

## “Live Chat” Service – FAQ

### Getting Started

#### 1. What is “Live Chat”?

“Live Chat” is a service on our website that lets you instant messaging to communicate with us. Whether you need help managing your accounts, are curious about HSBC products, or have general inquires about designated accounts, transactions or applications, you can now chat with us in real time.

#### 2. Why has HSBC introduced this service?

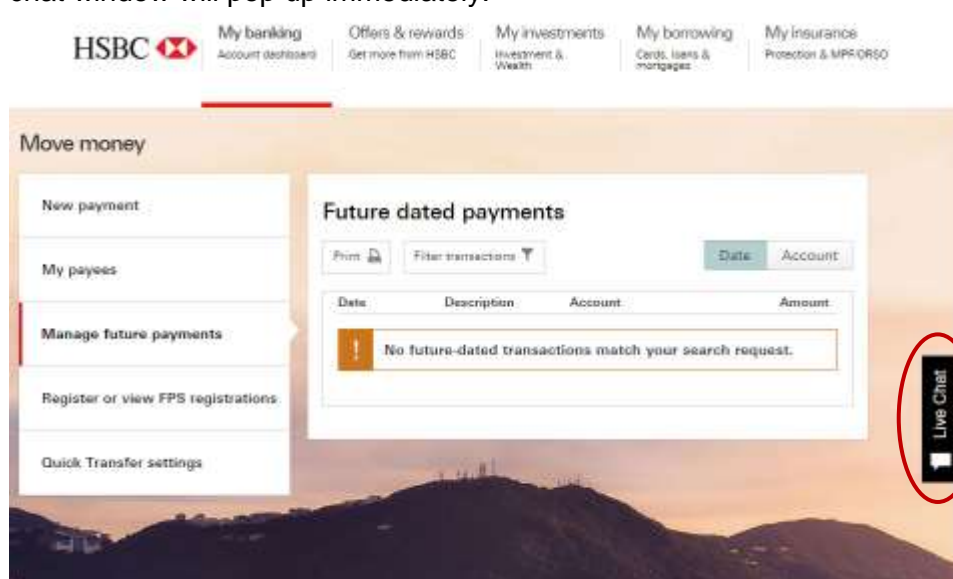
We know you might have questions while using our online services. The Live Chat service helps you get answers and guidance right when you need it.

#### 3. Where do I find the Live Chat feature?

The Live Chat feature will appear on certain pages where some customers have reported difficulties. On those pages, you'll be able to see the Live Chat icon on the right edge of your browser. Just click on the icon and a chat window will pop up immediately.

#### 4. How do I use Live Chat?

- 1) Select the Live Chat icon when it appears on the right edge of your browser. A chat window will pop up immediately.





- 2) After reading the disclaimer, enter your name and other requested information and select 'Submit' to start the chat.

Chat with us

Welcome to Live Chat.

Live Chat is a service connecting you to our Customer Service Centre through online messages if you have any enquiries.

This chat may be monitored and recorded to ensure quality of service. Data may be processed and stored by members of the HSBC Group and authorized third parties, which may include processing overseas.

For general enquiries not specific to your account, transaction or application, we won't ask you for confidential information or security details. For account, transaction and application enquiries, we may ask you to provide partial personal information for verification purposes. Click [here](#) to read the Terms of Use for Live Chat and press "Submit" to agree to these terms.

Please enter your name so that we can start our chat \*

Enter text here

Cancel Submit

- 3) You will be connected with our Automated Chat or Customer Service Officer to start the conversation.

Automated Chat

Info at 13:56, Oct 14:  
We won't ask for security details in this chat, so please don't tell us.

Info at 13:56, Oct 14:  
You're now connected with Automated Chat.

We aim to make it simpler, better and faster to get the answers you need. We are in beta and still learning. Let us know how we can improve.

## 5. Where can I find the Live Chat service?

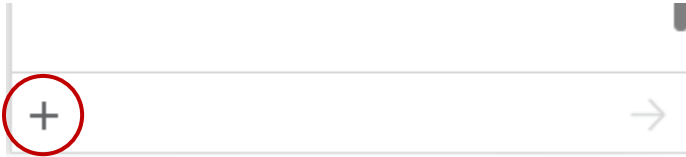
Live Chat is available on selected pages of our public website as well as on Personal Internet Banking. Please note that we might change where we offer these services from time to time based on customers' needs.

## 6. How long will it take for someone to respond to my messages?

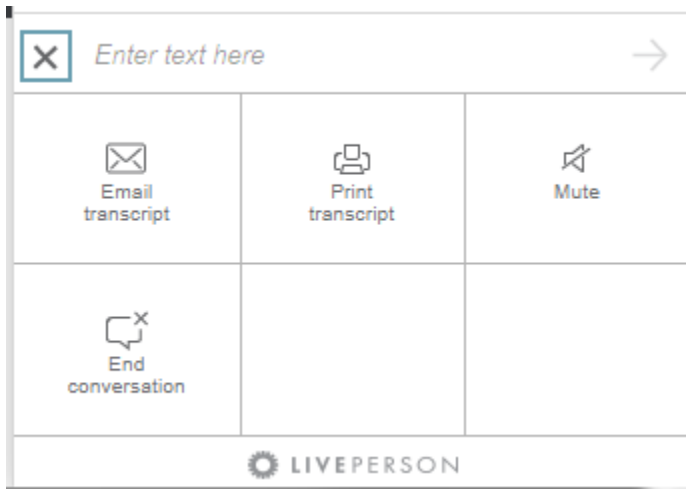
As soon as you start the chat, our agent will be ready to answer your questions. However, the actual response time will depend on things like internet connection speed.

### 7. How can I keep the transcript for future reference?

Click the “+” at the bottom left corner of the chat window.



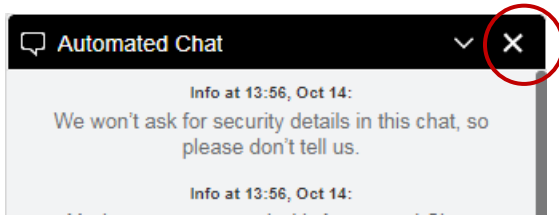
You can click "Email transcript" to submit email address if you want to send the current conversation to any designated email.



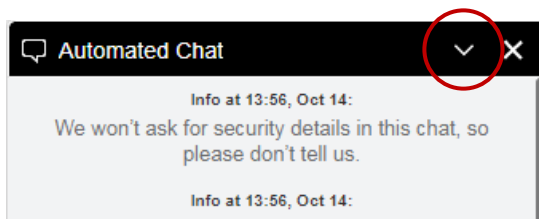
You can also click "Print transcript" if you are on desktop device.

## 8. How can I end a chat?

Click the "X" at the top right corner of the chat window to end your chat.

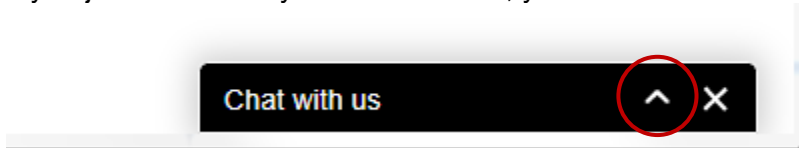


If you want to minimise the chat window only, you can click the arrow button in chat window status bar.

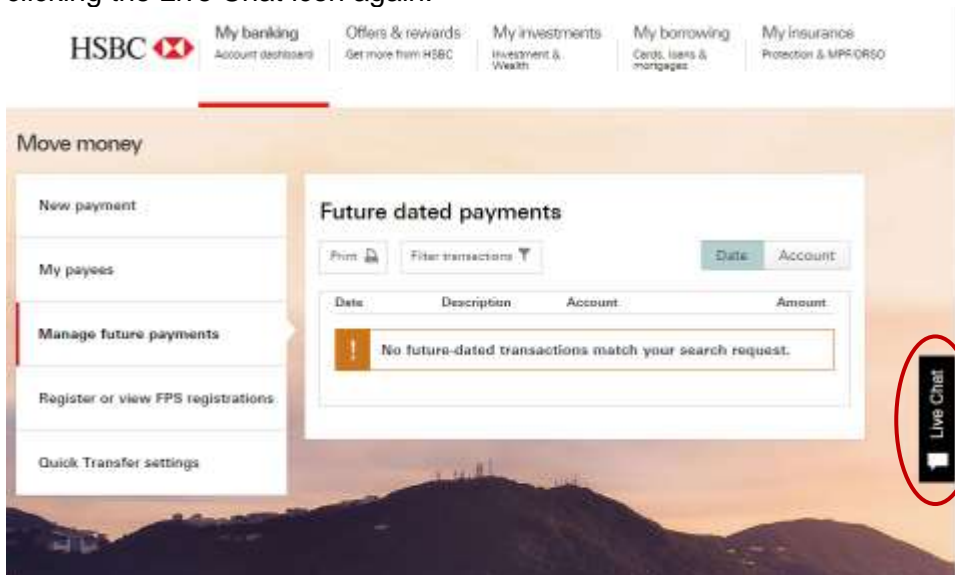


## 9. How can I resume the chat?

If you just minimised your chat window, you can resume the chat by restoring it.



If you chose to close the chat by clicking the "X", you'll need to start a new chat by clicking the Live Chat icon again.





**10. What is the survey at the end of the service about? How will the feedback be used?**

We want to know how you liked using Live Chat so we can keep improving the service. The survey is anonymous.



## **Service Scope**

### **1. What can Live Chat help with?**

Live Chat can help with general questions about how to use our online services, and it can provide some answers about designated accounts, transactions or applications.

### **2. What are the service hours of Live Chat?**

Investment and insurance services: 9:00am to 10:00pm, Monday to Friday

Other services: 24 hours each day

Please note that the Bank reserves the right to change this schedule at any time without prior notice.

### **3. Is there any charge for using Live Chat?**

No. Live Chat is a free service.

### **4. Why isn't Live Chat available all the time? Is there a limit to how much I can use it?**

For now, Live Chat will only be triggered on pages where customers have reported having difficulties. It may not be available for all online services.

You are welcome to use the service whenever you see the icon appear. There is no limit on monthly use.



## **Exceptions**

### **1. What if I want to end the chat and get help over the phone instead? What should I do?**

If you prefer to call us for assistance, just end the chat by clicking the “X” at the top right corner of the chat window and call:

- (852) 2233 3033 for HSBC Jade customers,
- (852) 2233 3322 for HSBC Premier customers,
- (852) 2748 8333 for HSBC Advance customers or
- (852) 2233 3000 for Other Personal Banking customers.

### **2. Can I opt-out from using this service?**

The service will not interrupt your internet banking. If you do not want to use Live Chat, just close the chat window or do not accept the chat invitation.

### **3. Can I request your customer service officer to call me instead?**

You cannot use Live Chat to request a callback, but if you'd like to speak to our staff, just call:

- (852) 2233 3033 for HSBC Jade customers,
- (852) 2233 3322 for HSBC Premier customers,
- (852) 2748 8333 for HSBC Advance customers or
- (852) 2233 3000 for Other Personal Banking customers.



## **Personal Information**

### **1. What should I do if I shared some personal information in the chat box?**

Don't worry. Some of your personal sensitive information will be masked with our technology during a live chat session.

For more security information, please refer to our 'Online and Banking Security Centre' as linked below. <https://www.hsbc.com.hk/help/online-and-banking-security/>

However, you are not suggested to disclose personal information in the chat.

### **2. What data will be processed overseas and who is the third party processing this data?**

We send chat history, generic user patterns and behaviour, such as chat duration and chat subjects to our authorised overseas service provider in accordance to HSBC's [Live Chat Terms of Use](#). This provider will use this data to improve and enhance our Live Chat service.

Please be assured that HSBC will never share your personal data or information with any third party without your consent.