



## HSBC (Taiwan) Commercial Bank Co., Ltd. Announcement on the Revision of Credit Card Internet Service Agreement

Date: 14 Oct 2024

1. According to HSBC (Taiwan) Credit Card Internet Service Agreement, the Bank may, via a written notice, posted at visible area of the Bank's branches or announced on the Bank's Internet main page at least 7days in advance, amend the terms and conditions of Credit Card Internet Service Agreement. If the Customer disagrees with such change, he/she/it may notify the Bank in writing of the termination of the contract, credit card transactions or other services with the Bank, and cooperate with the Bank in handling the termination procedures. If the Customer fails to notify of termination within the designated notification period and continues to conduct transactions with or using card services of the Bank, the Customer shall be deemed to agree with the amendments.
2. This amendment is announced as this notification; should you have any query, please do not hesitate to contact us via our branch networks or our 24-hour Call Center at (02)6616-6000.

Below please find the comparison table for your notification.

The following change will be effective from 23 Oct 2024. The original one is still applicable before the effective date. If the Customer disagrees with such change, he/she/it may notify the Bank in writing of the termination of the contract, credit card transactions or other services with the Bank, and cooperate with the Bank in handling the termination procedures.

Original	Revised
<b>Heading</b>	<b>Heading</b>
HSBC (Taiwan) Credit Card Internet Service Agreement	HSBC (Taiwan) Credit Card Internet Service/ <b>Mobile Service</b> Agreement
<b>Overview</b>	<b>Overview</b>
<p>This agreement is applicable to the cardholders whose primary credit cards or supplementary cards are issued by HSBC (Taiwan) Bank, Ltd. (hereinafter referred to as "HSBC" or "the Bank"), as well as to applicants for credit card services who apply for cards through the Bank's online application service (hereinafter referred to as "you" or "the Customer"). When the Customer use the HSBC (Taiwan) Credit Card Internet Service System (hereinafter referred to as "the Service") for related application, inquiry, service instructions, or transaction instructions, it is deemed that they have accepted this agreement.</p>	<p>This agreement is applicable to the cardholders whose primary credit cards or supplementary cards are issued by HSBC (Taiwan) Bank, Ltd. (hereinafter referred to as "HSBC" or "the Bank"), as well as to applicants for credit card services who apply for cards through the Bank's online application service (hereinafter referred to as "you" or "the Customer"). When the Customer use the HSBC (Taiwan) Credit Card Internet Service/<b>Mobile Service</b> (hereinafter referred to as "the Service") for related application, inquiry, service instructions, or transaction instructions, it is deemed that they have accepted this agreement.</p>
<b>II. Scope of Application of this Agreement</b>	<b>II. Scope of Application of this Agreement</b>

<p>1. This agreement constitutes the general terms and conditions for the Service. Unless otherwise agreed by other specific agreements, the use and operation of the Service shall be governed by the terms and conditions as stipulated in this agreement.</p>	<p>1. This agreement constitutes the general terms and conditions for the <b>Credit Card Internet Service/Mobile Service</b>. Unless otherwise agreed by other specific agreements, the use and operation of the Service shall be governed by the terms and conditions as stipulated in this agreement.</p>
<p><b>III. Definitions</b></p>	<p><b>III. Definitions</b></p>
<p>1. "Credit Card Internet Service": shall mean the service used by the Customer via computers or mobile devices connected to the internet, enabling them to apply for HSBC credit cards or access HSBC-related credit card services without the need to visit HSBC branches directly.</p> <p>2. "Electronic Document": shall mean text, sound, images, videos, symbols, or other data transmitted by HSBC or the Customer over the internet, created in electronic or other forms not directly recognizable by human perception, recorded for electronic processing purposes.</p>	<p>1. "Credit Card Internet Service/<b>Mobile Service</b>": shall mean the service used by the Customer via computers or mobile devices connected to the internet, enabling them to apply for HSBC credit cards or access HSBC-related credit card services without the need to visit HSBC branches directly.</p> <p>2. "Electronic Document": shall mean text, sound, images, videos, symbols, or other data transmitted by HSBC or the Customer over the internet, created in electronic or other forms not directly recognizable by human perception, recorded for electronic processing purposes.</p> <p>3. "<b>Biometric Authentication</b>": <b>Biometric authentication is to use the fingerprint or face recognition that built in Customer mobile device to</b></p>

	authenticate Customer identity when Customer logs on to the HSBC Taiwan Credit Card Service app.
<b>IV. Webpage Confirmation</b>	<b>IV. Verification of Website and Downloading of HSBC Taiwan Credit Card Service App</b>
<p>1. Before using the Service, the Customer should verify HSBC's correct website address. If in doubt, please call HSBC (Taiwan) Credit Card Customer Service at 02-6616-6000 for inquiries.</p> <p>2. HSBC should inform the Customer of the risks associated with online banking environments in a manner understandable by the general public.</p> <p>3. HSBC shall perform the duty of care as a good administrator to maintain the accuracy and security of the website, and to be vigilant against any counterfeit HSBC webpages to prevent any harm to the rights and interests of the Customer.</p>	<p>1. Before using the Service, the Customer should verify HSBC's correct website address <b>or properly download and install HSBC Taiwan Credit Card Service App</b>. If in doubt, please call HSBC (Taiwan) Credit Card Customer Service at 02-6616-6000 for inquiries.</p> <p>2. HSBC should inform the Customer of the risks associated with <b>Internet Service/Mobile Service's application</b> environments in a manner understandable by the general public.</p> <p>3. HSBC shall perform the duty of care as a good administrator to maintain the accuracy and security of the website <b>or HSBC Taiwan Credit Card Service App</b>, and to be vigilant against any counterfeit HSBC webpages to prevent any harm to the rights and interests of the Customer.</p>
<b>V. Service Items</b>	<b>V. Process of Activation, Use Restriction and Service Items</b>

<p>The service items provided by this agreement will be published on the HSBC website. HSBC shall ensure the accuracy of such information, and its obligations to the Customer shall not be less than the contents of the website.</p>	<ol style="list-style-type: none"><li>1. The Customer should be the credit card holder of HSBC, and shall complete the credit card online service registration via HSBC (Taiwan) Credit Card Internet/Mobile Service before using the Service.</li><li>2. The Customer must download HSBC Taiwan Credit Card Service App to portable devices to use credit card service via a portable devices (smart phone or tablet), and complete the first-time log-in device binding with the registered username and password via HSBC (Taiwan) Credit Card Internet/Mobile Service plus 6 digits SMS One-Time Password sent to the registered mobile number to activate your mobile service.</li><li>3. If the Customer already logged in credit card internet service/ mobile service on a computer or mobile device and log in on another computer or mobile device, the first computer or mobile device will be automatically logged off.</li><li>4. You agree that HSBC may temporarily suspend the Service in case of HSBC system suspension or if the transfer or other transactions cannot be performed due to other reasons, and agree to handle relevant</li></ol>
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	<p>transaction matters by using other channels/methods by yourself.</p> <p>5. The service items provided by this agreement will be published on the HSBC website/HSBC Taiwan Credit Card Service App. HSBC shall ensure the accuracy of such information, and its obligations to the Customer shall not be less than the contents of the website/HSBC Taiwan Credit Card Service App.</p>
<p><b>Add</b></p>	<p><b>XIII. HSBC Taiwan Credit Card Service App Biometric Authentication</b></p>
	<p>1. At the first time when you Register to HSBC Taiwan Credit Card Service App, if you choose to use Biometric Authentication, you must register biometric credential (face recognition or fingerprint recognition). The biometric credential which is successfully registered will then be used to authenticate your identity when you log in to HSBC Taiwan Credit Card Service App. HSBC Taiwan Credit Card Service app will only use your biometric credential for Biometric Authentication only. We do not use HSBC Taiwan Credit Card Service App to collect your biometric credential for any other</p>

	<p>purpose or sending to a third party.</p> <p>2. You can use the password or biometric credential set during registration to log in to HSBC Taiwan Credit Card Service App.</p> <p>3. Biometric Authentication is only available to mobile devices which run iOS or Android operation system and support fingerprint or face recognition feature. The Biometric Authentication will not be available if the face or fingerprint recognition feature on mobile device is corrupted, suspended or stopped. You can input HSBC Taiwan Credit Card Service password as an alternative authentication method to log in to HSBC Taiwan Credit Card Service App.</p> <p>4. Your usage of Biometric Authentication is also subject to terms and conditions and policies of the device manufacturer and operation system development company. We are not responsible for the unavailability of Biometric Authentication due to terms and conditions and policies of your device manufacturer and operation system development company. It is your device manufacturer and</p>
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	<p>operation system development company that should be responsible to handle any issue or problem relating to the fingerprint or face recognition feature built in your device.</p> <p>5. Please note below when using the Biometric Authentication to log in to the HSBC Taiwan Credit Card Service App:</p> <p>(1) You must ensure that your biometric credential stored on your device are your own and do not store anyone else's biometric credentials on your device and that you only use your own biometric credential to log in to the HSBC Taiwan Credit Card Service App.</p> <p>(2) You must not use facial recognition to log in to the HSBC Taiwan Credit Card Service App if you have an identical twin sibling.</p> <p>(3) You must not use face recognition to log in to the HSBC Taiwan Credit Card Service App if you are an adolescence while your face features may be undergoing a rapid stage of development.</p> <p>(4) You must be responsible for making sure the credential and information shown or stored on your mobile device is kept secure.</p>
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	<p>(5) You must be responsible for unauthorized transaction instructions made from your accounts and relevant transactions completed after logging in will be deemed to be completed by you based on your instruction, if you have not kept your mobile device and your biometric credential safe and follow the security precautions that we advise you to undertake from time to time, or if the biometric credential stored on your device are not your own in the event that you have activated Biometric Authentication on the device and on HSBC Taiwan Credit Card Service App.</p> <p>(6) If you realized that a third party has made unauthorized use of, or has stolen, your biometric credential to log in HSBC Taiwan Credit Card Service App, you agree to immediately notify HSBC by telephone or in other manners as agreed by HSBC to cease the use of the HSBC Taiwan Credit Card Service App. Before receipt of the aforesaid notice, all the transactions conducted by the third party via HSBC Taiwan Credit Card Service App will be deemed to be completed by you based on your instruction after</p>
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	logging in, and you shall be solely responsible for transactions so completed.
<b>XIII. Transaction Verification</b>	<b>XIV. Transaction Verification</b>
<b>XIV. Handling of Electronic Document Errors</b>	<b>XV. Handling of Electronic Document Errors</b>
<p>.....</p> <p>3..In cases where errors occur in the electronic documents used by the Customer due to reasons attributable to the Customer, and if it pertains to errors in the financial institution code, deposit account number, or amount entered by the Customer for transfers, resulting in the funds being transferred to another account or an incorrect amount, once notified by the Customer, HSBC shall undertake the following actions:</p> <p>(1) Provide details and relevant information regarding the transaction according to relevant regulations.</p> <p>(2) Notify the receiving bank to assist in the resolution.</p> <p>(3) Report the resolution status.</p>	<p>.....</p> <p>3. HSBC shall not be liable for any errors or delays caused by telecommunication failure, any act or omission of a third party or other matters not attributable to HSBC.</p> <p>4. In cases where errors occur in the electronic documents used by the Customer due to reasons attributable to the Customer, and if it pertains to errors in the financial institution code, deposit account number, or amount entered by the Customer for transfers, resulting in the funds being transferred to another account or an incorrect amount, once notified by the Customer, HSBC shall undertake the following actions:</p> <p>(1) Provide details and relevant information regarding the transaction according to relevant regulations.</p>

	<p>(2) Notify the receiving bank to assist in the resolution.</p> <p>(3) Report the resolution status.</p>
<b>XV. Lawfully Authorization and Liability of Electronic Documents</b>	<b>XVI. Lawfully Authorization and Liability of Electronic Documents</b>
<b>XIV. Handling of Electronic Document Errors</b>	<b>XV. Handling of Electronic Document Errors</b>
<b>XVI. Information System Security</b>	<b>XVII. Information System Security</b>
<b>XVII. Confidentiality Obligations and Intellectual Property Rights Maintenance Agreement</b>	<b>XVIII. Confidentiality Obligations and Intellectual Property Rights Maintenance Agreement</b>
<b>Add</b>	<b>XIX. Privacy Notice</b>
	<p>1. At HSBC, HSBC take the privacy of your information seriously and are committed to ensuring that your information is secure. HSBC ask that you read our Privacy Notice carefully as it explains what information HSBC collect about you, how HSBC will use that information, who HSBC will share it with, the circumstances when HSBC will share it and what steps HSBC will take to make sure it stays private and secure.</p>

	<p>2. When you use HSBC Taiwan Credit Card Service App (the App), HSBC will collect information about the device the App is installed on (e.g. device identification numbers), and about your accounts with us and associated transactions.</p>
	<p>3. HSBC will collect this information directly from you, e.g.: when you enter information into the App. HSBC use the above information to deliver the services offered in the App, and HSBC need to process it to perform the obligation in the agreement HSBC entered with you.</p> <p>4. HSBC may also use that information, together with information about your location (country or region, not your precise location) and information about your usage of the App (e.g.: how long you spend on particular web pages), for the following purposes. The lawful basis for this usage is that HSBC have a legitimate business interest to improve our products and services to best meet our customers' needs, and to provide products and services HSBC think are relevant to them.</p> <p>(a) Tailoring the content and the services that you're</p>

	<p>offered through the App</p> <p>(b) Understanding how our customers use their accounts</p> <p>(c) Monitoring trends in product offerings</p> <p>(d) Developing propositions and products and targeting them appropriately</p> <p>(e) Identifying products and offers which may be of interest to you</p> <p>(f) Improving the App services for you</p> <p>5. The App may store all the above information securely on your device, and access it when required.</p> <p>6. HSBC may use other HSBC Group companies, and/or third parties, to provide the App on our behalf.</p> <p>7. For more detail on how HSBC will use your personal information, please refer to our Privacy and security at [ <a href="https://www.hsbc.com.tw/en-tw/privacy-and-security/">https://www.hsbc.com.tw/en-tw/privacy-and-security/</a> ].</p>
<b>Add</b>	<b>XX. Cookies Statement</b>

	<ol style="list-style-type: none"><li>1. How and why HSBC use cookies, tags and similar technologies.</li><li>2. HSBC record information about your mobile device (similar to cookies) to make the App even easier and better to use.</li><li>3. When it comes to 'cookies' herein, HSBC include other similar technologies such as tags and device fingerprints that allow us to identify your mobile device uniquely, and to record and store information on your mobile device or information associated with your installation of the App.</li><li>4. When installing the App and using it, you are consenting to our deployment and use of these cookies.</li><li>5. In this App, HSBC use cookies to monitor how you're using the App, to improve security and help protect you against fraud.</li><li>6. When you use the App, HSBC will store some information depending on how you choose to use it as described below:<ol style="list-style-type: none"><li>(1) Fast Balance token - if the Fast Balance feature is enabled, HSBC store this token to retrieve all the</li></ol></li></ol>
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	<p>required information.</p> <p>(2) User and device details - HSBC store your username and a unique device identifier for 'remember me' functionality during log in .</p> <p>(3) Targeting and re-marketing - applications for credit cards and personal loans through this App will be tracked by cookies and other tracking tools. This allows HSBC to measure key factors about the journey and provide personalised marketing both on the HSBC website and external sites. Full details of these cookies are set out on our website's Cookie Policy and where you may disable some of this tracking.</p>
<b>XVIII. Liability for Damages</b>	<b>XXI. Liability for Damages</b>
<b>XIX. Record Preservation</b>	<b>XXII. Record Preservation</b>
<b>XXI. Termination by the Customer</b>	<b>XXIV. Termination by the Customer</b>
<b>XXII. Termination by the Bank</b>	<b>XXV. Termination by the Bank</b>
<b>XXIII. Modification or Addition to this Agreement</b>	<b>XXVI. Modification or Addition to this Agreement</b>

<b>XXIV. Document Delivery</b>	<b>XXVII. Document Delivery</b>
<b>XXV. Governing Law and Jurisdiction</b>	<b>XXVIII. Governing Law and Jurisdiction</b>
<b>XXVI. Titles</b>	<b>XXIX. Titles</b>
<b>XXVII. Storage of Contract</b>	<b>XXX. Storage of Contract</b>
<b>XXVIII. Supplementary Clauses</b>	<b>XXXI. Supplementary Clauses</b>
<b>XXIX. Governing Language</b>	<b>XXXII. Governing Language</b>
<b>Directions</b>	<b>Directions</b>
If you have any questions or need assistance while using this service, please contact our 24-hour customer service at (02) 6616-6000. If you have other feedback or suggestions, you can also contact us following our customer feedback/complaint handling procedure.	If you have any questions or need assistance while using this service, please contact our 24-hour customer service at (02) 6616-6000. If you have other feedback or suggestions, you can also contact us following our customer feedback/complaint handling procedure °
<b>Add</b>	Before using Credit Card Internet Service/Mobile Service, you should review Service Agreement and the permissions that this app will require (more detail please see <a href="https://www.hsbc.com.tw/en-tw/privacy-and-security/">https://www.hsbc.com.tw/en-tw/privacy-and-security/</a> )

	By clicking "Accept", it means you agree to terms of this Agreement. Or you may click "Cancel" to decline Credit Card Internet Service/Mobile Service that provided by HSBC Bank (Taiwan) Limited.
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HSBC Bank (Taiwan) Limited

**Please manage your finances carefully and value your credit**

**Interest on revolving credit and cash advance 5.68% to 15.00%. Service Charges for cash advance NTD100 + the amount of cash advance \* 3.5%. Base date of interest on revolving credit: September 1 2015. For additional fees, please refer to our official website for details**