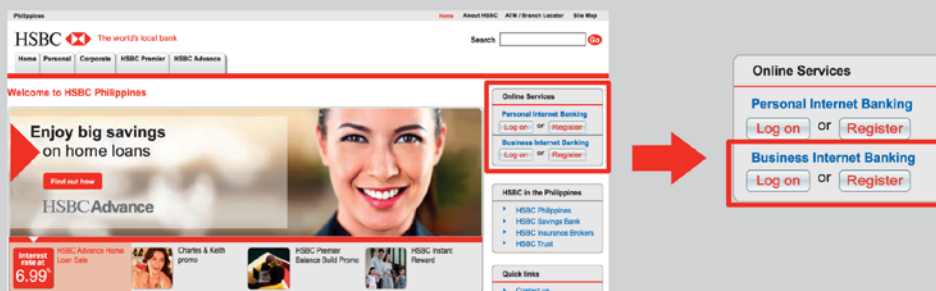


Getting Started Online

A quick guide in setting up Business Internet Banking

Registration and First-Time Log on

1. Make sure you have the Electronic Banking Number (EBN), Personal Identification Number (PIN) and Security Device provided to you by HSBC.
2. Log onto www.hsbc.com.ph
3. Registration
 - Have your EBN and PIN ready.
 - Click on **Register** under Business Internet Banking (BIB).
 - Follow the onscreen instructions to register your BIB access.

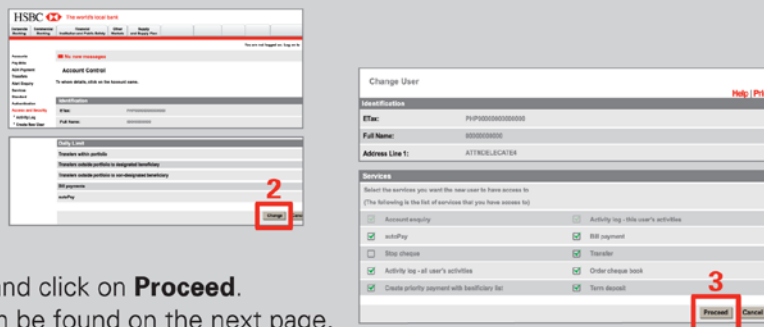


4. First-Time Log On
 - Have your Security Device ready.
 - Click on **Log on** under Business Internet Banking.
 - Use the User Name and Password that you created during registration.
 - Follow the on-screen instructions to activate your Security Device.

Setting Up Your Fund Transfer Capability

Your BIB access is initially set to "Input and inquiry only". You will only be able to set up fund transfer capabilities within three (3) working days after we receive correct acknowledgement of your receipt of your EBN, BIB-PIN and Security Device. **However, before you can complete transactions in BIB, you need to define your transaction limits.** This function is only available to **PRIMARY USERS**.

1. On the BIB menu, click **Access and Security** and then **View/Change/Delete User**. Select your User name from the list.
2. Scroll to the bottom of the page and click on **Change** to edit your settings.



3. Scroll to the bottom of the page again and click on **Proceed**.
Settings for Daily Transaction Limits can be found on the next page.

Setting Up Your Fund Transfer Capability (cont'd)

- Under **Signature Group**, select either "A" or "B", according to the company's signing arrangement. This step gives you authority to complete BIB transactions.
- Under **Daily Limit**, enter the maximum amounts that you are authorized to transact.
- Click on **Proceed** to save your new settings. You will be asked to confirm and authenticate the changes made.

Setting up Transaction Controls for Your Account

In order to perform transactions on your accounts in BIB, you need to define the limits that will apply to each of these accounts. This function is only available to **PRIMARY USERS**.

- Under **Access and Security**, click on **Account Control Setup and Change**. Select the account whose limits you would like to set.

- In the section named **All Transaction Amount up to (PHP)**, enter the maximum allowed transfer amount. You may provide transaction authorization for two Signature Groups (A and B) according to your signing arrangement.
- Click on **Proceed** to save your new settings. You will be asked to confirm and authenticate the changes made.

- You can now begin transacting using HSBC's Business Internet Banking.