

HSBC GPB Chat Terms

Use of messaging service (“HSBC GPB Chat”)

You hereby agree as the Customer, or for and on behalf of the Customer, that:

- HSBC GPB Chat involves the use of Symphony, a third party platform which enables encrypted communication within the third-party messaging apps such as WeChat and WhatsApp.
- any communication made by you with The Hongkong and Shanghai Banking Corporation Limited (including its branch in Singapore) (the “**Bank**”) using HSBC GPB Chat will be construed as “**Communication**” as defined under the Bank’s Standard Terms & Conditions; and
- your Communication with the Bank using HSBC GPB Chat will be subject to these HSBC GPB Chat Terms and the Bank’s Global Private Banking Standard Terms and Conditions (the “**Standard Terms**”) <https://www.hsbcprivatebank.com/en/terms-and-conditions-hksq> at all times. Capitalized words and phrases used in these terms shall have the same meaning ascribed to them in the Standard Terms unless otherwise defined.

By continuing to utilize HSBC GPB Chat you confirm that the Customer requests and authorizes that the Bank accept instructions from you made through HSBC GPB Chat.

In requesting that the Bank accept instructions from you made through HSBC GPB Chat, you and the Customer each further acknowledge the following:

- A. The Bank is not obliged to act upon any such instruction.
- B. Your instruction may not be acted upon until actually received and acknowledged by the Bank.
- C. Where the Bank receives an instruction after business hours or on a day which is not a Business Day, such instruction may only be acted upon on or after the next Business Day.
- D. Communication through a third-party messaging app can involve substantial risks including, but not limited to:
 - Potential loss of confidentiality;
 - Sending of Communication to a person not authorized to receive the same;
 - Interception and/or hacking of your Communication;
 - The manipulation of contents and/or the sender’s phone number or other details;
 - Non-original signatures in any Communication may be forged; and
 - The loss of data or damage to hardware may be caused by viruses, bugs and/or other harmful or malicious script or software.
- E. The Customer is fully responsible for all loss or damage sustained or incurred in connection with the operation of any Customer Account by Communication made through a third-party messaging app in lieu of the Bank receiving original signed documents and/or instructions given by any other method. The Customer will indemnify, hold the Bank harmless and keep the Bank indemnified from and against all actions, claims, liabilities, costs, expenses, demands, damages and losses of any nature (including legal costs) brought or threatened against the Bank or incurred or sustained by the Bank, arising out of any action or omission taken or made by the Bank in reliance upon or in connection with any Communication made through HSBC GPB Chat except for direct and reasonably foreseeable loss or damage resulting from the fraud, gross negligence or wilful default of the Bank or of our employees acting in the ordinary course of their employment.
- F. Customer Information will be shared in accordance with the Bank’s Standard Terms and Conditions and relevant privacy notices, and may include sharing with parties through which HSBC GPB Chat is provided. Such service providers may include Symphony Communication Services LLC, Tencent Holdings Limited (WeChat) and WhatsApp LLC and their related companies. Please refer to the terms published by each service provider for details on how such service providers may access and/or process your information.

If you or the Customer do not agree with any of the terms set out above, please notify your Relationship Manager and do not continue to use HSBC GPB Chat.

Important Notices

Where your location of residence differs from that of the Bank office or branch where your Customer Account is held, please refer to the Disclaimer for disclosure of cross-border considerations regarding your location of residence <http://www.hsbcprivatebank.com/en/utilities/> cross-border-disclosure.

When utilising HSBC GPB Chat you may receive messages from the Bank originating from the following phone numbers:

1. +852 2899 6058
2. +852 2899 6075
3. +852 2899 6023
4. +852 2899 6095
5. +852 2899 8777
6. +852 2899 6485
7. +852 2899 8564
8. +852 2899 8598
9. +852 2899 6488
10. +852 2899 6498

滙豐環球私銀通訊條款

使用即時通訊服務(「滙豐環球私銀通訊」)

您謹以客戶身分或代表客戶同意:

- 為了在微信及 WhatsApp 等第三方通訊應用程式中啟用加密訊息，滙豐環球私銀通訊需要使用第三方平台幸福尼(Symphony)。
- 您使用滙豐環球私銀通訊與香港上海滙豐銀行有限公司(包括其新加坡分行)(「本行」)進行的任何通訊將被解釋為本行的標準條款及細則所界定的「通訊」;及
- 您使用滙豐環球私銀通訊與本行通訊將須時刻遵守滙豐環球私銀通訊條款以及本行的私人銀行標準條款及細則(「標準條款」) <https://www.hsbcprivatebank.com/en/terms-and-conditions-hksg>。除非另有界定否則這些條款所使用的詞語及短語具有與標準條款所賦予者相同的涵義。

繼續使用滙豐環球私銀通訊，即表示您確認客戶要求並授權本行接受您透過滙豐環球私銀通訊發出的指示。在要求本行接受您透過滙豐環球私銀通訊發出的指示時，您及客戶各自進一步承認以下各項:

- A. 本行無須一定執行任何有關指示。
- B. 您的指示只有在 本行實際收到並確認後方會執行。
- C. 如本行在營業時間後或並非營業日的日子收到指示，則該指示只會在下一個營業日或之後執行。
- D. 透過 第三方通訊應用程式進行通訊可涉及重大風險，包括但不限於：
 - 可能不再保密;
 - 通訊被傳送給未獲授權接收通訊的人士;
 - 您的通訊遭攔截及/或入侵;
 - 內容及/或發送人的電話號碼或其他資料遭操控;
 - 任何通訊中的非原始簽署均有可能是偽冒的;及
 - 病毒、程式錯誤及/或其他有害或惡意程式或軟件可能引致資料遺失或硬件損壞。
- E. 對於因透過第三方通訊應用程式而非經由本行收取經簽署的文件正本進行通訊及/或以任何其他方法給予的指示來操作任何客戶帳戶而蒙受或招致的一切損失或損害客戶須承擔全部責任。由於本行倚賴滙豐環球私銀通訊而採取或作出之任何行動或不作為導致本行被提出或面臨被提出或招致或蒙受任何性質之一切訴訟、索償、法律責任、費用、開支、索求、損害及損失(包括法律費用)，閣下保證向本行作出彌償，使本行免受損害，並保障本行免受上述任何情況影響，惟本行或本行僱員在正常受僱工作期間欺詐、嚴重疏忽或蓄意失責而導致之直接及合理預見損失除外。
- F. 客戶資料將根據本行的標準條款及條件與相關私隱提示進行共享，並可包括與透過其提供滙豐環球私銀通訊的各方共享。該等服務供應商可包括幸福尼科技有限公司(Symphony Communication Services LLC)、騰訊控股有限公司(WeChat)和 WhatsApp LLC 及其關聯公司。請參閱各服務供應商所發佈的條款，以了解該等服務供應商如何存取及/或處理您的資料。

如您或客戶不同意上文所載任何條款，請通知您的客戶關係經理，並停止使用滙豐環球私銀通訊。

重要提示

如果閣下的居住地與持有閣下客戶帳戶的銀行辦事處或分行所在地不同，請參閱關於閣下居住地跨境考慮因素披露的免責聲明。

<http://www.hsbcprivatebank.com/en/utilities/cross-border-disclosure>

使用滙豐環球私銀通訊時，您可能會收到來自本行以下電話號碼的訊息:

1. +852 2899 6058
2. +852 2899 6075
3. +852 2899 6023
4. +852 2899 6095
5. +852 2899 8777
6. +852 2899 6485
7. +852 2899 8564
8. +852 2899 8598
9. +852 2899 6488
10. +852 2899 6489

汇丰环球私银通讯条款

使用即时通讯服务(「汇丰环球私银通讯」)

您谨以客户身分或代表客户同意:

- 为了在微信和WhatsApp等第三方通信应用程序中启用加密信息,汇丰环球私银通讯需要使用第三方平台辛福尼(Symphony)。
- 您使用汇丰环球私银通讯与香港上海汇丰银行有限公司(包括其新加坡分行)(「本行」)进行的任何通信将被解释为本行的标准条款及细则所界定的「通信」及
- 您使用汇丰环球私银通讯与本行通信将须时刻遵守汇丰环球私银通讯条款以及本行的私人银行标准条款及细则(「标准条款」) <https://www.hsbcprivatebank.com/en/terms-and-conditions-hksg>。除非另有界定,否则这些条款所使用的词语及短语具有与标准条款所赋予者相同的涵义。

继续使用汇丰环球私银通讯,即表示您确认客户要求并授权本行接受您通过汇丰环球私银通讯发出的指示。

在要求本行接受您通过汇丰环球私银通讯发出的指示时,您及客户各自进一步承认以下各项:

- A. 本行无须一定执行任何有关指示。
- B. 您的指示只有在本行实际收到并确认后才会执行。
- C. 如本行在营业时间后或非营业日的日子收到指示,则该指示只会于下一个营业日或之后执行。
- D. 通过第三方通信应用程序进行通信可涉及重大风险,包括但不限于:
 - 可能不再保密;
 - 通信被传送给未获授权接收通信的人士;
 - 您的通信遭拦截及或入侵;
 - 内容及或发送人的电话号码或其他资料遭操控;
 - 任何通信中的非原始签署均有可能是伪造的;及
 - 病毒、程式错误及或其他有害或恶意程式或软件可能引致资料遗失或硬件损坏。
- E. 对于因通过第三方通信应用程序而非经由本行收取经签署的文件正本进行通信及或以任何其他方法给予的指示来操作任何客户帐户而蒙受或招致的一切损失或损害,客户须承担全部责任。由于本行倚赖通过汇丰环球私银通讯而采取或作出的任何行动或不作为导致本行被提出或面临被提出或招致或蒙受任何性质的诉讼、索偿、法律责任、费用、开支、索求、损害及损失(包括法律费用),阁下保证向本行作出弥偿,使本行免受损害,并保障本行免受上述任何情况影响,但本行或本行雇员在正常受雇工作期间欺诈、严重疏忽或蓄意失责而导致的直接及合理预见损失除外。
- F. 客户资料将根据本行的标准条款及条件与相关私隐提示进行共享,并可包括与通过其提供汇丰环球私银通讯的各方共享。该等服务供应商可包括辛福尼科技有限公司(Symphony Communication Services LLC)、腾讯控股有限公司(WeChat)和WhatsApp LLC及其关联公司。请参阅各服务供应商所发布的条款,以了解该等服务供应商如何存取及或处理您的资料。

如您或客户不同意上文所载任何条款,请通知您的客户关系经理,并停止使用汇丰环球私银通讯。

重要提示

如果阁下的居住地点与持有阁下客户帐户的银行办事处或分行所在地不同,请参阅关于阁下居住地点跨境考虑因素披露的免责声明。

<http://www.hsbcprivatebank.com/en/utilities/cross-border-disclosure>

使用汇丰环球私银通讯时,您可能会收到来自本行以下电话号码的信息:

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2. +852 2899 6075
3. +852 2899 6023
4. +852 2899 6095
5. +852 2899 8777
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1/1