
TERMS AND CONDITIONS FOR MOBILE BANKING QUICK VERIFICATION SERVICE USING BIOMETRIC CREDENTIAL

Mobile Banking Quick Verification Service Using Biometric Credential refers to the service provided by HSBC Bank (China) Company Limited (“**We**”, “**US**” or “**HSBC**”) that allows you to log on to HSBC mobile banking application, make payment on HSBC mobile banking application, or proceed with other functions on HSBC mobile banking by using your fingerprint, facial map or any other biometric data (collectively “**Biometric Credential**”) registered on your mobile phone or any other mobile device (collectively the “**Mobile Device**”) in lieu of your user name and password, as a quick and convenient method of identity verification. It is comprised of **Touch Logon Service**, **Face Logon Service**, **Touch Payment Service**, **Face Payment Service**, and other service using Biometric Credential as a method of identity verification that we may provide from time to time in the future (collectively the “**Quick Verification Service**”).

BEFORE USING QUICK VERIFICATION SERVICE ON HSBC MOBILE BANKING, YOU MUST READ THESE TERMS AND CONDITIONS CAREFULLY, PARTICULARLY THE BOLDED AND/OR UNDERLINED TERMS AND CONDITIONS. IF YOU HAVE ANY QUERY OR PROBLEM, PLEASE PROMPTLY SEEK EXPLANATION FROM US AND SUSPEND ACTIVATION OF QUICK VERIFICATION SERVICE. YOU MAY CONTACT US BY VISITING RELEVANT BRANCHES OR SUB-BRANCHES OR BY CALLING OUR HOTLINE. YOU MAY ALSO VISIT OUR OFFICIAL WEBSITE WWW.HSBC.COM.CN OR THE OFFICIAL WECHAT ACCOUNT “汇丰中国客户服务” (WECHAT NUMBER: HSBCeBanking) TO ENQUIRE CONTACT INFORMATION SUITABLE FOR YOU. BY ACTIVATING ANY OF THE QUICK VERIFICATION SERVICE, YOU SHALL BE DEEMED TO HAVE CLEARLY UNDERSTOOD AND AGREED TO BE BOUND BY ALL THESE TERMS AND CONDITIONS. THESE TERMS AND CONDITIONS ARE IN ADDITION TO AND SHALL BE READ IN CONJUNCTION WITH HSBC TERMS AND CONDITIONS OF INTERNET BANKING AND MOBILE BANKING FOR PERSONAL CUSTOMERS. IN CASE OF ANY CONFLICT IN RESPECT OF THE QUICK VERIFICATION SERVICE, THESE TERMS AND CONDITIONS SHALL PREVAIL.

- 1. You understand that when using any of the Quick Verification Service, any fingerprint, facial map, or any other biometric data stored on your Mobile Device can be used to access your Mobile Banking and your accounts and to give instructions for certain transactions. You therefore should ensure that your Mobile Device only stores your own fingerprint(s), facial map, or other biometric data, and will not store anyone else’s Biometric Credentials.**
- 2. You shall take all reasonable measures to keep your Mobile Device and the password used to register your fingerprint(s), facial map or other biometric data on your Mobile Device in your safe custody, and to prevent unauthorized use or disclosure of your Mobile Device and the password. You shall be fully responsible for and bear the risk of any accidental or**

unauthorized disclosure of your Mobile Device and password to any other person or any unauthorized use of your Mobile Device and password by any other person.

3. You understand the Biometric Credential authentication on HSBC Mobile Banking is performed by the biometric credential authentication module of your Mobile Device, **and is not provided by us, and that we makes no representation or warranty as to the security of the fingerprint authentication function of your Mobile Device.** If you have any query about the security of the biometric credential authentication module of your Mobile Device, please consult the supplier of your Mobile Device(for example, the supplier of your Mobile Device, for authentication security purpose, may not suggest you use facial map logon if you have an identical twin sibling, or are an adolescence)
4. Quick Verification Service is available only if you meet the following conditions; if you have activated Quick Verification Service but later fail to meet the following conditions, you shall not be able to use Quick Verification Service:
 - (1) the type and model of the Mobile Device you use should be supported by the Quick Verification Service (we may determine and adjust at our own discretion from time to time the types and models of Mobile Device that the Quick Verification Service supports and you may find the list of those types and models of the Mobile Device at the "Setting" page in Mobile Banking);
 - (2) you are a registered user of HSBC Internet Banking or Mobile Banking Services and you have installed HSBC Mobile Banking Application on your Mobile Device; and
 - (3) you have activated fingerprint, facial map or other biometric data recognition function and have had your fingerprint(s), facial map or other biometric data registered for such function on your Mobile Device.
5. **We may suspend or terminate any of the Quick Verification Service and may(not is not obliged to) suspend or terminate your use of any of the Quick Verification Service if we are aware or suspects that the security of your Mobile Device, Biometric Credentials or other password has been compromised.**
6. **We may revise these Terms and Conditions from time to time. Any amendment to these Terms and Conditions shall become effective when it has been posted on our official website(s) or Mobile Banking Application or the announcement thereof has been displayed or published by us, or we has given reasonable notice thereof to customers by other means as we thinks appropriate. If you do not agree with the amendment, you may choose not to use the Quick Verification Service. If you continue to maintain or use any of the Quick Verification Service, the amendment shall be binding on you on and after the effective date of such amendment.**
7. These Terms and Conditions take effect on November__12th__, 2018.