items by submitting a stop payment instruction using the "autoPay Stop Payment / Amendment For Payment / Collection Instructions Request Form" and process those items through other means, such as via Real Time Gross Settlement.

(3) Other Changes

In addition, we have amended the Terms to (a) clarify that we will not send notices by fax to customers and (b) include a new clause relating to the Contracts (Rights of Third Parties) Ordinance.

Please note that the amendments described above shall be binding on you if you continue to use our autoPay Services after the effective date. If you decline to accept the amendments, you have the right to terminate our services before the effective date.

If you have any queries or should you wish to terminate our services, please contact your usual HSBC representative.

You can obtain a copy of the amended terms and conditions by visiting HSBC's website.

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

15th August 2018

有關自動轉賬服務條款及條件的變更通知(生效日期為2018年9月17日，下稱「生效日期」)

(1) 快速支付系統

隨快速支付系統將於本港業界全面推行，本行亦將提供新的銀行服務。快速支付系統是一個全天候支付系統，可進行即時的港幣及人民幣本地轉賬。快速支付系統推出後，戶口持有人可以將手提號碼、電郵地址、由系統產生的獨有代號(識別代號)與名下的本港銀行戶口相連。

使用我們自動轉賬服務的客戶，可以使用收款人的識別代號(而非戶口號碼)發送自動轉賬指示，將款項存入收款人的戶口。我們將會分階段推出此功能予各使用自動轉賬服務的客戶。

就這個新功能，本行已更改自動轉賬服務條款及條件(「服務條款」)的第2條，以反映本行可以就銀行識別代號或戶口號碼執行自動轉賬指示。如果支付指示中包括戶口持有人名稱以及銀行識別代號或戶口號碼，則本行毋須核實戶口持有人的名稱是否準確。

(2) 自動轉賬更改付款指示要求

檢視我們的自動轉賬服務後，由9月17日開始，我們將不再接受更改自動轉賬指示的申請(除非該申請只更改過數日期)。就此，我們已更新服務條款的第10條內容。

之後，如果閣下想更改自動轉賬指示中的某些項目，可以使用「自動轉賬取消／更改付款／收款指示表格」提交停止付款指示來取消錯誤項目，並透過其他方法，如經即時支付結算系統以處理相關款項。

(3) 其他修訂

此外，我們亦已修訂服務條款以(a)闡明我們不會透過傳真向客戶發送有關自動轉賬服務修訂的通知及(b)加入與《合約(第三者權利)條款》相關的新條款。

請注意，如閣下在生效日期後繼續使用自動轉賬服務，以上修訂將對閣下具約束力。若閣下拒絕接受這些修訂，閣下有權在生效日前終止使用自動轉賬服務。

如閣下有任何疑問或打算終止使用自動轉賬服務，請如常聯絡滙豐業務代表。

閣下亦可以瀏覽本行網站，獲取經修訂的服務條款副本。

此通知的中英文版本如有任何歧異，概以英文版為準。

2018年8月15日