



Digital Banking Frequently Asked Questions

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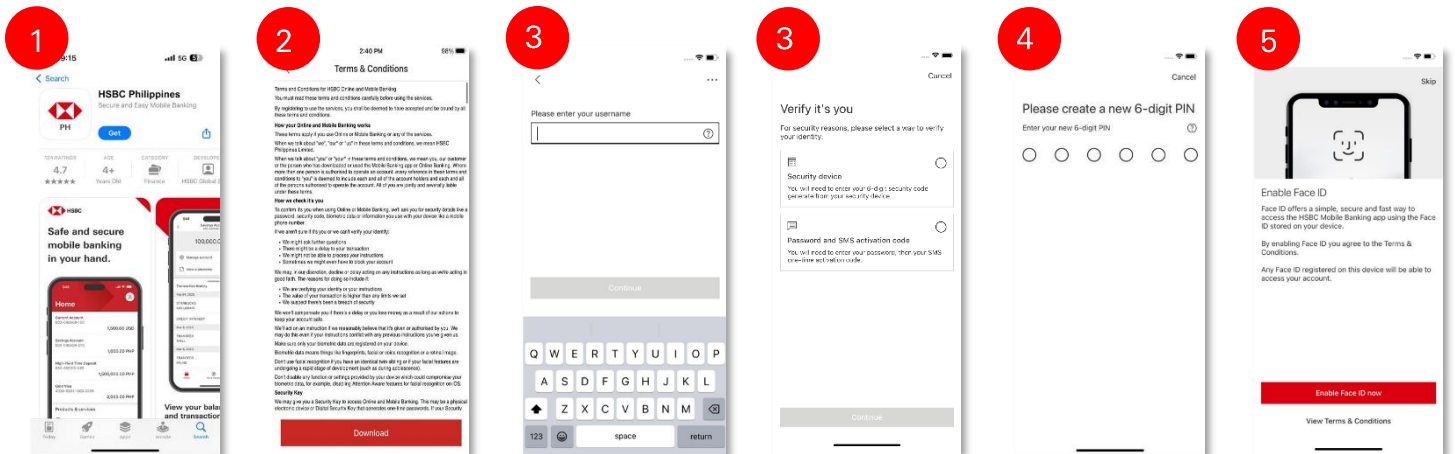
[Move Money](#)

[Chat](#)

I'm a registered customer. How do I set up my mobile device for the HSBC Philippines app?

For registered customers, follow these simple steps:

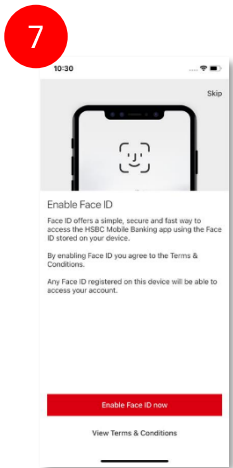
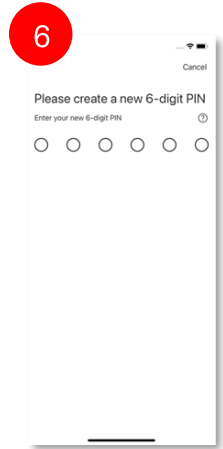
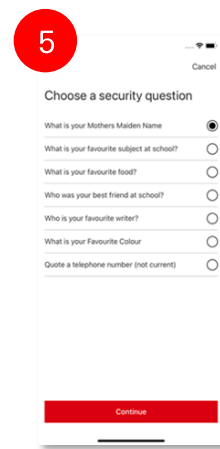
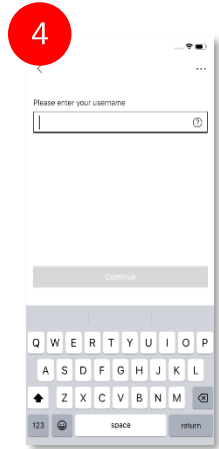
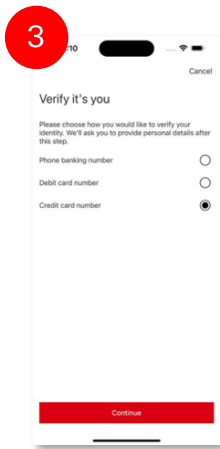
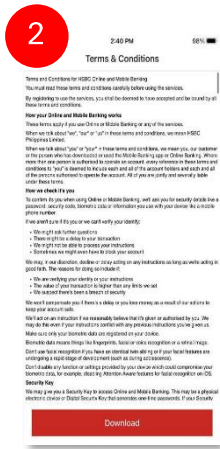
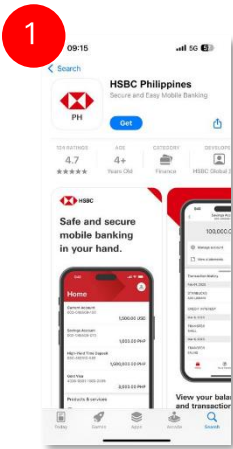
1. Download the HSBC Philippines app and install on your mobile device.
2. Read and accept the terms and conditions.
3. Log on using your existing credentials (Username, Physical Secure Key or Password + SMS OTP)
4. Create a 6 digital mobile PIN.
5. Set up biometrics (optional) and proceed to log on to the app.



I'm new to Digital Banking. How do I register?

To register for digital banking, you'll need to download the HSBC Philippines app and complete the registration.

1. Download the HSBC Philippines app and install on your mobile device.
2. Read and accept the terms and conditions.
3. Using either your HSBC Credit Card, Debit Card, or Phone Banking, verify your identity.
4. Create your Log on credentials by following the on screen prompts.
5. Select your security question and create your answer.
6. Create your mobile PIN.
7. Set up biometrics (optional) and proceed to log on to the app



General Security Key Updates

What happens to my existing physical secure key when I logon to the new HSBC Philippines app?

Once you log into the new app, your physical Secure Key will be automatically deactivated. It is safe to dispose or recycle it. The new Digital Secure Key in the app will replace it for all multifactor authentication requirements on browser based Online Banking.

Can I use both the physical and Digital Secure Key?

No, the physical Secure Key is permanently deactivated once the Digital Secure Key is activated.

Can I continue using my physical Secure Key?

For your security, we highly encourage our customers to switch to the Digital Secure Key by downloading the HSBC Philippines app.

Customers need to confirm that they are using a trusted browser to access the full services of Online Banking.

If I have concerns/feedback about the HSBC Philippines app, who can I talk to?

Please Chat with us through www.hsbc.com.ph.

Mobile Banking

Set up, Log on, & Authentication

How do I set up my log on details?

Non-Registered Customers

To set up your account details on the app, you'll need to download the HSBC Philippines app and complete the registration. You can use either your:

HSBC Debit Card + PIN

HSBC Credit Card + personal details

HSBC Phone Banking number + PIN

You'll be asked to create your log on and security credentials. Enable biometrics for easier access and proceed to log on.

Registered Customers

To set up your access on a new device, you'll need to download the HSBC Philippines app. Log on using your Username and verify your identity by following the on-screen prompt. Create your mobile PIN and enable biometrics for easier access.

How do I log on to HSBC Philippines app?

The app remembers your username after the initial set up. You can use your mobile device's biometrics or input your mobile PIN.

Can I use the app on multiple devices?

No. The app can only be provisioned on one mobile device. To switch devices, you will need to go to Profile > Security > Manage Security and then tap on Delete. You can proceed to tap Remove and log off to confirm removing the current device.

Features

Which banking services are available using HSBC Philippines app?

The following services are available through HSBC Philippines app:

- View all your HSBC accounts (deposit, credit card, loans, investments) and transaction details
- View your transactions history
- Download the eStatements
- Pay your bills
- Transfer money between your HSBC accounts, to other 3rd party HSBC and Non-HSBC accounts (for existing Premier or Personal Banking customers)
- Global View and Global Transfer (for existing Premier or Personal Banking customers)
- Open a new Term Deposit or Savings account (for existing Premier or Personal Banking customers)

- Manage your future dated transfers and payments.
- Receive secure messages
- Decrease your transfer limit
- Manage your profile -Device management, enable biometric and Change mobile PIN
- Add nicknames to your deposit and loan accounts.

Where do I find eStatements?

From the homepage, select an account that you'd wish to view. Then tap on View statements button. You'll be able to download and view a PDF copy of up to 12 months' worth of eStatements. From your device's download folders, open the PDF using a PDF reader or a web browser.

I can only see a few months' worth of eStatements. How do I get the rest of the 12 months?

There are a few reasons why you won't see statements.

- 1) Credit card number was changed, due to either lost/stolen card.
- 2) You have a new account that is less than a year old.
- 3) You're account part of the January 2025 bank statement upgrade from 3 to 12 months, and you'll gradually get more statements available from the date of upgrade.

In any case, feel free to chat with us to request for available copies of your statement to be sent to you via email.

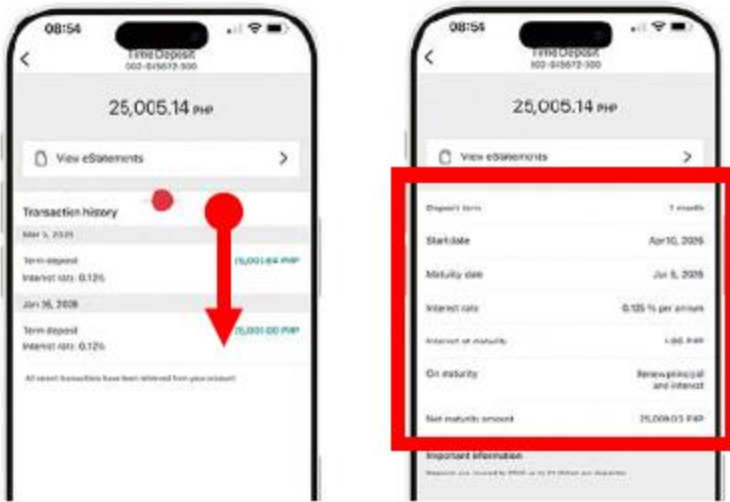
Can I use the HSBC Philippines app abroad?

Yes. You can use the mobile banking app anywhere you have an internet connection on your mobile device and in HSBC countries/regions where regulations allow. You may incur roaming data charges while you're using it abroad, though. Please check with your service provider for data charges that may apply.

How do I view my Account Details?

Get easy access to your account details with just a few simple steps:

1. From the app's home screen, tap on an account.
2. Swipe down the Transaction history section to view your account details.



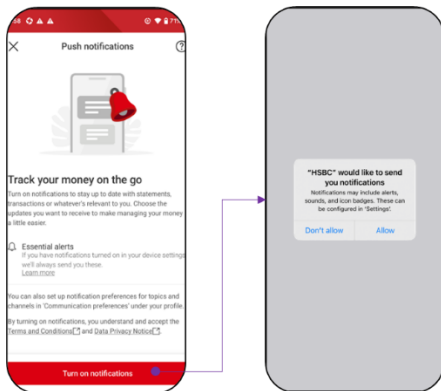
Push Notifications

What are push notifications?

Push notifications are a feature in the HSBC Philippines app that allows us to send timely updates and alerts directly to your device – even when you are not actively using the app. They help you stay informed about important account activities, services, and updates in real time.

How do I enable push notifications?

1. Log on to the app - you'll see a screenasking you to turn on push notifications.
2. Tap the button 'Turn on notifications'. A pop-up will appear to get your confirmation.
3. Tap 'Allow' to enable push notifications.



Why haven't I received any push notifications yet?

You may not receive notifications if:

- Push notifications have not been enabled in the app
- Notification permission is turned off on your device
- You have not selected any notification preferences
- Notifications have not yet been triggered for your account

We recommend checking your notification settings to ensure everything is enabled.

Where can I see my push notifications

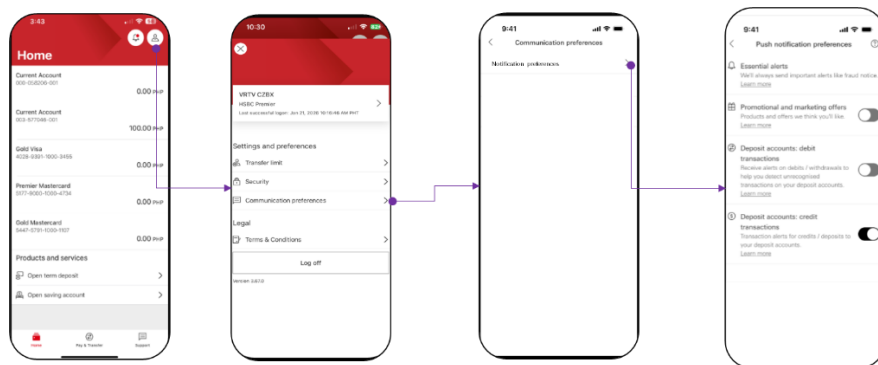
Once enabled, your push notifications can be viewed in the Notification Centre within the HSBC Philippines app. The Notification Centre shows your recent notifications in one place for easy reference.

How do I manage my push notification preferences?

You can choose what types of notifications you receive:

1. Go to Push Notification Preferences in the app settings
2. Select the notification categories you want to receive
3. Your changes will take effect immediately

This allows you to stay in control of your notification experience.



Can I turn off push notifications if I don't want them?

Yes. You can turn off push notifications at any time by:

- Updating your preferences in the app, or
- Disabling notifications for the HSBC Philippines app in your device settings

You can turn them back on again whenever you like.

Why am I receiving some notifications but not others?

This may be because:

- Only certain notification categories are enabled
- Some notifications are essential and cannot be turned off

You can review and update your notification preferences in the app at any time.

What if I don't get a notification when I should?

Push notification alerts may not be available if:

- You're in certain countries or regions
- Your Wi-Fi or mobile data is switched off
- You haven't enabled data roaming when travelling overseas

We're not liable for any loss, cost or damage of any kind incurred or suffered by you as a result of any interruption, delay or failure (whether total or partial) in providing push notification alerts to you, to the extent that it's attributable to any cause or circumstance that is beyond our reasonable control.

Transactions and Payments

Who can I make payments to?

You can use the HSBC Philippines app to make transfers between your own HSBC accounts, move money to existing payees and pay bills to over [50 payee companies](#).

What type of fund transfers can I make?

You can transfer to your own accounts and to third party accounts, within or outside HSBC, both locally and internationally. The app also has HSBC Global Transfer for accounts that are pre-linked to Global View. See our [Digital Starter Kit](#) for more details.

Are the account balances on the app correct? The app says I have money, but I can't withdraw any.

The app can be used at any time and will always show up-to-date account information. There will be occasions when there will be a difference between the balance of your account and the available balance. This may be due to, for example, a payment having not yet cleared. You may check this information on the "total hold" field of the account summary screen.

Can I adjust my transfer limits?

Through the HSBC Philippines app, you can decrease your transfer limit. To decrease your limit, from the home page, tap the Profile (person) icon, then tap Transfer limit. Input a lower amount and tap Change limit to complete the decrease. For an increase in transfer limit, log on to HSBC Online Banking and chat with us, or give us a [call through our hotline](#).

Fees and charges

Are there any fees to download or use the HSBC Philippines app?

There are no fees to download or use the HSBC Philippines app. Data charges from your mobile service provider may apply. To confirm these charges, please contact your internet or mobile service provider. HSBC is not responsible for these charges.

Can I see my bank or credit card charges through the app?

Charges that have already been posted will be shown as transactions on your eStatements. Just log on to see details of monthly charges, fees and interest that will be deducted from your account.

Security & Troubleshooting

I am not able to set up more than 1 mobile device (incl. Android and iOS). Why?

To provide safer mobile banking services, we improved the security against online fraud/scam. You will not be able to set up more than 1 mobile device (incl. Android and iOS) to access the HSBC Philippines app.

If you decide to set up HSBC Philippines app on a new device, it is important that you first log on HSBC Philippines app on your old device to delink the app. If there is any problem, please contact us.

Is it safe to use my mobile phone or tablet for banking?

HSBC Philippines app is as safe as accessing online banking through a computer and it implements the same security measures as online banking. They are:

- Encryption. Secure Sockets Layer (SSL) Encryption technology is used within your mobile banking session to encrypt your personal information. At HSBC, we use 128-bit SSL Encryption, which is accepted as the industry standard level.
- Session time-out. If you forget to log off, or your mobile remains inactive for a period of time during a session, then our systems automatically log you off.
- Your money is protected as long as you observe HSBC's Online & Mobile Banking terms and conditions, including maintaining the security of your access codes and passwords.

Where can I find HSBC's Online & Mobile Banking Terms and Conditions?

The Terms & Conditions for HSBC Online & Mobile Banking can be found on our website by going to Forms and documents > Online & Mobile Banking > Terms & Conditions. Click [here](#) to view the Terms & Conditions.

Is the Digital Secure Key safer than the physical one?

Both the physical & Digital Secure Key are safe and uses industry standard banking encryption. The main difference is that the digital version can receive regular updates as the HSBC Philippines app is updated. Plus, the Digital Secure Key is intuitively easier to use, even for non-tech savvy customers. Click [here](#) to know more about online security.

What if I am not receiving SMS OTP or Activation Codes?

Ensure your registered mobile number is correct and has network coverage. You may request for another OTP after 60 seconds.

What if I lose my mobile device?

HSBC online banking provides a high level of security whether you log on using a desktop computer or a mobile device. However, as always, it is your responsibility to take all reasonable precautions to prevent the fraudulent use of your security information.

If your mobile device is lost or stolen, or you feel your log on credentials may have been compromised, [call us](#) as soon as you can to let us know.

We recommend that you contact your service provider and report National Telecommunications Commission (NTC) to have your sim/device deactivated.

Can I use a public network Wi-Fi or hotspots to access HSBC Philippines app?

For your protection, use only trusted, secure networks. Public networks are often unsecured, making it easy for hackers to intercept sensitive financial information like log on credentials and account details when you access your account. If you must access financial data while you are out and about, consider using your personal mobile data.

I keep getting logged out of mobile banking. What's happening?

You may be trying to log on to online banking at the same time. You can't have two sessions open at once, and since online banking and mobile banking use the same log on details, one session will log itself out for security.

Will the app keep running if I forget to log off?

Your mobile banking session will time out automatically after a period of inactivity. Unlike online banking there won't be a pop-up message advising that it will time out.

Can I exit mobile banking by closing the app or switching off my mobile phone?

Closing the app or switching off your mobile phone may not close the HSBC Philippines app session properly. We strongly recommend you click 'Logout' to properly close your mobile banking session.

What happens to my banking session if I answer a call or SMS while using mobile banking?

What about if my phone locks from inactivity?

If a device supports multitasking (running multiple applications at one time), your banking session may stay logged on. On some devices, however, mobile banking may time out. If you were in the middle of a transaction, please verify if your transaction was completed through the transaction history.

For security reasons, the mobile banking session will become inactive after 15 minutes of being idle.

It's taking a long time to load when I access the app. Is there a problem with your service?

The service has been tested, and the pages are built for quick loading. To counter the problem of having to download a large amount of content as seen on our online banking site, HSBC

Philippines app operates by sending a comparatively small amount of information at a time to ensure the quickest possible mobile experience.

If mobile banking seems to be slow, please make sure you're still connected to the internet through Wi-Fi or mobile network.

What do I do if I forgot my password or get locked out?

You'll need to reset it through online banking. Go to the online banking log on screen and select the 'forgotten password' link.

Alternatively, you can [contact us](#).

What is the available type of biometric authentication for Android users?

Android users can use Fingerprint scanning technology to log on and authorize transactions for mobile banking.

What is the available type of biometric authentication for iPhone users?

iPhone users can use Facial recognition technology to log on and authorize transactions for mobile banking.

How can I enable biometric authentication?

During registration or your initial set up, the HSBC Philippines app will prompt you to enable biometrics. Go to Profile > Security > Manage Security and look if there's a biometrics field with a toggle switch for enable/disable. For devices that do not show this field, it means that the phone's security level doesn't meet the requirements set by the app and biometrics can't be enabled on this device. User will always have to use mobile PIN.

What if my biometrics doesn't work?

Use your mobile PIN instead. Ensure that your device's biometric settings are enabled. If problems continue:

1. Go to Profile > Security > Manage Security and then tap on Delete.
2. Uninstall and reinstall the app.
3. Set up your device and ensure that biometric settings are enabled.

Why devices need to strengthen with new safety measure?

We've seen a rise in malware fraud cases. They happen when fraudsters direct victims to download and install malicious apps on their device. This then gives them access to the victims' devices to allow them to conduct unauthorized transactions. Our new safety measure can help protect you from such malware.

What are the new safety measures to prevent malware intrusions?

If we detect potential risks on your device, HSBC Philippines app will display a warning message and we'll suspend your access to the HSBC Philippines app from this device for your protection.

With this safety measure, under what conditions will my access to HSBC Philippines app be suspended?

- installed apps from sources other than your phone's official app stores; and granted certain permissions for these apps, such as screen sharing or accessibility setting, etc.
- installed potentially security-risk keyboard and switch to your phone's default keyboard.
- Launch HSBC Philippines app in the Virtual Space App.

When I try to log on to the HSBC Philippines app, an alert message is shown and my access to the app has been suspended. What should I do?

To restore access and continue to use our app as usual, you must turn off the accessibility permission for the listed apps, switch to your phone's default keyboard, do not launch HSBC Philippines app in the Virtual Space App, or simply uninstall them.

Should I delete these untrusted apps?

To better protect your device security, we suggest that you turn off accessibility permissions for the affected apps in your device settings, do not launch HSBC Philippines app in the Virtual Space App and uninstall unnecessary apps. We encourage you to download apps from official app stores only.

If my access to HSBC Philippines app is suspended, please follow the steps below to restore access:

- turn off accessibility for any apps installed from sources other than your phone's official app stores.
- switch to your phone's default keyboard.
- do not launch HSBC Philippines app in the Virtual Space App, only in the home screen of your device.
- or uninstall the listed apps.

The steps for turning off accessibility settings vary slightly depending on the phone brand and its operating system. Here are the operation steps of some popular phone models for reference only.

- Apple: Settings > Delete the app
- Samsung : Settings > Accessibility > Installed apps > Select the potentially affected apps > Turn off accessibility for those apps
- Huawei : Settings > Accessibility features > Accessibility > Installed services > Select the potentially affected apps > Turn off accessibility for those apps
- Xiaomi : Settings > Additional settings > Accessibility > Downloaded apps > Select the potentially affected apps > Turn off accessibility for those apps
- Google Pixel : Settings > Accessibility > Downloaded Apps > Turn off accessibility for those apps
- OPPO : Settings > Accessibility > Additional settings > Accessibility > Under 'Downloaded apps', select the potentially affected apps > Turn off accessibility for those apps
- VIVO : Settings > Shortcuts & Accessibility > Accessibility > Select the potentially affected apps > Turn off accessibility for those apps

- Honor : Settings > Accessibility features > Accessibility > Select the potentially affected apps > Turn off accessibility for those apps
- Sony : Settings > Accessibility > Select the potentially affected apps > Turn off accessibility for those apps

I've already turned off the accessibility permission for those potentially affected apps, why am I still seeing the alert page 'Your device is at risk'?

Please close the HSBC Philippines app and relaunch it. You'll be able to restore access and continue using our app as usual if the listed apps' accessibility permissions have been turned off and/or if the listed apps have been uninstalled.

Which app stores are regarded as official app stores?

The official app stores include:

- Apple App Store
- Google Play Store

Why the listed apps with accessibility permission turned on will put my device at risk?

We understand that accessibility services might be useful to some of our customers as it can enhance the user interface. However, it will also require granting extensive permissions to apps (for example, the ability to read the text on the screen or the ability to record characters typed using the keyboard). If used improperly, this could be exploited to record confidential data (like your mobile banking log on credentials) leading to the leakage of your critical account information.

How can users protect themselves from malware?

- Please be cautious if you receive special offers that require you to download an app or click on a link as this could be a scam. These links or apps may contain malware that can take over your phone.
 - Stay vigilant for special offers promoted on social media or received message
 - Avoid opening suspicious links or downloading apps that are not from verified developers or trusted channels
 - Download and install apps from trusted and verified channels such as the Apple App Store or Google Play Store
 - Never grant full control of your device to any third party or share screen unless you're absolutely certain of the source's trustworthiness
- Review permissions for access carefully and refrain from entering your account information, passwords or any other personal information into such apps or links.

Device Compatibility

What mobile devices and operating system (OS) does HSBC Philippines app support?

Always update your Operating System (OS) for optimal performance. The app supports a minimum of:

- iPhone, iPad and iPod Touch with iOS version 15.0 or above
- Mobile handsets with Android OS version 11.0 or above
- Android tablets with Android OS version 11.0 or above and a display screen size of 7" or larger

Please refer to future announcement of changes to minimum supported OS [here](#).

Digital Secure Key

What is a Digital Secure Key?

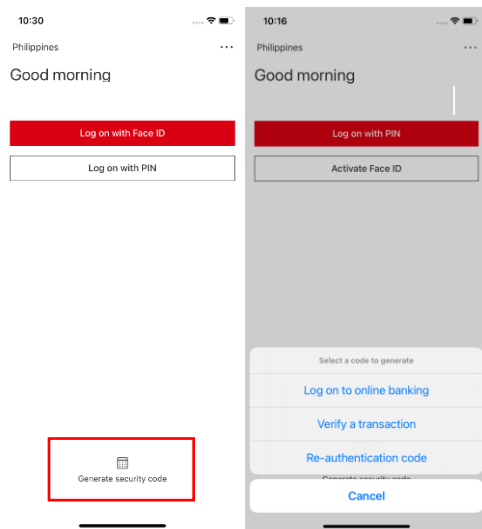
The Digital Secure Key is a safe and convenient way to generate security codes on the HSBC Philippines app. You can log on and approve transactions without needing your physical Secure Key.

How do I use a Digital Secure Key?

To use the Digital Secure Key, all you need to do is to download the HSBC Philippines app, set up your device, and you're good to go.

How do you access the Digital Secure Key?

To access your Digital Secure Key, you need to log off by clicking Profile > Log off. Once logged off, you can click the 'Generate security code' found at the bottom section of the screen.



Why should you choose the Digital Secure Key for your banking needs?

- **Safe & secure:** With your Digital Secure Key available on your smartphone, access to your accounts and banking transactions is limited only to you, protected by the added security of biometric authentication or your mobile PIN.
- **Always by your side:** As long as you've got your mobile phone with you, your Digital Secure Key is accessible on the HSBC Philippines app. You don't need to worry about always keeping track of where your physical Secure Key is.
- **Fast and reliable:** Just a few taps is all it takes to activate your Digital Secure Key on your HSBC Philippines app.

What are the different security codes generated from a Digital Secure Key?

The Digital Secure Key generates 3 types of temporary codes used for in Online Banking for can different purposes.

- 1) **Log on code:** The Digital Secure Key generates a code you can use to log on to Online Banking.
- 2) **Transaction Verification Code:** Using Online Banking for first time payments to a third party requires additional security to verify a transaction. You'll need to add the last four digits of the account number you are transferring to, prior to generating a code.
- 3) **Re-authentication:** To update your personal details through Online Banking, you'll need to generate a re-authentication code.

Does Digital Secure Key work offline?

Yes, the Digital Secure Key works offline. Even if you don't have a signal, you'll still be able to generate a security code by pressing the 'Generate security code' button from the log on screen of the HSBC Philippines app.

Online Banking

What is a trusted browser?

A trusted browser refers to a web browser that is considered secure, reliable, and safe for use. It typically has features and practices in place to protect users' privacy, data, and online activities. Trusted browsers are regularly updated to address security vulnerabilities, support modern web standards, and provide a safe browsing experience.

Why do I need to verify that the browser I'm using is 'trusted'?

To protect your online activities, personal and financial data from cyber threats, access Online Banking only through your trusted browser downloaded from official developer sources. When prompted for a trusted browser, choosing 'yes' will no longer require you to verify again your browser the next time you log on to the same browser.

It is recommended that you choose 'No' if you're using a public computer.

I've logged on using the same browser before, so why am I being asked to verify it again?

Some major changes to your device or browser could have taken place between your previous log on and your current one, such as a software version update. You are required to verify your browser again for security reasons.

How do I log on to online banking?

Logging on to online banking is easy and secure. Each time you log on you will be asked for:

- Your username, and
- Your password + SMS OTP, or
- Your log on code from Digital Secure Key

How do I view my account details and transaction history?

On the Homepage, you'll see a list of all your accounts in this specific order:

1. Current Account
2. Savings Account
3. Time Deposit
4. Credit Card
5. Loans/Mortgage
6. Other,

where you'll be able to see the balance for each account. To view your account details, click on the account name. You'll be redirected to an individual page where you'll find all your transactions for that account.

Can I download and print my transaction history?

Yes. Scroll down to the bottom of the Account Details page, you'll find the 'Download' and 'Print' button. Your download file will include transactions that are currently displayed on your screen. If you can't find the information you're looking for, refine your search using the Search and Filter function. You may download transaction history in QFX or CSV file format. These file formats can then be used with your chosen personal finance software tool such as Quicken or generic spreadsheet software, such as Microsoft Excel.

What are the options available when I click on the menu button (3 dots button) on the account list?

| | Current Account | Savings Account | Term Deposit Account | Credit Card Account | Loan Account |
|-----------------------------|-----------------|-----------------|----------------------|---------------------|----------------------------------|
| Manage payees | ✓ | ✓ | - | - | Not available on the menu button |
| Pay and transfer | ✓ | ✓ | - | ✓ | Not available on the menu button |
| Place time deposit | - | - | ✓ | - | Not available on the menu button |
| Update maturity instruction | - | - | ✓ | - | Not available on the menu button |
| View statements | ✓ | ✓ | ✓ | ✓ | Not available on the menu button |

What can I do with the Pay and Manage button on the Account Details page?

After you click on the Pay and Manage button on the Account Details page, an account task menu will be displayed with account tasks options which vary with the type of account selected as follows:

| | Current Account | Savings Account | Term Deposit Account | Mortgage / Loan Account | Credit Card Account |
|------------------------------|-----------------|-----------------|----------------------|-------------------------|---------------------|
| Bill payment history | ✓ | ✓ | ✓ | ✓ | ✓ |
| Communications preferences | ✓ | ✓ | ✓ | - | - |
| Manage future dated requests | ✓ | ✓ | - | - | - |
| Manage payees | ✓ | ✓ | - | - | - |
| Online banking limits | ✓ | ✓ | - | - | - |
| Open term deposit | ✓ | ✓ | - | - | - |
| Order chequebook | ✓ | - | - | - | - |
| Pay & transfer | ✓ | ✓ | - | - | ✓ |
| Query transaction | ✓ | ✓ | ✓ | ✓ | ✓ |
| Rename accounts | ✓ | ✓ | - | - | - |
| Report lost or stolen card | ✓ | ✓ | - | - | ✓ |
| Request new PIN | ✓ | ✓ | - | - | ✓ |
| Stop a cheque | ✓ | - | - | - | - |
| Terms & Conditions | ✓ | ✓ | ✓ | ✓ | ✓ |
| Update maturity instruction | - | - | ✓ | - | - |
| View Statements | ✓ | ✓ | ✓ | ✓ | ✓ |

How do I search and filter specific transactions?

With the Search and Filter function, you can navigate to transactions within a specified period. Click on Search and Filter button on Account Details page, you'll see the search criteria menu. Then you can input the date range, amount or keyword to search the relevant transaction records. Note that the search period for Current Account, Saving Account, Loans/Mortgage Account, and Credit Card Accounts is up to 12 months. Term Deposit Account is not supported for Search and filter.

I want to print my transaction details, why aren't all my transactions showing up in the print preview?

If you filtered your transactions before clicking on the print button, you'll only print the transaction details you've filtered out.

To print all your transactions, clear all search filters first before clicking 'Print'.

Can I view the transaction history of my credit card accounts?

Yes. 'Your next statement' will provide you details of unbilled transactions on your card. 'Your previous statement' provides you with the billed transactions as per your last statement.

Can I switch to another account when I'm viewing the account details of a selected account?

Yes. You can click Change account to bring up a list of accounts you hold. The order of account display on this page follows the order of displaying account in Account List page.

Where can I update maturity instructions on the new Online Banking platform?

There are 2 entry points for updating maturity instructions in the new Homepage:

1. Find Time Deposit Account from account list, click on the menu button (Account task menu)
2. Click on the Time Deposit Account from account list, after landing on the Account details page, click on the "Pay & manage" menu

After clicking "Update maturity instruction", it will direct you to the account dashboard. You'll need to select your Time Deposit account from "My accounts" list.

After your account details is shown on the right, please click on "Manage" button and select "Update maturity instructions" from the list. You'll be directed to "Edit maturity instructions" page and from here you can edit instructions as usual.

Where can I apply for new Term Deposit?

Download the HSBC Philippines app and from the landing screen, you can apply for a new Term Deposit.

How can I request new PIN on the new Online Banking platform?

Please chat with us or call our hotline.

Why does the padlock icon appear on some features and tasks?

To access the full suite of features in the new platform seamlessly, we recommend to log on using your Secure Key.

If you log on without the Secure Key and just your memorable answer + password, some features will be locked. You can still use the rest of the features, and if you wish to unlock all the features you'll simply need to log out, then re-log on using your Secure Key.

I'm on the Manage Secure Key page. Why is the page not responding after clicking 'My Accounts' button?

You may have a pending request order for a Secure Key token if you encounter this situation. The Manage Secure Key page lets you activate your Secure Key, so if you have not received yours yet, you can go back to your accounts page by clicking on the HSBC logo at the top left. You'll be redirected back to the main HSBC website and from here, click on "Go back to my accounts" found at the top left.

How can I view foreign exchange rates?

The indicative foreign currency exchange rate information is available when you are moving money using your foreign currency denominated account into another foreign currency or to a peso denominated account. Click on the Currency converter link to access the conversion rate table.

What should I do if I don't recognise a transaction?

The 'Unrecognised transaction' button is displayed next to all transactions. If you see a transaction that you don't recognise, please call us immediately to report it. Alternatively, you may also download the dispute [here](#).

Secure Message

What is Secure Message?

Secure Message is a feature that lets you view e-advice and messages sent by HSBC.

Who can use Secure Message?

Customers who are registered to Online Banking can use this feature.

How can I access Secure Message?

Upon successful log on to Online Banking, customers can access Secure Message by clicking on 1) the message notification under personal greetings; 2) Secure messages under quick links menu; 3) Secure messages under masthead Help & Support tab.

After logging on to mobile banking app, you can access Secure Message by tapping on Support icon, then Secure Message.

Why can't I send a Secure Message?

To improve your overall customer experience, HSBC is adapting emerging digital tools such as Chat, which is focused on engaging conversations for better resolution and faster response time compared to the Secure Message. Chat is accessible via Online Banking.

Can I delete messages?

Yes, you can delete messages (one at a time) that you no longer want to keep in your Inbox. Complete this action by selecting the message and pressing the 'delete' button. Note that messages automatically delete after 30 days.

Do I need to log on using Digital Secure Key in order to view Secure Messages?

No, you don't need to log on with Secure Key to view the inbox messages.

How long will my Inbox items last before it is purged?

Message will be automatically deleted after 30 calendar days.

How do I access my eStatement from the Secure Message page?

The eStatement message you receive every month will give you instructions for accessing eStatements.

You can also view your eStatement this way:

1. From the top navigation bar, hover on Services and click on 'eStatements'.
2. This will take you to the Online Banking View and print statements page.
3. Select the statement date and click download.

Troubleshooting

I forgot my log on details. What can I do?

If you forgot your password, select, 'forgotten password' on the password screen to retrieve it. If you enter your password incorrectly too many times, you'll need to follow the prompts to reset your password.

What if I don't use HSBC Philippines app or HSBC Online Banking for a while?

If you haven't logged on to the HSBC Philippines app or to HSBC Online Banking in 36 consecutive months, your digital access will be tagged as dormant, and you'll need to call the hotline to reactivate it. If you've not log on for 48 consecutive months, your digital access will be deleted, and you will need to re-register to HSBC Philippines app to avail of our digital services again.

Why am I getting a message saying my browser is out of date when I try to log on?

In order to protect you and our systems, some of the older web browser versions will not be able to access HSBC websites. Generally, the latest versions of a browser (like Google Chrome, Apple Safari, etc.) and an operating system family (like Microsoft Windows, MacOS) have the most up-to-date security features.

If you are not using recent browser versions, please upgrade your browser to the latest version via their websites or search online for advice on how to do this.

All my accounts have similar names. How can I tell them apart?

You can assign nicknames to your savings and current accounts, so you can recognise them at a glance. Choose the 'Rename accounts' option in online banking. Changing your account names has no effect on your accounts outside of online banking. The original names will still appear on all your statements.

You can rename your deposit and loans account in the HSBC Philippines app.

1. From the mobile app landing page, Tap on the account that you'd like to rename.
2. Select Manage account then tap on rename account.
3. Input the desired name for this account and tap on save.

How do I view my account details?

Select an account from your accounts list, full account details and transactions will be shown to the right.

To view more details about each account, select Details. To see more functions relating to the account, select Manage.

How do I search for a transaction?

To search for a specific transaction, select the magnifying glass above your account transaction list. Search can only find transactions made in the last 12 months.

How do I view my older transactions and historic statements?

To view your historic statements, select the account from your accounts list, then the 'Manage' menu above your transaction list. Select 'View and print statements' from the drop-down menu.

Why can't I download my statements in a spreadsheet?

Your recent transactions can be downloaded into CSV format through HSBC Online Banking, which allows them to work with other programs such as Microsoft Excel. Select the 'Download' button located beneath your transactions.

Historic statements are available to download as a PDF only through HSBC Philippines app and HSBC Online Banking.

Can I print from online banking?

Yes. Some pages have a print button at the bottom, which creates an easy-to-read version of the page you're viewing. Pages without the print button can still be printed, although the print results may not be optimal.

How do I order a chequebook using online banking?

Yes, you can order a cheque book online for your current/checking accounts.

When you select your checking account, full account details and transactions will be shown on the right. Click the Manage menu, select Order Chequebook. For security reasons, the cheque book will be delivered to your local branch for collection.

eStatements

Where can I get my eStatements?

eStatements are available for download from the HSBC Philippines app or from HSBC Online Banking.

How can I change my statement preferences?

To change the way you receive your eStatements, please follow these steps:

- Log on to HSBC Online Banking
- Click on Communication Preferences
- Change paper to Online. Check that your personal details are correct prior to changing it.

Why can't I view the eStatements of the current month?

Your statements are generated at certain cut-offs every month. If you're not able to view the current month, it could be because it hasn't been generated yet. You can check again at a later date or check your transaction details from the homepage account view.

What format will my downloaded eStatements be in?

All eStatements are in PDF format.

If you're unable to view the PDFs, you may need to update your browser to the latest version or download a PDF reader.

I can't view and download eStatements on my desktop browser/mobile browser. What should I do?

Please disable any pop-up blockers first and then reload the page.

If the problem persists, please try again later or Chat with us.

How do I request for eStatements beyond the available period shown in the HSBC Philippines app or HSBC Online Banking?

You can Chat with us to place a request for statement retrieval. Statements will be sent as a password protected PDF attachment to your email address on record.

To find out more about the applicable fees for bank eStatement retrieval, view our [Easy Guide to Bank Services and Charges](#).

Move Money

What is Move Money?

Move Money is an Online Banking feature for managing all your transfers from your HSBC accounts worldwide.

With Move Money, you can perform the following transactions:

- Transfer money between your own accounts and credit cards, other HSBC accounts and third-party accounts domestically and internationally in local currencies 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, future dated or recurring transfer

How can I enter a new payee's details when making a transfer to another person?

On the Pay & Transfer page, you can enter new payee details by selecting 'New payment to a person'.

How do I make a bill payment?

You can make a bill payment by logging on to Online Banking and following these steps.

- Go to 'Pay and transfer'.
- Select the account you will pay from
- Select "Pay a bill to a company you've paid before" to choose your existing biller or select "New bill payment to a company" to enter details for a new biller
- Input the necessary details required in the next page, and click "Continue"
- Review the payment & details entered
- Click "Confirm" to submit the payment

Is there any minimum amount when making payments or transfers?

For transfers in PHP, you can transfer amounts as low as PHP1.00.

For transfers involving foreign currencies, the minimum amount is the equivalent of PHP180.

Can I print my transfer receipt?

Yes, you can choose to print your transfer receipt by clicking on the "Print" button found on the bottom left hand side of the transaction confirmation screen.

How do I add a payee?

You can add a third party payee by completing a transfer. In the process, tick on the box for 'Add to your payees' to save this payee to your payee list.

You can save a company payee for bill payments in advance. From the quick links menu, click on Manage payees. Click on New Payee button and select company. Complete the details and click on Save payee.

What is the maximum number of payees?

The maximum number of payees is 99. If you exceed this, an error message will prompt you that "Your payee list is full. Please delete one or more of your existing payees before a new payee can be added."

Why am I unable to save payee?

If you've entered a payee name with special character - or ' the payee cannot be saved.

Can I save a payee and not transfer any funds?

For bill payments, you can save a new payee without completing a payment. Refer to ['How do I add a payee?'](#) for the steps.

For transfers to other persons, you must complete a transfer and tick the box 'Add to payees' to add to your payees.

What are existing payees?

These are accounts you have previously saved. You won't need your Security Key when you make transfers to your saved payees, and is especially useful if you need to make payments regularly.

To make a transfer to a saved payee, simply click 'Your domestic payees' or 'Your international payees' when making a Pay and Transfer transaction.

Please note that the amounts quoted in PHP are also applicable to its foreign currency equivalent and the maximum daily transfer limits will apply:

- Bills payment: PHP 500,000
- Transfers to other persons: PHP 3,000,000*
- Transfers within your accounts: PHP 10,000,000

*The default daily limit is PHP 500,000 for newly registered customers. If you need a limit increase, please Chat with us through www.hsbc.com.ph.

What if I accidentally add a new payee that I have saved previously?

Currently, the system will not reject duplicated payees. To avoid confusion, we recommend you to check your existing payees before adding any new ones.

How do I delete previously saved payees?

From the Quick links menu, click on Manage payees. Look for the payee you'd like to delete. Click on the view button to review the details and then click on the trash can icon to delete.

How do I transfer money between my own accounts?

You can transfer money between your own accounts by logging on to Online Banking and following these steps.

- Go to 'Pay and transfer'.
- Select the account you will transfer from
- Select "Your accounts or existing payees"
- In the pop up window, select "Your domestic accounts" if you're transferring within your accounts locally or "Your international accounts" if you're transferring to your HSBC account in another country
- Select the account you wish to make the transfer to and click "Continue"
- Input the necessary details required in the next page, and click "Continue"
- Review the payment & details entered
- Click "Confirm" to submit the payment

Can I transfer funds or pay bills on the weekend/holiday/after banking hours/after cut-off hours?

We will receive your request but some transactions can only be processed during banking hours or on the next banking day.

If your request involves foreign currency exchange, the exchange rate will be applied on the day of your transfer. If you choose to complete this transaction over a weekend or a public holiday when the Foreign Exchange markets are closed, we may impose an additional premium to guarantee the exchange rate of your transaction.

How do I set up a recurring payment?

You can make a recurring payment by logging on to Online Banking and following these steps.

- Go to 'Pay and transfer'.
- Select your desired From & To accounts
- Input the necessary payment details
- Under the 'Recurring' field, tick 'Yes'
- You may then choose your desired Frequency, Start date, Number of transfers and Final transfer amount
- Press 'Continue' and check the details on the 'Verify' page.
- Press 'Confirm' to place your instruction.

Here are some additional reminders for recurring payments:

- The minimum number of transfers is 2
- Choose a start date that's at least a day after you setup this facility

I can't find the bank I want to transfer money to. What should I do?

For local payment, select from the dropdown list of banks. When making an international transfer, search for a bank in the 'Bank search' feature using the full name of the bank or use the bank's SWIFT/Sort/BSB code. If you are unable to locate your bank, please coordinate with your branch of account or Relationship Manager for further assistance.

Are there fees for moving money?

Paying bills and local fund transfers are free of charge. For international transfers, discounted fees will apply. To find out more, view our [Easy Guide to Bank Services and Charges](#).

I transferred funds but it has not been credited yet. How do I get confirmation that the funds have been transferred?

There are designated cut-off and processing times for moving money. Click [here](#) to view the cut-off and processing times for different types of transactions.

If your request is already beyond the prescribed turnaround time, please Chat with us through www.hsbc.com.ph, or call the HSBC Contact Centre, your branch of account or your Relationship Manager for assistance.

Chat

If I use the Web Chat feature, how soon can I get a response?

Through web chat, we are able to cut your waiting time by replying faster with more engaging conversations and quicker resolutions. Our Chat agents are available to serve you daily, from 9:00AM to 6:00PM, except holidays. For your security, we may require you to log in using your password or your Secure Key depending on your concern.

I am in a rush and can't wait for an agent. Can I leave a chat and will chat team respond to my query?

You can leave us a message in 4 easy steps:

1. Log on to online banking with your Secure Key by clicking on the Log On button at the top right section of the public website pages
2. Once you are logged on, click on the Chat button at the lower right-hand part of your screen
3. Type your message in the Chat and press enter (for specific instructions, see some tips below)
4. Log off from online banking (do not close the Chat window*, you may leave it minimized or simply logoff directly while the session is open)

**Closing the Chat window or ending the chat session may cause delay in our response*

An acknowledgement and confirmation message will be sent to you through Chat once we're able to act on your concern. You will be able to access our response once you go back and log on again.

I sent my message after servicing hours (past 6pm), when can I expect a reply?

Your message will be on queue and will be assisted on a first-in basis upon open hours. When leaving us a message, please follow below steps.

1. Log on to online banking with your Secure Key by clicking on the Log On button at the top right section of the public website pages
2. Once you are logged on, click on the Chat button at the lower right-hand part of your screen
3. Type your message in the Chat and press enter (for specific instructions, see some tips below)
4. Log off from online banking (do not close the Chat window*, you may leave it minimized or simply logoff directly while the session is open)

**Closing the Chat window or ending the chat session may cause delay in our response*

What concerns can be addressed through chat?

Through our Chat service, you can:

| | When you're using Chat through the public website | When you're logged on to online banking using your password | When you're logged on to online banking using your Secure Key |
|--|---|---|---|
| General bank inquiries | Yes | Yes | Yes |
| Inquire account related information | | Yes | Yes |
| Report lost, stolen, or never received checkbook/debit card/credit card* | | Yes | Yes |
| Convert foreign currency amount to Philippine Peso between your accounts | | | Yes |
| Apply to purchase foreign currency | | | Yes |
| Activate your credit or debit cards | | | Yes |
| Request for credit card/debit card replacement | | | Yes |
| Make changes to time deposit accounts | | | Yes |
| Increase your transfer limits | | | Yes |

I lost my debit/credit card, how can I contact you?

You may send us a chat so we can assist you to immediately block your card/s. Our Chat agents are available to serve you daily, from 9:00AM to 6:00PM, except holidays. For your security, we may require you to log in using your Secure Key to proceed with card replacement. A fee may be charged for each replacement card. To report lost/stolen cards outside our servicing hours, please [call our customer service hotline](#).

What are my other ways of contacting HSBC?

There are several ways in which you can contact HSBC. Aside from chat, you may also call us through our customer service hotline and visit our branches. For more details you can visit our [Contact Us](#) page.