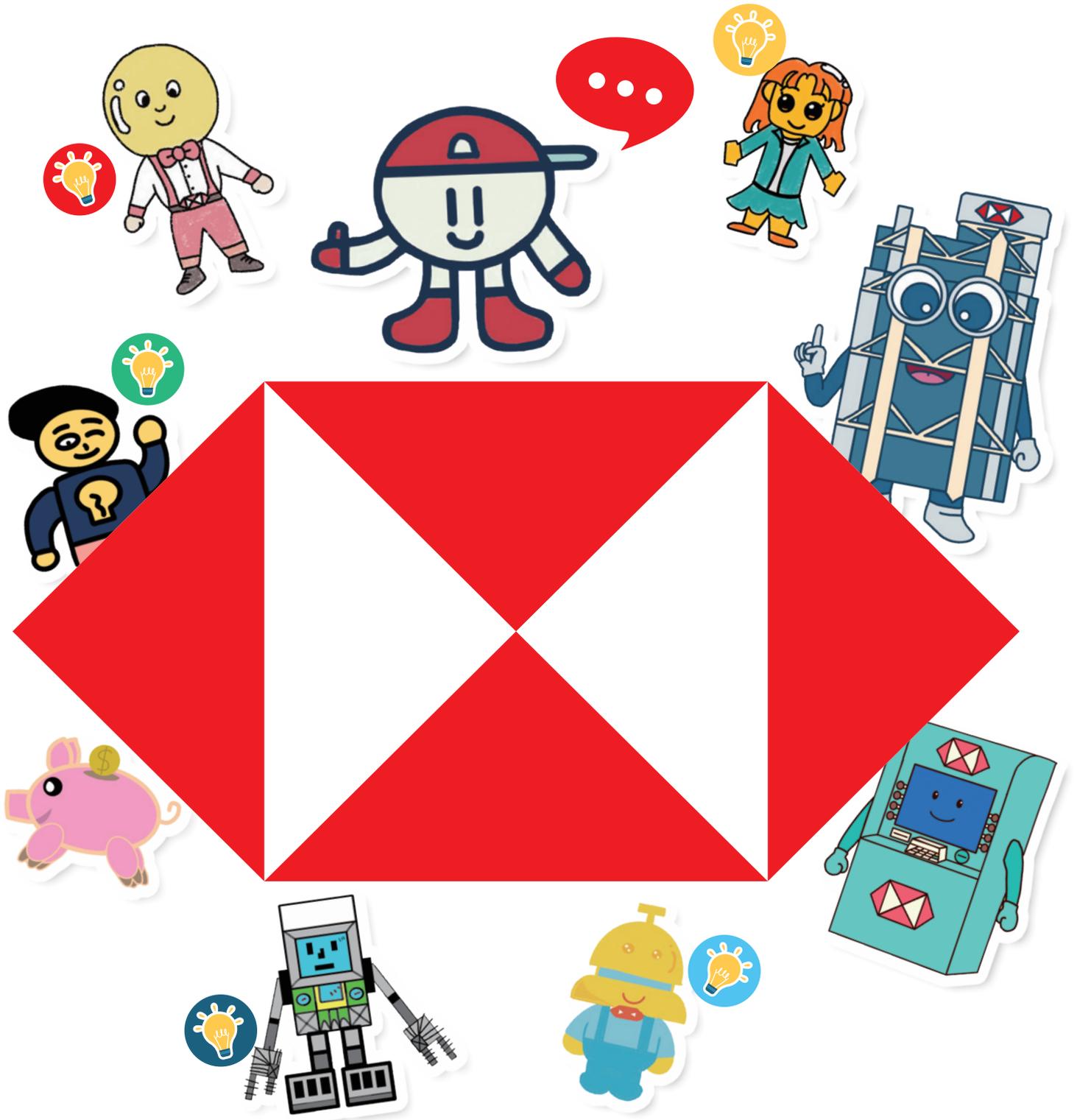


HSBC Simple Banking Guide



HSBC

Opening up a world of opportunity

Content

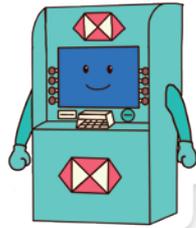
1 Why do I need a bank account?
p. 1 - 4

2 Where can I bank?
p. 5 - 8

7 How to get help from the bank if I have a problem?
p. 20

3 How to deposit money into my account or receive money from others?
p. 9 - 12

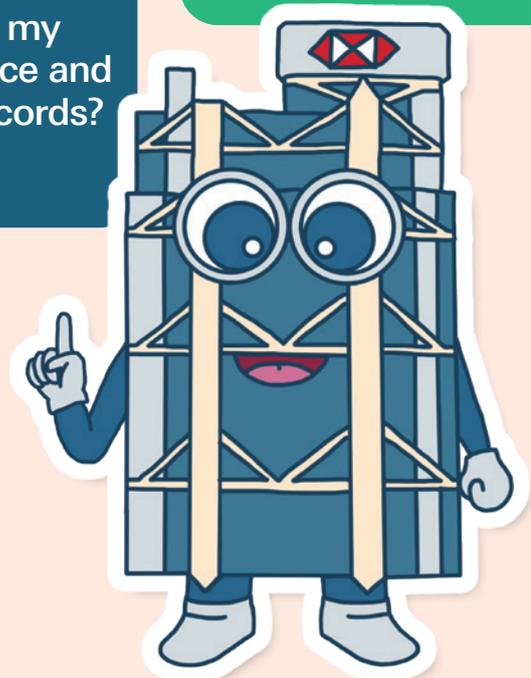
Bank Account



6 What should I bear in mind when I bank?
p. 19

4 How to utilise my bank balance?
p. 13 - 16

5 How to check my account balance and transaction records?
p. 17 - 18



1. Why do I need a bank account?

A bank account is an account opened by a bank for customers. Customers can use the account to deposit, withdraw, transfer and receive money, and pay bills.

Banks provide different types of accounts to meet different customers' needs. We mostly mean savings accounts when we talk about bank accounts.

Did You Know



Basic functions of a savings account:

- **Deposits** – Putting money into a bank account
- **Savings** – Keeping money beyond monthly expenses in a bank account to accumulate wealth
- **Withdrawals** – Taking money out of a bank account
- **Transfers** – Transferring money from my account directly to others
- **Receiving money** – Receiving money from others
- **Paying bills** – Paying bills directly with money from my account

Benefits of using a savings account:

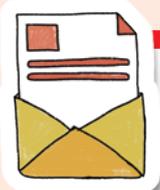
- **A safe place to keep my money** – With money in my account I can use different services to pay for things, so I don't need to carry large amounts of cash.
- **A handy way to receive my salary** – Most employers like to pay salaries directly through bank transfers into their employees' accounts. This saves me time depositing cheques or cash myself.
- **Check my income and spending easily** – I can check my transactions at any time to understand my spending pattern simply by looking at my bank statement, internet banking or mobile banking app.



How to open a bank account?

If I am over 18 years old, I can prepare the following documents and information to any bank branch or use the bank's mobile account opening service to open an account.

If I am between 11 and 17 years old, in addition to the following documents and information, my parent or guardian will need to accompany me to the branch to open an account.

	18 years old or above	11 to 17 years old
 Documents required to open an account*	<ul style="list-style-type: none">• Identification documents	<ul style="list-style-type: none">• Identification documents; and• Birth certificate
 Other information required to open an account*	<ul style="list-style-type: none">• Residential address• Nationality• Occupation• Purpose of account• Source of funds, income and level of activity anticipated (transaction amount and frequency of transaction)• Types of service which will be used	

* Bank staff may require customers to provide additional information for account opening. Required documents and information may vary depending on the bank.



For further details on opening an HSBC account, please visit the HSBC website.

(<https://www.hsbc.com.hk/>)



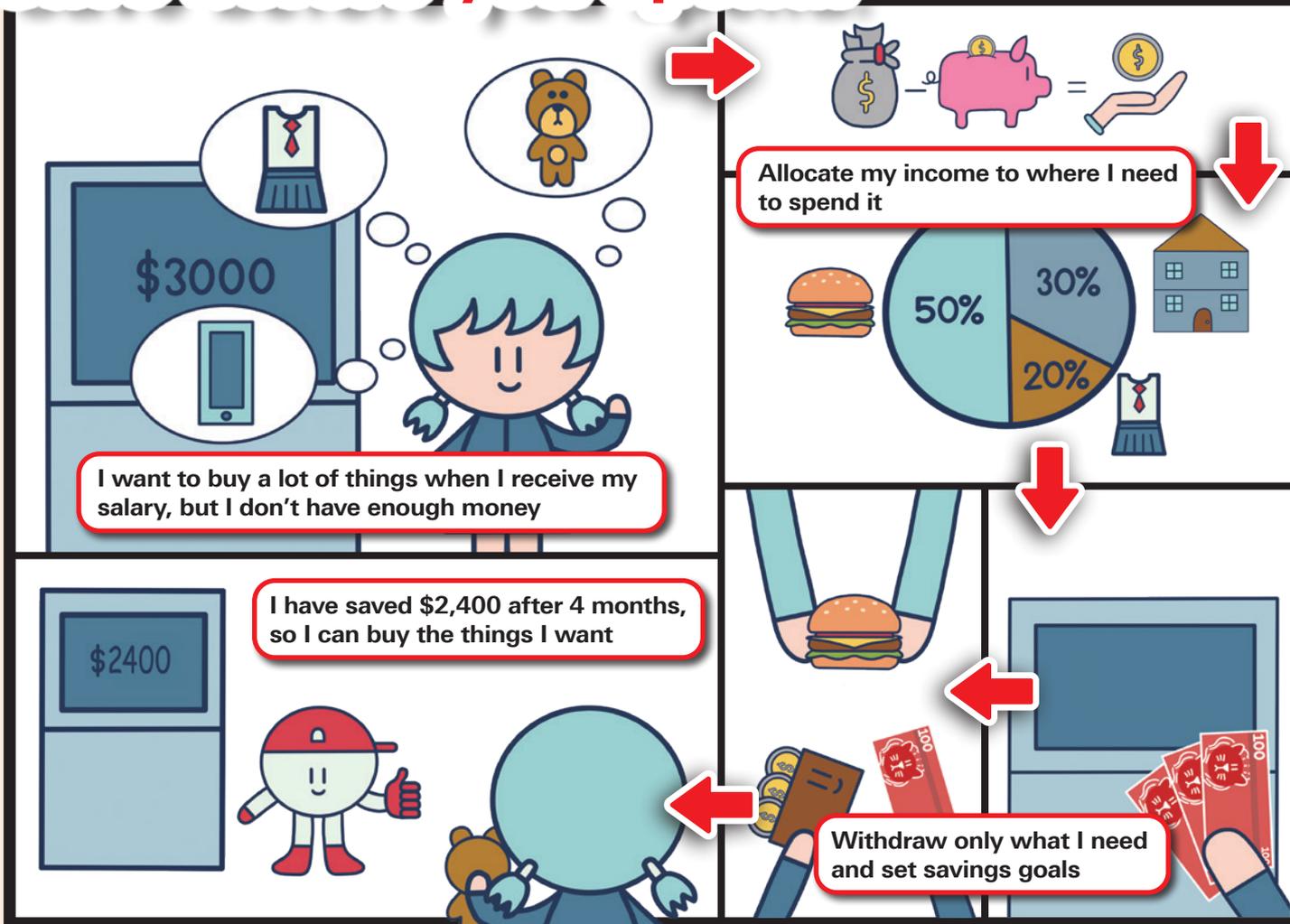
For further details about the required documents and information for account opening, please refer to our Notes for Account Opening Application.

(<https://www.hsbc.com.hk/content/dam/hsbc/hk/docs/accounts/applyaccount-note-en.pdf>)



Tips

Save before you spend:



2. Where can I bank?



Banks usually ask customers to provide certain personal information and identification documents to confirm their identity. Every time you use a banking service, the bank will also check your identity to protect your assets.

Did You Know



Banks offer different ways for customers to bank. Below are some common ways:

Branch counter service



- **Feature:** Provides comprehensive banking services
- **Services:** Account opening, cash deposits, cash withdrawals, account enquiries, information updates, etc.
- **Others:** Insurance and investment services, etc.
- **What to verify:** My signature, identity documents, one-time passwords, etc.

ATM (Automated Teller Machines)



- **Feature:** Provides easy-to-use, self-service banking services
- **Services:** Cash withdrawals, cash deposits, money transfers, cheque deposits, balance enquiries, bookkeeping, etc.
- **What to verify:** My ATM card and ATM PIN

Online banking



- **Feature:** Provides online banking services through the bank's website, without having to queue or wait
- **Services:** Account opening, account enquiries, information updates, money transfers, paying bills, etc.
- **What to verify:** My username, password, mobile security key, etc.

Mobile applications



- **Feature:** Access banking services through the bank's mobile app anytime, anywhere, and switch to a simplified version on the HSBC HK Mobile Banking App as needed
- **Services:** Account opening, account enquiries, cheque deposits, money transfers, paying bills, etc.
- **What to verify:** My biometrics, username, password, mobile security key, etc.





Tips



Using branch services:

After entering a bank branch, I can ask the staff where to get the service I need. Sometimes I may have to queue patiently during peak hours.

When at the bank, I may not know which counter to go to



I can ask the bank staff



They will direct me to the right counter



If the branch is busy, I may have to queue





**Do not speak loudly
in the branch**



**Do not eat or drink
in the branch**

ATM:

I can use my HSBC ATM card at both HSBC and Hang Seng Bank ATMs.

Online banking:

To protect my bank account, I have to create a safe password that I can easily remember.

Mobile App:



The HSBC HK Mobile Banking App - Lite Mode (<https://www.hsbc.com.hk/ways-to-bank/mobile-apps/banking/lite/>) includes essential functions to help you manage your daily finances easily.

3. How to deposit money into my account or receive money from others?

Did You Know



Banks offer various ways for you to deposit money to your account, such as by transfers, cheques, cash deposits, Faster Payment System (FPS), PayMe, etc.

Depositing Cash



I can use the counter service at any branch or the cash deposit machine to deposit cash into my bank account. Most deposit machines only accept HK\$100, HK\$500 and HK\$1,000 banknotes.

How to deposit cash into my HSBC account?

Counter service

1. I will show my ATM card or account number to the bank staff and tell them I want to make a deposit
2. The bank staff will collect the cash and deposit it into my account

Deposit machine

1. Insert my ATM card or enter my account number
2. Insert cash according to the instructions
3. Confirm the deposit amount on the machine
4. Choose whether I need a receipt

Transferring money



Payments, such as salary, can be transferred directly into my account.

How to receive money using the transfer service?

I have to provide my full name, account number and bank code (e.g. "004" for HSBC) to the payer, before they can perform the transaction.

Cheque payments



If someone is going to send me a cheque, I need to tell them the full name on my bank account so they can include it in the cheque.

When I receive a cheque, I need to check everything carefully, including the name, amount, date, etc.

How to deposit cheques into my HSBC account?

Cheque collection box

1. Fill in my HSBC account number on the back of the cheque
2. Drop the cheque into the cheque collection box at any HSBC branch



Cheque deposit machine

1. Insert my ATM card or enter my account number
2. Enter the amount as on the front of the cheque
3. Insert the cheque
4. Confirm the deposit amount on the machine
5. Choose whether I need a receipt

HSBC HK Mobile Banking App – Lite Mode

1. Log on to the HSBC HK Mobile Banking App – Lite Mode
2. Select Deposit Cheque
3. Indicate the account I want to deposit the cheque into
4. Enter the amount as on the front of the cheque
5. Tap “Photograph your cheque” and follow the instructions to take a photo of the cheque
6. Tap “Continue” to complete the process

Note: The cheque deposit function on the HSBC HK Mobile Banking App - Lite Mode only supports depositing cheques issued by HSBC and Hang Seng Bank. Please keep the cheque for 180 days after using this service, as the bank may need to collect the original cheque.

Faster Payment System (FPS)



FPS is a fast and convenient local money transfer service that allows me to pay or receive payments from individuals and businesses using my mobile phone number, email address, or FPS identification

number. Once I have registered for FPS, I can use it to transfer Hong Kong dollars through online and mobile banking 24/7, free of charge*. The system works with most local banks and Stored Value Facilities (SVF) in Hong Kong.

* FPS is a free service with HSBC. However, charges may apply at some banks.

PayMe

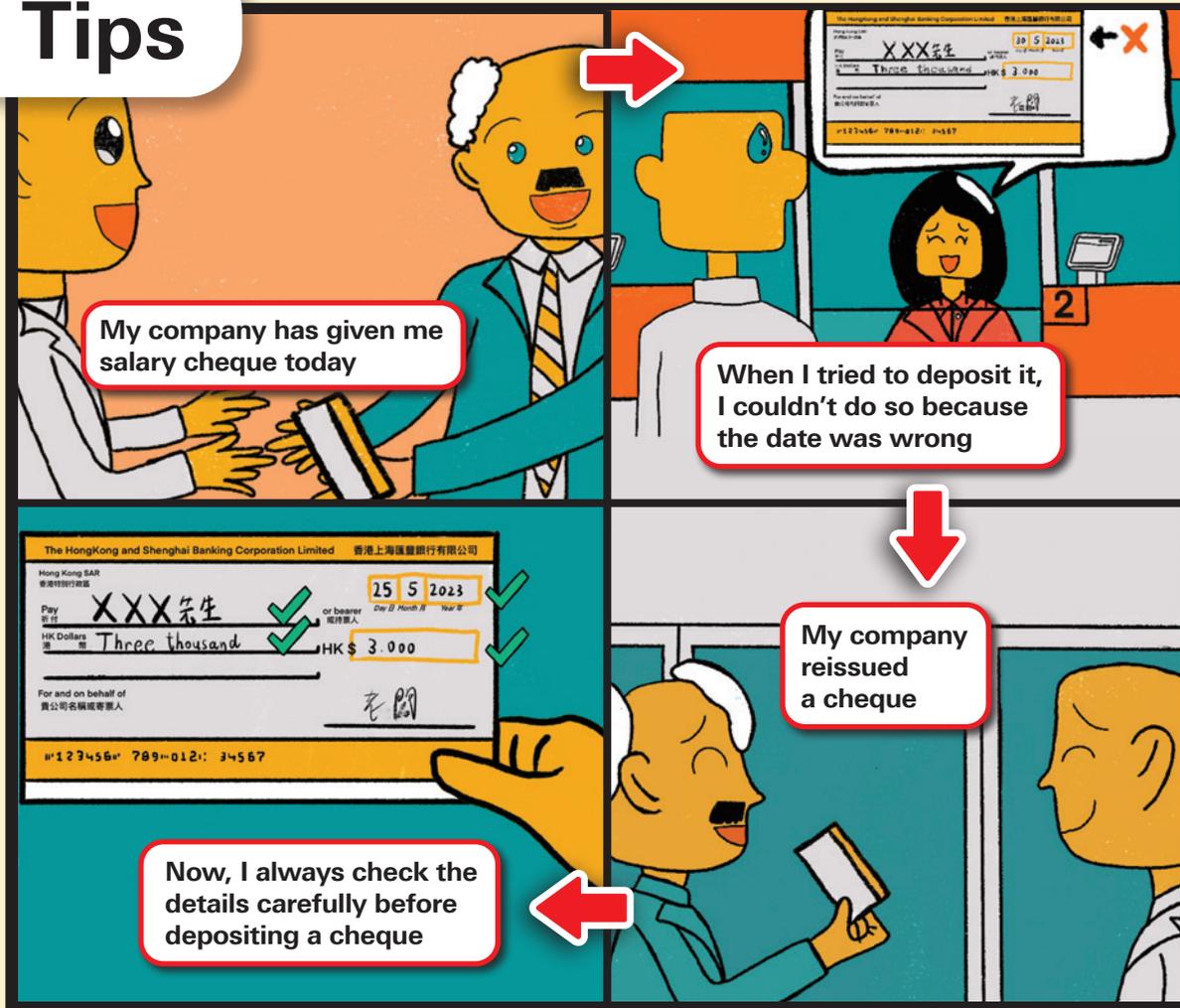


PayMe is an electronic money transfer mobile app operated by HSBC. By registering my mobile phone number and a credit card or bank account with PayMe, I can use the app to top up money from a

credit card or bank account to my PayMe account and transfer the money to others. I may also use the PayMe account to receive money from other people by providing my mobile phone number to the payer and deposit the money directly into my bank account.



Tips



Cheque deposit:

Check all the information on the cheque carefully, including my name, the amount, the date, etc.

Cash deposit:

First count the number of notes and the money amount of the banknotes. Then check the account number, account name and amount carefully before confirming the deposit.

FPS or PayMe:

It usually takes half a day to transfer money from other banks to my HSBC account. If the transfer is initiated through FPS or PayMe, it can be credited instantly.

4. How to utilise my bank balance?

Did You Know



To use your balance, you can withdraw cash at branches or ATMs; transfer money via branches, ATMs or PayMe; or directly pay your bills via the Electronic Payment System (EPS) or ATMs.

Withdrawing cash



If I want to withdraw cash from my account, I can use an ATM or the bank's counter service.

How to withdraw cash from my HSBC account?

Counter service

1. Present my ATM card and identification document to the bank staff and tell them I need to withdraw cash
2. The bank staff will withdraw the cash from my account, and I will need to provide a signature to confirm the withdrawal

ATM

1. Insert my ATM card and enter my ATM PIN
2. Select Cash Withdrawal - HKD
3. Enter the amount I want
4. The machine will deliver the cash to me
5. Choose whether I need a receipt
6. Retrieve my ATM card and collect my cash

Transferring money



I can also transfer money to my family or friends through bank branches, ATMs or PayMe.

How to transfer money from my HSBC account to other accounts?

Counter service

1. Present my ATM card and identification document to the bank staff, tell them I want to make a transfer, and provide the payee's name and account number
2. The bank staff will make the transfer from my account, and I will need to provide a signature to confirm the transfer

ATM

1. Insert my ATM card and enter my ATM PIN
2. Choose transfer money to HSBC/Hang Seng bank or a credit card account
3. Enter the receiving account number
4. Enter the transfer amount and check the payee's name
5. The machine will transfer money to the payee's account
6. Choose whether I need a receipt
7. Retrieve my ATM card

PayMe

1. Log on to the PayMe app
2. Tap the red "P" button at the bottom and choose "Pay a friend"
3. Enter the payee's phone number
4. Enter the amount and a message to the payee, and tap "Pay a friend"
5. The bank will transfer money from my PayMe account to the payee's account

Payments



In addition to cash withdrawals and transfers, I can make payments or pay bills via EPS or ATMs. I can also withdraw up to HK\$500 in cash from my account at the time of payment at specific merchants such as convenience stores.

How to pay from my HSBC account?

EPS

1. I can pay with my ATM card when shopping if the merchant accepts EPS
2. Insert my ATM card into the merchant's EPS device
3. Check the payment amount
4. Select an account to pay from and enter my ATM PIN
5. The bank will make the payment according to my instructions

ATM

1. Insert my ATM card and enter my ATM PIN
2. Select Bill Payment Service
3. Select merchant or institution
4. Enter the payment amount
5. The machine will pay according to my instructions
6. Choose whether I need a receipt
7. Retrieve my ATM card



Tips

Using an ATM:



I am queuing to use an ATM

Make sure to take back my ATM card and cash after using the ATM. If I forgot to withdraw my card or take the cash, I should write down the ATM number on the screen and contact the bank for assistance as soon as possible.



The person in front did not take his cash

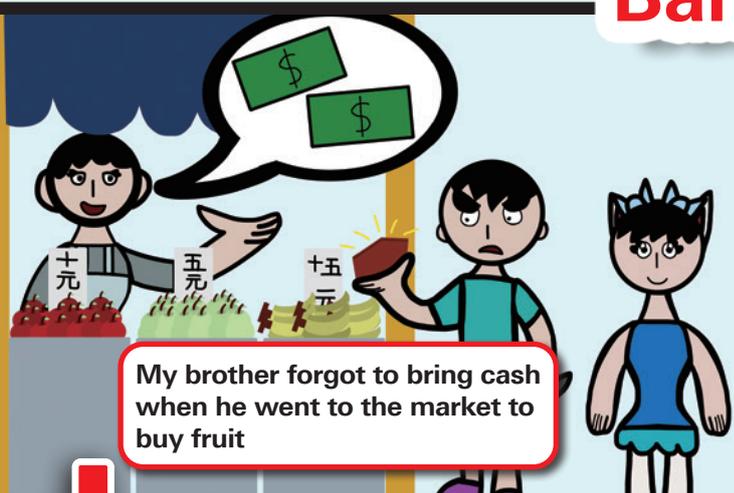


I should wait until the ATM retrieves the cash



I can use the ATM now

Bank password:



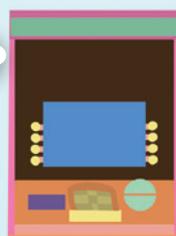
My brother forgot to bring cash when he went to the market to buy fruit

To protect my property, I should never tell anyone my ATM PIN or bank password.



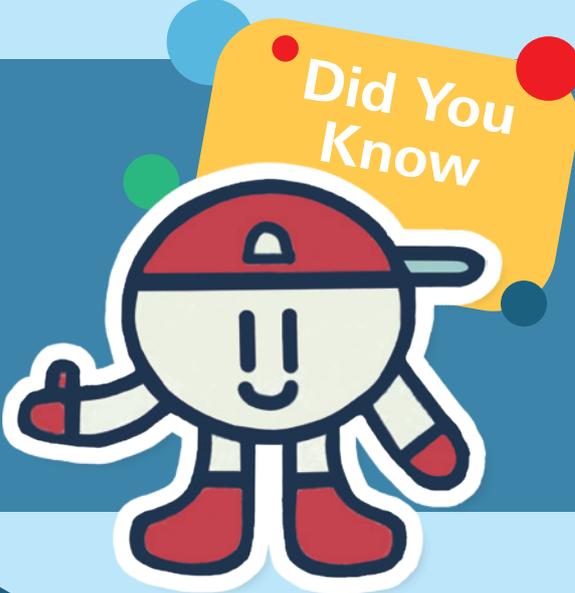
204953

He asked me to use his ATM card and PIN to get some money, but I remind him not to tell anyone his ATM PIN



Finally, he withdrew the money himself at the ATM and then went back to buy fruit

5. How to check my account balance and transaction records?



Did You Know

You can use ATMs to check the balance in your account or use the bank's mobile app to check your account balance and transaction history.

How to check my HSBC account balance and transaction records?

Balance enquiry via ATM

1. Insert my ATM card and enter my ATM PIN
2. Select "Account Enquiry"
3. Select the account I want to check
4. The machine will display the balance of the account
5. Choose whether I need to use any other services or not
6. Retrieve my ATM card

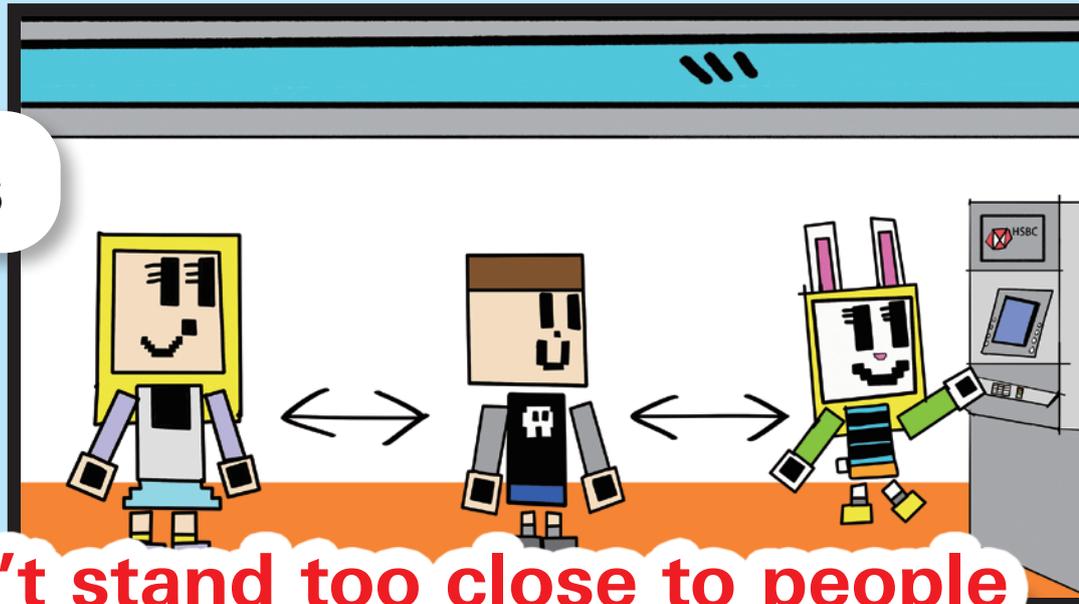
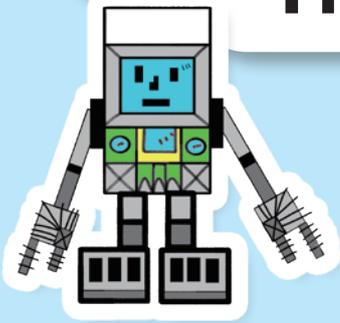
HSBC HK Mobile Banking App - Lite Mode

1. Log on to the HSBC HK Mobile Banking App - Lite Mode
2. Select "View Account"
3. The app will show the balance of all my HSBC accounts
4. If I need to check my transaction records, I can choose the account I want to check
5. The app will show all my recent transactions

Courtesy when using an ATM:

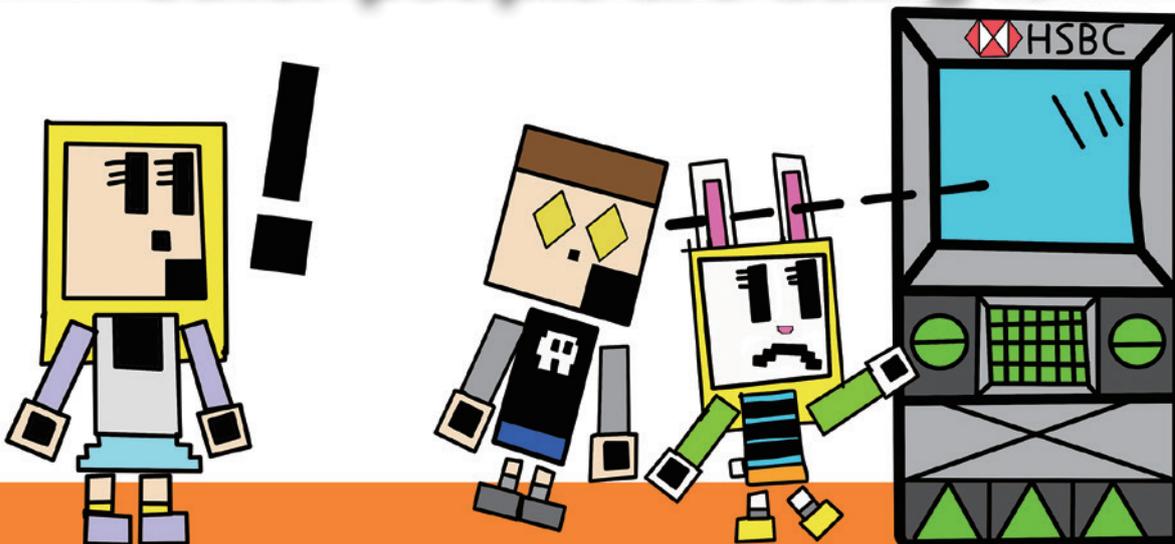


Tips



Don't stand too close to people making withdrawals

Don't peek at the screen when other people are using it



Book balance vs Available balance:

The book balance is the total money in my account (which may include unaccounted or undebited items). The available balance is the money I can use right now.

6. What should I bear in mind when I bank?



1. Do not use public Wi-Fi to log on to banking services



2. Conduct personal matters in a private place where others can't see



3. Never reveal any of my passwords in public



4. Keep my ATM card safe



5. Inform the bank of any lost ATM card as soon as possible



6. Pay attention to the service hours of individual branches



7. If I encounter any difficulties or questions while using the services, I should talk to my parents or ask the bank staff

What would I do if a stranger asked me to transfer money to him/her?



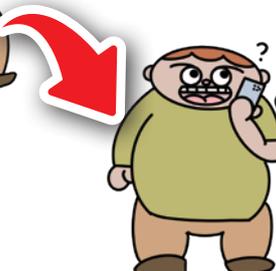
When I was playing games online, another player asked me to transfer money to him/her to buy game items



I refused, because I didn't know the person and it could be a scam



A friend left me a message asking if I could lend him some money



I called him first to check if the message was real, and realised that his identity had been stolen

7. How to get help from the bank if I have a problem?

If I have any trouble in banking, I can:

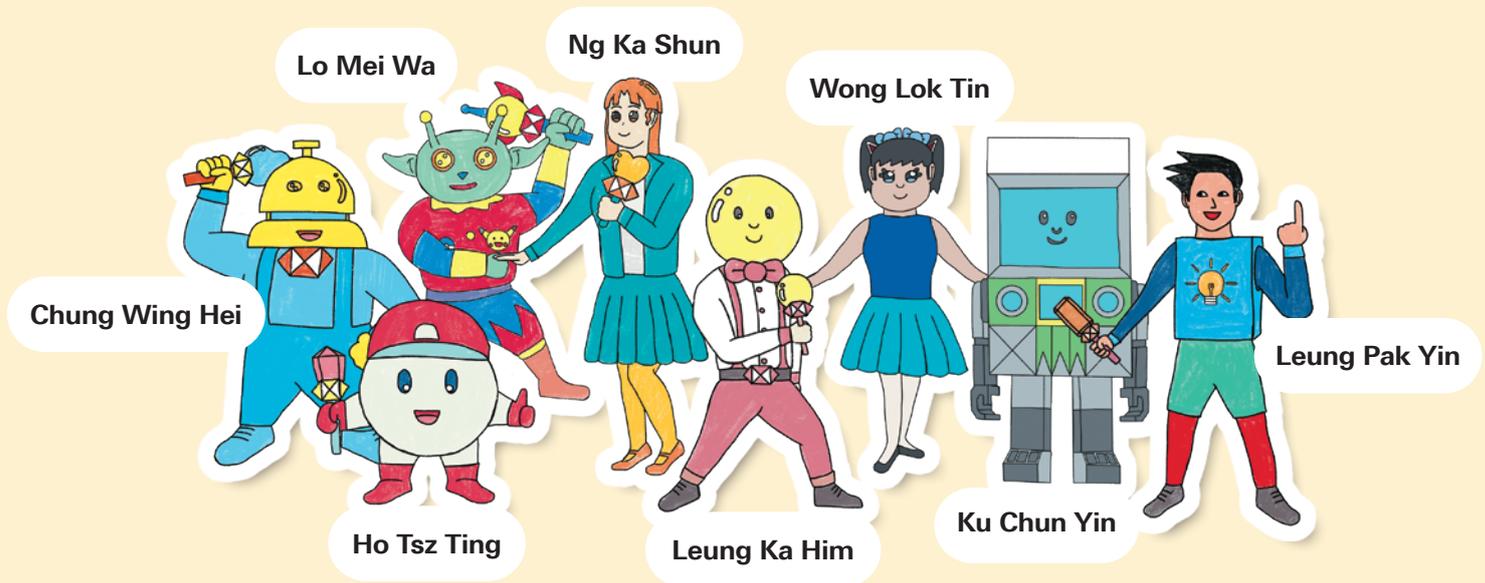
1. Go to my nearest branch during office hours and ask the staff to help me. I can also take a photo or capture a screenshot to help explain my problem.
2. If it's outside office hours or there is no branch nearby, I can call the bank's customer service hotline for assistance.

HSBC phone banking service: **2233 3000**

Postface

It is common to come across challenges when we first start using banking services. For this reason HSBC invited students from the Hong Chi Morninghope School, Tuen Mun to create this HSBC Simple Banking Guide, and the comics to illustrate the problems they encounter when using banking services. Through the stories created by the students, we explain how to use banking services and share tips on money management, with the goal of helping readers develop a positive attitude towards personal finances and protect their money.

Participating students of Hong Chi Morninghope School, Tuen Mun:



Teacher in charge: Fu Mei Shuen

Partnering Organisation: Making On Loft Community Design and Research Studio

Instructors: Chan Pun Nar Wong Kam Chun
 Chan In Ching Siu Nok Yi



