Online Banking Service by HSBC Bank Armenia.

What is Online Banking is an online system that allows you to make safe Online Banking transactions through Bank's secured site. The advantages? No banking hours, no queues. It is probably the easiest and most convenient way to bank with us and is available 24 hours a day, 7 days a week, 365 days a year and it provides you with an instant view of all your HSBC Bank Armenia accounts, together with balances, statements, payment details and more. It's secure and best of all you can use it as often as you like.

Additionally you can:

- achieve greater control and flexibility in managing your money
- securely access your accounts at home or abroad

What banking transactions can I perform with Personal "Online Banking"?

Personal "Online Banking" enables you to manage your accounts more easily. It also gives you greater control over balances, transfers and term deposits. Some of the many things that you can do include:

- View your HSBC Bank Armenia accounts, 24 hours a day, 7 days a week
- Make everyday banking transactions, check balances and view account activity
- Transfer funds between your accounts or to any other account worldwide
- Make loan payments
- Open Current Accounts and Savings Accounts in AMD, USD, EUR, Russian Ruble and. British Pound
- Open a Term Deposit accounts in AMD, USD and EUR and change maturity instructions online
- Pay your credit card bills
- Create, change and delete regular/future transfers/payments
- Receive e-statements and e-advices directly to "Online Banking"
- Receive SMS alerts on transactions and account information
- Make use of personalised system notifications and banners
- Update your Personal Information
- Order cheque books and stop a cheque payment
- Send and receive secure messages

What languages does "Online Banking support"?

"Online Banking" is available in Armenian and English. There is an option at the right corner of any page to change the language option at any time within "Online Banking".

Where can I get help on "Online Banking"?

There are lots of ways to get help. Within "Online Banking", there is a comprehensive Help function that provides detailed information on the screen you are on. We'll guide you through the screen and also give you some tips and tricks to make things easier.

You can also send us a mail message within "Online Banking". Just go to the Send message function under Contact Centre. We'll respond to your message within two business days. You can always call us too. Our "Online Banking" Support Representatives are always here to help you - we're only a phone call away. Just call +374 (60) 655 444 to speak to a representative. Our phone lines are open 24/7.

Registration & Logon to "Online Banking"

What are the requirements to use Personal "Online Banking"?

To use the "Online Banking" service you need to have:

Active account

An active bank account and ATM card with HSBC Bank Armenia. You will be required your ATM card and PIN to register for the "Online Banking" service via our website.

Computer system

PC Specifications

- MS Windows 2000/XP Home Edition/XP Professional Edition. Software with latest updates is suggested
- Pentium (500 MHz) processor or posterior
- 1024x768 screen resolution or higher
- Minimum 128 MB RAM or more
- 52 MB of free space on your hard drive or more

Mac Specifications

- Mac OS X 10.4 or later
- 1024 x 768 screen resolution or higher
- Processor Intel x86 or PowerPC G3, G4, or G5
- 200 MB of free space on your hard drive or more

You need an internet browser with 128-bit encryption. The www.hsbc.am site is compatible with the following browsers:

- Internet Explorer 6
- Internet Explorer 7*
- Mozilla Firefox 2 or above (for PC users)**
- Mozilla Firefox 2.5 or above (for Mac users)**

It may be possible to access our "Online Banking" service using other browsers or versions, but please be aware that this will potentially impact on "Online Banking" usage and security levels and you are strongly advised not to do so.

(*) The latest version of this software can be downloaded from the Microsoft® website at www.microsoft.com. Any installation difficulties should be referred to Microsoft® in the first instance.

(**) The latest version of this software can be downloaded from the Mozilla website at www.mozilla.com. Any installation difficulties should be referred to Mozilla in the first instance.

Browser settings (for Internet Explorer)

You must activate JavaScript and cookies. To activate cookies, please follow the steps below:

- Select "Tools" from the menu
- Select "Internet options"
- Select the "Privacy" tab
- Click "Advanced"
- If "Override automatic cookie handling" is ticked, either remove it or make sure "Accept" or "Prompt" radio buttons are selected
- Press OK

To activate JavaScript, please follow the steps below:

- Select "Tools" from the menu
- Select "Internet options"
- Select the "Security" tab
- Click on the Internet content zone and then press "Custom Level" button
- In the "Settings", move down to "Scripting" and select "Enable"
- Press OK

The above instructions might differ among software. For more information please go to the appropriate help section of your software.

How do I register for "Online Banking"?

You can register for the service automatically via HSBC's website, by using the 12-digit **ATM card number** and the 6-digit **Personal Identification Number**.

The procedure is simple:

1. Select "Register"
2. Enter your ATM card number (without spaces or dashes), issue number and PIN in the appropriate fields
3. Create a Username, which will be required each time you log on to "Online Banking"
4. Select a Memorable Question and state a Memorable Secret Answer. The Memorable Answer stated will be requested each time you want to enter the "Online Banking" Service. For your facilitation, you can change this Question and Answer, any time you want
5. Select Security Questions and enter Security Answers. Security Questions/Answers will be required during online reset of your Memorable Answer in case you forget it
6. You will be presented Terms and Conditions. Please read these carefully and click on Accept in case you agree to them or Reject in case you do not. In the latter case the registration process will terminate
7. All of your active accounts (except HSBC Bank Credit Cards) will be presented for selecting/ deselecting for operation/viewing via "Online Banking" Service
8. You may also enter your e-mail address and mobile phone number (please type in your mobile phone number in the following format: 374XXXXXXXX (374+code+mobile phone number), which are although optional, but desirable
9. You will see an acknowledgement of your registration and instructions on how to receive your Security Token

If you require further assistance, please contact our Call Centre at +374 (60) 655 444.

I just registered for "Online Banking". Can I logon?

No, after registration you will not be able to logon to "Online Banking" services by using your "Username" and "Memorable Answer" you input during registration process. Your "Online Banking" services will be available for use once you receive and activate the security token.

I have received my Security Token. How can I activate it?

You can activate your Online Security Device (token) on-line by following the below instructions:

1. Enter your username and press *Log on*
2. Enter your memorable answer and press *Continue*
3. Enter the serial number from the reverse side of your security device in the appropriate field.
4. It is required to set up PIN code for your security device, which you will input each time using it. Instructions for PIN code set up will be displayed on the screen.
5. Generate and enter the 6 digit security code in the appropriate field, following the instructions. Press *Continue*.

Once your Security Device is activated your "Online Banking" services will be available for use.

If you require further assistance, please contact our Support Team at +374 (60) 655 444. Our phone lines are open 24/7.

I've input my Memorable Answer and/or Security Code of my Security Token incorrectly 3 times and my account was locked. What should I do?

Please call our Call Centre Helpline at +374 (60) 655 444 to unlock your "Online Banking" profile. Our phone lines are open 24/7.

Can I change my Memorable Answer online?

Yes, there are two available options with which you may change your memorable answer:

- You can reset Online by selecting the option "Forgotten your memorable answer?" in security information screen and answer the two security questions that you have set up during registration. Once questions answered correctly, you will be prompted to reset your memorable answer
- You can reset your memorable answer by logging to "Online Banking" and select "Services" on the left hand navigation menu and click on "Change memorable question and answer" option

I have forgotten Username, Memorable answer and/or Security answers. What should I do?

If you have forgotten your Memorable and Security answers in order to reset, click on "Need assistance to reset your memorable answer?" in security information screen.
Provide details of the new Memorable question/answer and Security questions/answers.
To activate your new logon details, please call us at +374 (60) 655 444. Our phone lines are open 24/7.

If you have forgotten your username, please visit one of our branches.

Online Security Token

What is a Security Token (Device)?

Security Token is a small hardware device with the help of which its owner has to authorize access to online transactions when using "Online Banking" services. Security token provides an extra level of protection through a method known as double authentication; the user has a personal username and memorable answer which authorizes him/her as the owner of the device. The device then, displays a number which uniquely identifies the user to "Online Banking" services allowing to log on. The identification number is changed frequently every time the user wants to log on or to make high risk transactions.

Why do I need an Online Security Token?

HSBC is very sensitive regarding security. Your Online Security Device is designed to help safeguard you against unauthorised access to your accounts, and to keep your information safe and secure.

Why should we use token in order to do banking online?

Security Token provides additional protection for high risk transactions such as transferring funds or accessing sensitive information. By adding double authentications, we offer a strengthened level of protection for high risk transactions. Even if the security token falls into the wrong hands, it can't be used because the username and memorable answer (which only the right user knows) is also needed in order to log on to personal "Online Banking" services.

How do I take care of my Security Device?

- Ensure you keep the Security Device safe and handy
- Keep the device away from liquid substances or extremely hot sources

If it is stolen or lost a charge should be applied for the replacement of the security device.

What happens if the Security Device is faulty, stolen or lost?

Please contact our Call Centre Helpline at +374 (60) 655 444. Our phone lines are open 24/7.

Accounts

Can I open a current, savings or term deposit account through "Online Banking"?

Yes. You can open a current, savings account with AMD, USD, EUR, RUB and GBP or term deposit account with AMD, USD and EUR currencies. The current interest rates are provided by clicking the button "Interest rate inquiry".

Can I add accounts to my "Online Banking profile"?

When you register to "Online Banking", you may select the accounts you wish to view and access via "Online Banking". If you subsequently open any new accounts with HSBC under the same customer profile through "Online Banking", these will automatically be added to your "Online Banking" profile. You can also add or remove accounts by clicking on the "Services" link in "Online Banking" and choosing "Select Accounts" from the left navigation menu.

Can I nickname my accounts?

Yes, you can give nicknames to your accounts for easier tracking and monitoring. Choose "Services" from the "Online Banking" menu, and then select "Rename accounts". Nicknames do not affect your accounts, balances or how they are paid through transfers.

Is my Credit Card account balance online?

Credit card balances are presented as of previous banking day.

What is the difference between "Amount to transfer" and "Amount to deposit"?

If your existing account is in the same currency as the new account, both options under Amount will have the same results. If your existing account is in a different currency from the new account, the option you select under Amount determines which currency the amount is in.
If you select **"Amount to transfer"** option, the amount you have keyed in will be in the same currency as the selected account to be debited ("From account" field).
E.g. your existing account is in US dollars and your new account is in Armenian Drams. You have typed in 500 in Amount to transfer field. We will deduct USD500 from your existing account, convert it to Armenian Drams and open your new account with a balance of USD500 equivalent in Armenian Drams at applicable exchange rate.
If you select **"Amount to deposit"** option, the amount you have keyed in will be in the same currency as your new account.
Using the above example, we will open your new account with AMD500 and its equivalent in US dollars will be deducted from your USD account at applicable exchange rate from.

Payments and Transfers

How can I make my Credit Card payment?

You can make payments to Credit Cards issued by HSBC Bank Armenia. You need to add a Credit Card number as your bill payee before you can proceed the payment. Browse through the list of merchants under the Add a bill payee function within the bill payment section. For more help on setting up a bill payee, click Help when you are in the Add a bill payee screen within "Online Banking".

When my Credit Card payments will be processed?

We will send out your instruction on the same business day (provided you had submitted this before the close of the business day). Your payment will be processed within 1-2 business days. We recommend you make your payments 1 business day in advance of the due date.

What type of transfers can I make?

"Online Banking" offers types of transfers:

- Linked account transfer - allows you to transfer funds between your own HSBC Bank Armenia accounts
- Transfer among HSBC Bank Armenia accounts - allows you to transfer funds from your accounts to other accounts within HSBC Bank Armenia
- Transfer to Local Beneficiary - allows you to transfer funds to other local banks in Armenia
- Transfer to Overseas Beneficiary - allows you to transfer funds to overseas beneficiary
- Loan payments - allows you to transfer funds to your loan accounts with different repayment options

What are my daily transaction limits for payments and transfers?

When you first register for "Online Banking" the following daily transaction limits will be applied:

Transfer Facility	Daily Limit
Transfers between your HSBC Armenia accounts (linked under your "Online Banking" profile)	AMD 25,000,000
Transfers to third party accounts (non-designated) in HSBC Armenia, Local Banks in Armenia and overseas	AMD 25,000,000
HSBC Armenia credit Card Payments	AMD 25,000,000

You can reduce limits online at any time by logon to "Online Banking", clicking on the "Services" in left navigation menu and choosing "Change "Online Banking" Daily Limits".
To request a limit increase, please send us a secure message via "Online Banking" Services.

* The limit increase requests are subject to appropriate review and approval.

Please note: For security reasons, transfers for third party accounts are getting suspended, if no such transaction is being performed via "Online Banking" Services for 2 years period. For reactivation, it is again required to send a secure message via "Online Banking" Services.

What are the cut-off times for making a transfer/payment?

For processing the same day, instructions submitted through "Online Banking" need to be received by the below listed cut-off times. Instructions received after the relevant cut-off times will be processed the next working day. Instructions received on non-working days (weekends, holidays, etc.) will be processed on the next working day. Any transaction involving cross currency, where one or both of the currencies involved has passed the cut-off time, will be treated as next date value.

Transfer type	Cut-off Time (working days, Armenia time)	Cut-off time (Holidays)
Transfer between linked accounts Non FEX payment FEX payment	No Cut-off time Open from 09:00 to 18:00	No Cut-off time Next working day
Transfer to Local Beneficiary Non FEX payment FEX payment	15:00 15:00	Next working day Next working day
Transfer to Overseas Beneficiary Non FEX payment FEX payment	17:00 17:00	Next working day Next working day
Transfer to loan Accounts Non FEX payment FEX payment	17:00 17:00	Next working day Next working day

Why is Security Token value required when making certain types of transfers/payments?

Security Token value will be required during the following types of transfers/payments:

- Linked account transfer and/or bill payment with amount above AMD 500,000
- Third-party account transfer regardless of the amount

The above transactions are considered to be high-risk ones and such re-authorisation provides you with additional security.

How can I make a Foreign Currency transfer to local bank in Armenia through Personal "Online Banking"?

Transfer to local beneficiary bank account can only be effected in Local Currency (Armenian Drams). If you wish to effect a transfer within Armenia in other Currency than AMD you should choose "Transfer to Overseas Beneficiary" option from drop down list.

What is the difference between "Same as from account" and "Same as to account"?

If you select **"Same as from account"** option, the amount you have keyed in will be in the same currency as the selected account to be debited ("From account" field).
E.g. your debiting account is in Euro and your payment is in US dollars. You have keyed in an amount of 1000. Selecting the currency to be the "Same as from account" means you want EUR 1000 to be paid to the Beneficiary in US Dollars. We will convert EUR 1000 at applicable exchange rate and effect the payment in equivalent US dollars. Any transaction charges specified will be deducted from the remitted amount since this instruction strictly specifies that you wish your account to be debited for the specified amount of EUR 1000. In case of Overseas Payments the charges "Same as from account" will be:

- **I pay ALL Charges, beneficiary pays NO charges** - HSBC Armenia and intermediary/beneficiary bank charges are deducted from the EUR 1000 debited from customer's account
- **I pay HSBC Armenia charges, beneficiary pays other bank charges** - only HSBC Armenia charge is deducted from the EUR 1000 debited from customer's account

E.g. using the same scenario as above but selecting the currency to be the "Same as to account" means that you want USD 1000 to be transferred to the Beneficiary. We will convert USD 1000 to EUR at applicable exchange rate and deduct that amount from your EUR account and transfer USD 1000 to the Beneficiary. Any transaction charges specified will be deducted from your account in addition to the remitted amount since this instruction strictly specifies that you wish to transfer exactly the specified amount of USD 1000. In case of Overseas Payments the charges "Same as to account" will be:

- **I pay ALL Charges, beneficiary pays NO charges** - HSBC Armenia and intermediary/beneficiary bank charges are deducted in addition to the remitted amount from customer's account
- **I pay HSBC Armenia charges, beneficiary pays other bank charges** - only HSBC Armenia charge is deducted in addition to the remitted amount from customer's account

When I make a transfer to Overseas Beneficiary bank account, the Country/City/Bank name I want to transfer money is not available in Beneficiary details Country/City/Bank drop down list. What should I do?

If the Country is not available, select "Other Country" and key in full Beneficiary bank details including town/city and bank SWIFT and/or local clearing code.
If the City or Bank is not available, select "Other city/Other Bank" and key in full Beneficiary bank details including town/city and bank SWIFT and/or local clearing code.

How do I stop or cancel a transfer/payment?

If you schedule to process a transfer/payment immediately, you may not be able to stop or cancel it. Any other scheduled or recurring transfers/payments can be cancelled up to one full business day before the requested transfer date. To cancel a transfer/payment choose the "Transfers"/"Payments" option from left navigation menu and select "Future Transfers"/"Future Payments". Input the dates, click on "Go" then click on date to view details and press "Delete" option to cancel the instruction.

Can I make my loan payment through Personal "Online Banking"?

Yes, you can make loan payments via "Make a transfer" section. You need to select your loan account from "Transfer to" drop down list.
You are offered four repayment options:

- Full repayment - repay the whole outstanding balance of my loan (loan outstanding principal + accrued interest amount as of the day of instruction processed)
- Repay next principal amount - repay the next monthly principal amount of my loan. Please note that you are obliged to have sufficient funds on your interest transfer account on the day of repayment to enable the bank to debit your account for the accrued interest amount
- Prepay principal amount- prepay the loan principal amount without breaking the sequence of repayments mentioned in repayment schedule. In this case the number of last months of loan repayment is reduced for the amount prepaid. If you want to change your monthly repayment schedule after prepayment you need to visit one of our branches.
- Repay overdue principal and interest - Repay accrued overdue of principal amount and/or interest

We will process your instruction on the same working day provided you had submitted this before the 17:00. Loan payment instructions submitted after 17:00 will be processed on next working day.

Can I make a loan payment to other local Armenian banks via Internet and Mobile Banking using "Loan Codes"?

Dear Customer,
In case of making loan payments to other local Armenian banks via Online and Mobile Banking systems using "Loan codes", the code should be filled in the "Transaction purpose" field of transfer.

* In case of not having beneficiary account please input "loan code" in the "Account number" field for transaction signing code confirmation.

* In addition to the loan code in the "Transaction purpose" field of transfer one of the bellow mentioned options should be filled in

1. Payment of loan principal, interest, as well as loan penalty payments
2. Loan principal payment

3. Loan interest payment
4. Loan penalty payments

Services

What kind of information can I download to Quicken/Money?

Quicken and Microsoft Money are personal financial management software which help to keep track of your overall financial status including assets, liabilities, account balances and expenses. The download to Quicken or Money function allows you to easily download your balances and transaction information for upload into Quicken or Money software. Simply go to Quicken/Money file download function under Accounts section. Select the account which you want to download information from. Select the appropriate dates to extract the information from (which is the date of your last download till the day you do the download). Select which version of software you have installed on your computer and click Download.

What are e-Statements and e-Advices?

Personal "Online Banking" customers can receive statements and advices through Personal "Online Banking", instead of by mail/e-mail. With e-Statements your bank statements are sent electronically in an Adobe Acrobat (pdf) file.

How do I sign up for e-Statements/e-Advices?

Personal "Online Banking" customers can receive statements and advices through Personal "Online Banking", instead of by mail/e-mail. With e-Statements your bank statements are sent electronically in an Adobe Acrobat (pdf) file.

How long do my e-Statements remain online?

Your e-Statements will remain within Personal "Online Banking" for the period of 4 statement cycles.

Why should I use e-Statements/e-Advices?

By using e-Statements/e-Advices you will receive the e-Statements/e-Advices instantly on the day they are generated, instead of waiting for the mail. Also, turning off paper statements directly supports HSBC's commitment to the environment by reducing paper consumption.

How do I view e-Statements?

When an e-Statement is generated, a message will be sent to your Personal "Online Banking" inbox. To view an e-Statement, simply click the date under the "Statements/Advices" menu option within Personal "Online Banking" and the e-Statement will be displayed as an Adobe Acrobat (pdf) file.

Where are my interim statements sent to?

Your interim statements are additional statements that you can request mid-way through your regular statement cycle. These would look exactly like your regular statement except the transactions shown are from the last statement date till the date you request the interim statement. The interim statement will be sent to the usual location where your regular statements are sent.

Where are my previous statements sent to?

Your previous statements are older statements that you can request anytime. Our Agents will contact you to clarify the delivery channel of your previous statement. Transaction charges will be applied according to General Tariff of Charges.

Consider the benefits of e-Statements:

- You get your statement faster
- e-Statements can be stored on your computer - giving you more flexible access
- Paper clutter is reduced
- You can download your last four e-Statements
- You may convert your statement option back to paper copy at any time

How can I subscribe for SMS Alert Services?

To activate SMS Alert Service you should go to "Alert Services" option in the left hand menu, select "Update Alert Delivery", click on Mobile Phone radio button ,select your Telephone operator and type in your mobile phone number in the following format: 374XXXXXXX (374+code+mobile phone number). Remember: Alert services will be activated on the next working day.
If you have questions regarding Alert Services registration please contact us at +374 (60) 655 444. Our phone lines are open 24/7.

How can I set up Alert notifications on my accounts?

After you have selected the channel to receive your alerts from "Update alert delivery" option, you can set up alert notifications on your savings, current and term deposit accounts. Your should go to "Alert Services" section in left hand menu, select "Set up new alert" option and fill in appropriate fields.

Troubleshooting

Why does a pop-up window with security information appear occasionally after I click on a link?

This is a common observation for all browsers when the user leaves a security website for a non-secure one. Some links in "Online Banking" direct you to the HSBC Bank website, and your browser may ask if you want to non-secure items to be displayed when you click on those links. Simply click "Yes" to continue your "Online Banking" session.

Why do I have a problem trying to logon to "Online Banking" now whereas I didn't have a problem before"?

You may have to clear your browser's cache to help solve the problem. For Internet Explorer browsers, go to Tools on the tool bar and select Internet Options. In the General tab under the section on Temporary Internet Files, click Delete files and OK. Close and open your browser and try to logon to "Online Banking" again.

Security

How does HSBC ensure "Online Banking security"?

HSBC, with the help of modern technology, offers you the maximum security for your transactions wherever you may be.

- Use of the 12-digit ATM card Number and the 6-digit Personal Identification Number, for your registration in the service via the website of HSBC
- The ability to create own personal Username for your access to your personal banking services webpage
- Use of additional security code device (Token) for ensuring maximum possible security of your personal data
- The ability to select a Memorable question and answer that, in combination with the additional security code device (Token) offers more protection during your banking transactions
- The ability to select your own Security questions and answers that you will need to change your Memorable question and answer, in case you have forgotten or want to change them
- Automatic deactivation of the service in the event of three unsuccessful identification attempts
- Change your daily transaction limits (reduction only) via your personal webpage
- Secure 128-bit encryption (the highest available) for all information transmitted during an "Online Banking" session
- An automatic time-out feature that will end your "Online Banking" session after a period of not being used

Your Online Banking security details must be kept confidential at all times and not be disclosed to anyone. HSBC Bank will never ask to provide your personal information (PIN, answers to memorable and security questions) over e-mail messages. Never disclose this information to anyone including HSBC employees.

- Whenever you are logged on to "Online Banking", check that the bottom right corner of the screen shows a secure symbol of either a lock or a key (depending on browser type/version, the symbol may be shown to the right of the address bar)
- Always remember to log out properly (by clicking on Log out instead of simply closing the window with the x on the top right corner of the browser) from your "Online Banking" session before visiting other websites
- Remember to close the browser window after you have logged out of your "Online Banking" session
- Whenever security updates and patches are made available by your computer or browser vendor, always ensure that you download and apply them as they are designed to provide you with protection from known possible security problems

How can I check if 128-bit encryption is being used?

- Move a mouse over the "security lock icon" at the button-right corner. A tool-tip of "SSL secured (128-bit)" should pop-up or
- Click "File" on browser menu and select "Properties". "Connection: TLS 1.0, RC4 with 128 bit encryption (High); RSA with 2048 bit exchange" is shown

How does HSBC protect against phishing scams?

Phishing scams are used by other parties to fraudulently solicit "Online Banking" details from customers. Third parties contact customers (usually by email, letter, or phone) purporting to be a financial organisation and requesting customers to provide their security details.

Remember: HSBC never sends requests on renewal and updating of Usernames and Memorable Answers via e-mail.

If you receive an e-mail message which you believe to be fraudulent:

- Do not respond to the e-mail
- Forward the e-mail to: hsbc.armenia@hsbc.com
- Delete the e-mail

What is a "Time out" feature?

A "time-out" feature provides protection if you leave your computer unattended and have not logged out from an "Online Banking" session. After a period of time of not being used, your "Online Banking session will automatically end or time-out.

Can I send secure e-mails to the Bank?

Yes, by clicking the button "Contact Centre" and then "Send message" you can send secure emails to the Bank for Bank accounts, Cards, Credits inquiry, Questions about using "Online Banking" and Feedback.

How do I know if I am connecting to HSBC Bank Armenia and not to other parties?

You may check the validity and owner of the encryption certificate. For Internet Explorer browsers, double click the security lock icon at the bottom right of your "Online Banking" session window (depending on browser type/version, the symbol may be shown to the right of the address bar). In the General tab, the Certificate Information should state who it is issued to (https://www.hsbc.am) and when it is valid for.

Note: *In case of discrepancies between the Armenian and English versions of this page, the Armenian version shall prevail.*
Last updated on: 21/12/2018 15:00

www.hsbc.am
+374 60 655 000