



## FREQUENTLY ASKED QUESTIONS

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### General FAQs

#### 1. What's changing?

At HSBC we're continuously evolving and adapting our services to meet the banking needs of our customers. Over the coming weeks, we'll be making some exciting changes to our online banking services and public web-site.

We're introducing a fresh look, creating a better customer experience and making it even easier for our customers to manage your accounts online.

#### 2. Which features are receiving the enhancement?

The following features will be improved with the New Internet Banking:

- Log On Process
- Accounts View
- Payments and Transfers

#### 3. What's changing for payments or transfers?

Our enhanced move money feature will replace the traditional transfer options, making it simpler for you to move money between accounts.

#### 4. When will I get to experience the new Personal Internet Banking?

To ensure everyone experiences a smooth transition, we will be upgrading customers over a period of time. Stay tuned for an announcement from us! We will notify you when it's your turn to receive the upgrades.

#### 5. How will customers be notified of the enhanced online banking service?

You will be contacted by e-mail or post, depending on your contact preference, to notify that the enhanced online banking service is available for you to use. Once you've received confirmation that the changes are available to you, you can log on as normal from [www.hsbc.com.vn](http://www.hsbc.com.vn) and follow the on screen instructions. Your logon details will remain the same.

#### 6. Why I am redirected to the old platform for some features?

We are gradually bringing the existing features to the new platform in our future upgrades. Please stay tuned.

## Accounts and LogOn

### 1. What are the changes to the logon process?

You will no longer require to use your primary password to log on to HSBC online banking.

**Old way to log on:** To log on to HSBC online banking, you need to enter your **username**, **primary password** and your **security code** generated by your **security device**.

**New way to log on:** You will only need to enter your **username** and then your **security code** generated by your **security device**.

### 2. Why am I no longer required to log on with my primary password?

The primary password has been removed to provide you a simpler, faster, yet just as secure online banking experience with your Security Device. Rest assured, your security and the online banking functionality will not be compromised at any time.

However, as we are continuously upgrading online banking features, you will still need to set up a primary password while registering for HSBC online banking.

### 3. How can I open a new account or a time deposit account with the new Accounts Page?

All other features of the old Internet Banking has been moved to the top of the page under four categories: Move Money, Services, Our Products and Help & Support. For opening a new account or a time deposit account, please click on Services at the top of your Accounts page and follow through the on-screen instructions as per normal process.

### 4. I'm having trouble logging on to Personal Online Banking. What should I do?

If you have registered with Personal Internet Banking and you can't log in, first double-check you entered your details correctly. If you still can't log on, write down the error message and call Customer Services:

- Personal Banking customers (8am-10pm daily): (84 24) 62 707 707 (the North)
- Personal Banking customers: (8am-10pm daily) (84 28) 37 247 247 (the South)
- Platinum Credit Card holder (24/7): (84 28) 37 247 248
- Premier customers (24/7): (84 28) 37 247 666

### 5. Where can the customer find the full transaction details on the new version?

The full transaction narrative is collapsed by default on the new platform. On the Account History page, please click the arrow on the right of Balance to expand the transaction narrative.



## 6. What is Quick Links and can I customize which ones to be on the menu?

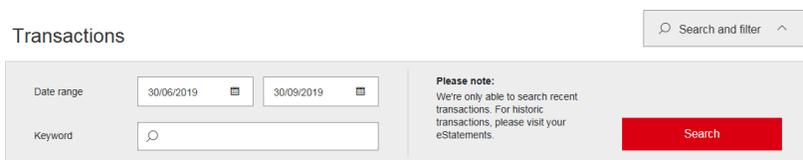
You can locate Quick Links on the top of the Account Summary page, click on the arrow and expand or hide the menu of Quick Links on the Online Banking homepage. Quick Links menu is provided for easier access to the most commonly used banking services.

For now, the icons of the Quick Links are fixed. There will be continuous enhancements made to advance your experience of banking with us.

## 7. Can I search a transaction in my Accounts?

To search for a specific transaction, select the magnifying glass icon Search and filter function above your account transaction list. Search can find banking and credit card transactions made in the last 90 days.

Note: Loans, Term Deposit Accounts and Mortgages are not supported for Search and filter.



The screenshot shows a search and filter interface for transactions. At the top right, there is a button labeled "Search and filter" with a magnifying glass icon and an upward arrow. Below this, the interface is divided into sections. On the left, there is a "Date range" section with two date pickers, both showing "30/06/2019" and "30/09/2019". Below the date pickers is a "Keyword" search box with a magnifying glass icon. On the right, there is a "Please note" section with the text: "We're only able to search recent transactions. For historic transactions, please visit your estatements." To the right of the note is a red "Search" button.

## 8. I find a print button on the page, what is its function?

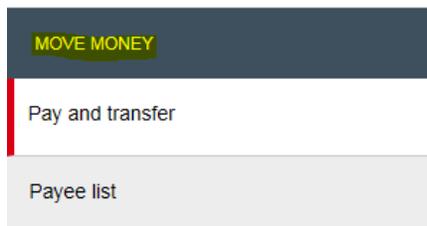
Some pages provide a "Print" button to create an easy-to-read, print-friendly version of the page that you are viewing. This can then be printed.

## Payments and Transfers

### 1. What does Move Money mean?

Move Money is a single place for managing all your transfers from your HSBC accounts worldwide. With Move Money you can:

- Transfer money between your own accounts, other HSBC accounts and third-party accounts, domestically and internationally in VND and other supported foreign currencies.
- Save a payee easily for future transfers.
- Send money to an existing payee or add a new payee.
- Set up an immediate transfer, dated or recurring transfer.



## **2. What is “Add to your payees”?**

Simply click “Add to your payees” if you would like to save beneficiary’s detail into your Internet Banking for simpler regular transfers. This is a useful feature if you transfer regularly (for example, pay school fees) to the third-party account without entering again details of beneficiary.

Furthermore, The maximum daily limit for transfers to “My Payee” is higher than Non-registered payee which is maximum of 2 billion VND.

## **3. How can I make a transfer to my saved payees?**

We have simplified the transfers for your saved payees. Right after selecting the source account for the transfer, just select "Your accounts or someone you've paid before" option so you can have a full list of the saved payees.

## **4. Can I still make transfers to and from any of my accounts?**

You can still make transfers to most of your Internet Banking accounts. It has now been simplified with which transferring through your own accounts (both domestic and international) would have the same experience as transferring to your saved payees or beneficiaries.

## **5. I could no longer see Global View in the Accounts page. How can I make transfers to my own international accounts this time?**

We have made the transfer of money experience more simplified by incorporating the transfer to you own international accounts through the same way as transferring with your domestic accounts and saved payees.

Just click on "Pay and Transfer" in the Quick Links portion of your Accounts page and after you have selected your source account, select "Your accounts or someone you've paid before" then you will be able to see your own international account as one of the beneficiary accounts to select from.

## **6. How can I make a transfer with a new account?**

You can still make a transfer to a new bank account via the new payment transfer selection feature. After selecting the source account for the transfer, just select the option "New payment to a person" and you'll be directed to the next screen asking for the relevant information for your new payee account. Just remember to add this account to your payees so you won't have to do the whole process of entering its details all over again.

## **7. How do I know what beneficiary-specific information I need to input into my security device?**

Please follow the on-screen instructions on the security code input page on HSBC online banking to input the correct information into your security device and generate the required security code.

More examples on inputting beneficiary’s account number

Scenario: Beneficiary account number/bill reference number with 8 or more digits

Input instructions: Use the last 8 digits of your beneficiary account number/bill reference number.

Example	Input
123-456-789	23456789
55500066777	00066777

Scenario: Beneficiary account number/bill reference number less than 8 digits

Input instructions: Add zeros in front of your beneficiary account number/bill reference number to form a total of 8 digits.

Example	Input
123456	00123456
0708	00000708

Scenario: Beneficiary account number/bill reference number comprising letters and 8 or more digits

Input instructions: Omitting non-numeric characters and spaces, enter the last 8 digits of your beneficiary account number/bill reference number into your security device.

Example	Input
123A4567BC89D	23456789
AB11-200CD777	11200777
333Y 44W 5555	33445555

Scenario: Beneficiary account number/bill reference number comprising letters and less than 8 digits

Input instructions: Omitting non-numeric characters and spaces, add zeros in front of your beneficiary account number/bill reference number to form a total of 8 digits and enter into your security device.

Example	Input
123A	00000123
AB11-2	00000112
3Y 4W	00000034

## **8. What should I do if I have entered a wrong number into my security device during the authorization process?**

If you have entered a wrong number into your security device, press the green button to backspace and delete your last entry. To clear your entire entry, press and hold the same green button.

## **9. What should I do if the security code I have input on HSB C online banking is not accepted?**

- Please ensure the security code you have input matches the security code displayed on your security device.
- If the security code matches the security code on your device, the beneficiary-specific information entered previously may be incorrect.
- Please follow the on-screen instructions and repeat the process to generate a security code.

If the security code is still not accepted you may call our Contact Center ([84 28\) 37 247 247](tel:842837247247) for assistance.

## **10. What if my computer crashes or I'm disconnected from the internet in mid-transaction during Personal Internet Banking?**

Once you are back online check your account balances and transaction history. If you think there's a problem, call our Contact Center ([84 28\) 37 247 247](tel:842837247247) for assistance.

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## **11. I can't find the bank I would want to transfer money to from the bank list. What should I do?**

When searching for a bank in the Bank Search feature upon doing a money transfer, you should search the complete name of the bank or the bank's SWIFT code.

If in case you're still not able to, you may call our Contact Center hotlines for further assistance.

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