

Terms and Conditions for HSBC Commercial Banking Voice ID

If you enrol for the HSBC Commercial Banking Voice ID Service, we will record your voice, including the passphrases you will read out for enrolment, and all other telephone conversations with us when you call us for Business Phonebanking service going forward. We will monitor and analyse these recordings to generate your unique "voice print".

The collection, use, storage and correction of your "voice print" will be governed by the Notice Relating to the Personal Data (Privacy) Ordinance that we send to you every year which is also accessible at our website www.hsbc.com.hk.

In addition to the uses mentioned in the Notice Relating to the Personal Data (Privacy) Ordinance, your "voice print" will be used by the Bank:

- (1) to identify you when you call us for Business Phonebanking service or when you use other services provided by the Bank; and
- (2) to detect, investigate and prevent fraudulent or criminal activities.

After successful enrolment, we may use Voice ID to verify your identity for Business Phonebanking service or other services provided by the Bank going forward. In cases where your voice has changed due to serious illness, you may not be able to complete Voice ID verification. In these cases, along with certain other transactions or instructions, you may still need to use your Business Phonebanking PIN.

For optimal performance and safer use of HSBC Commercial Banking Voice ID Service, and to better protect your privacy, we suggest you avoid calling from noisy or public locations when enrolling for this service and using Business Phonebanking service.

Once enrolled successfully, you can use the Voice ID passphrase to identify yourself when using Business Phonebanking. Your Voice ID will be applied to all your existing and future Business Banking accounts with Business Phonebanking services registered under your name.

Please note that your "voice print" recorded under the HSBC Commercial Banking Voice ID hotline will only be used for the purpose of your Business Banking accounts, and separate enrolment is needed for your personal accounts.

If you choose not to enrol, you can use our Business Phonebanking service by using phone banking PIN as usual.

After enrolment, you can call our Business Phonebanking customer service officer to opt out of this service at any time. Your HSBC Commercial Banking Voice ID Service will also be terminated upon termination of Business Phonebanking service.