



Lite Free Speech Service Terms and Conditions

If you enroll in our “Lite Free Speech Service”, we will record your voice and all other telephone conversations with us when you call us for credit card phone banking service going forward. We will monitor and analyse these recordings to generate your unique “voiceprint”.

The collection, use, storage and correction of your “voiceprint” will be governed by the Notice Relating to the Personal Data (Privacy) Ordinance (“the Notice”) that we send to you every year and which is also accessible at our website www.hsbc.com.hk.

In addition to the uses mentioned in the Notice, your “voiceprint” will be used by the Bank:

- 1) to identify you when you call us for credit card phone banking service; and
- 2) to detect, investigate and prevent fraudulent or criminal activities.

After successful enrolment, we will use your “voiceprint” to verify your identity for credit card phone banking service going forward. In cases where your voice has changed due to serious illness or the background is too noisy, you may not be able to complete the “Lite Free Speech Service” verification. In these cases, along with certain other transactions or instructions, you may be requested to answer security questions for identification.

For optimal performance and safer use of the “Lite Free Speech Service”, and to better protect your privacy, we suggest you avoid calling from noisy or public locations when enrolling for this service or using credit card phone banking service.

You can contact our Phone Banking customer service officer to opt-out of this service at any time. Your enrolment in this service will also be terminated upon your registration for Phone Banking Services when you have set up your Phone Banking PIN or enrolled in Voice ID services. HSBC will not retain your “voiceprint” once you have opted-out of this service.