



Alternative Banking Channels

Business Internet Banking

Balance and Transaction Reporting

All deposit accounts you designate will be accessible through Business Internet Banking. Get detailed information on your accounts and view your latest account balances and transaction history.

Transfers

Transfer funds between your company's accounts within HSBC Philippines, or just as easily to third party accounts in other local banks and abroad. You can also request a cashier's order or demand draft, issue standing instructions for regular transfers to other accounts within HSBC Philippines, and create transfer templates to easily repeat transaction instructions with minimal changes.

Inquiries

Get indicative foreign exchange rates and time deposit rates.

Mail Options

Send and receive messages to and from HSBC using the secure mail option. It's your constant direct line to the world's local bank.

Pay Bills

Pay local bills to various service providers. Funds will be remitted to the service provider on the next working day of the payment instructions. Please note this function is not available to delegates with an access level of "Inquiry only". Speak to the Commercial Banking Relationship Team about access level status on **(02) 85-878 for local calls** and **+(63) (2) 85-87800 for international calls**.

New Features

Our Internet Banking site has been revamped to provide you with a superior online banking experience. The new layout and design makes it easier for you to navigate through the products and services. New features include an Autopay function to make bulk payments to other accounts in HSBC, as well as improved security functionality to ensure high value transactions require authorization from two pre-authorized users before completion.

Other Features

You can easily order checkbooks and statements of accounts online. You can also conveniently update your company's contact details. For further information on bank services available through Business Internet Banking, please visit our website at www.hsbc.com.ph. From the online@hsbc log-on page, click on the FAQ button. To view our Disclaimer and Internet Privacy Statement, please click on the Privacy and Security link.

Security

Business Internet Banking uses what may be considered the latest and most secure technology available. A 128-bit encryption code protects all bank transfers and on-line bank instructions. While all delegates will be provided with their Business Internet Banking Username, they can choose their individual Personal Internet Banking Password (6-8 characters).



You are also given a special Security Device that generates a unique, single-use 6-digit access code every time you wish to bank online. This serves as added protection for your account, and ensures your online transactions enjoy a higher level of security. We maintain strict security standards and procedures to prevent unauthorized access to information about your accounts.

Business Telephone Banking

With Business Telephone Banking, you have 24-hour access to your accounts either working at home or in the office. This convenient, fast, and secure service allows you to perform the following transactions in a matter of minutes:

- Check your company's savings and current account balances
- Inquire about recent transactions
- Inquire about foreign exchange and deposit rates
- Make automated transfers between your business accounts
- Request statements
- Make check status inquiries
- Request a checkbook
- Change or request for your Business Telephone Banking PIN

Outside of regular office hours, our Commercial Banking Relationship Team is complemented by an automated and intuitive customer service system.

SMS Banking - Text Alerts

Text Alerts is an innovative SMS banking service designed to help you track your company's accounts wherever you may be through your mobile phone. Not only can you avail of regular balance updates, but every time a transaction takes place in your account - for example, a payment is received or a withdrawal is made - your designated recipient may immediately be notified via text message. There are three types of alerts that will help you manage your accounts more efficiently:

Deposit/Credit Alert

Waiting for a payment from your customer overseas? Keeping track of daily deposits from your different outlets? Deposit Alerts will let you know whenever you receive funds into your account.

Withdrawal/Debit Alert

Confirm check payments from your suppliers and be aware of ATM withdrawals made from your accounts through Withdrawal Alerts.

Account Balance Alert

Receive a balance alert at the start of the work day together with the last three transactions on your account. The above text alerts can be customized to trigger upon your own choice of transaction threshold.

Note: This service is subject to an applicable fee, however, the BusinessPro account allows you to avail of a predefined number of the free daily text alerts. Additionally, fees may be waived during promotional periods, specific to new business accounts.



Fax Banking Services

We strive to make your business finances convenient and hassle-free. That's why we have created fax banking, which is a dedicated hotline for receiving your written instructions. With this service, you always have the option of faxing your instructions and requests for us to act upon them immediately (subject to you providing us a set-up Letter of Indemnity).

Fax Banking includes:

- Payment and Transfer Instructions
- Standing Instructions
- Request for Statements
- Special Instructions
- Requests for Bank Certification

*Note: Some products and services contained herein may not be available as of printing date. Please contact our Commercial Banking Relationship Team at **(02) 85-878** for local calls and **+(63) (2) 85-87800** for international calls to confirm service availability.*

Business ATM Services

Access over 1,000,000 Atms around the world via the PLUS network and over 7,000 HSBC and HSBC Savings Bank, ExpressNet, MegaLink and BancNet ATMs nationwide.