

## Do your daily banking 24/7, anywhere, anytime.

With HSBC Online Banking you're always in control of your finances. You can access and manage your accounts anytime from your home, the office or while you're on the move.

24/7 access of your accounts via Internet	Yes
Secure control over your finances anywhere in the world	Yes
FREE transfers between HSBC Armenia accounts	Yes
FREE transfers in AMD within Armenia	Yes
Transfers in all major currencies to any bank in the world	Yes
FREE loan and credit card payments	Yes
FREE balance and transaction enquiries	Yes
NO software installation	Yes
NO monthly maintenance fee	Yes

At HSBC, we continually work to ensure that we maintain the highest standards of online security. To safeguard your Online Banking, HSBC Personal Online Banking uses 128 bit secured socket layer (SSL) encryption<sup>2</sup>, one of the most advanced security technologies available. In addition, both the log-on procedure and various sensitive Online Banking transactions are further protected by the use of a portable Security Device.

### **Service tariffs**

- One-off registration service fee free of charge
- Monthly maintenance fee free of charge
- Online security device replacement fee
  - o If damaged/not functioning free of charge
  - o If lost or stolen (device is not available) AMD 5,000\*
- Banking services as per tariff of charges

### **Full list of services**

- 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 to any of your own bank accounts with HSBC Bank Armenia or other banks in Armenia
- Transfer funds to other HSBC Bank Armenia customers or other banks in Armenia
- Send money overseas in foreign currency
- Manage mobile phone SMS alerts
- Pay your credit card bill
- Check credit card balance\*\*
- Make loan payments

<sup>&</sup>lt;sup>1</sup> Online and Mobile Banking services are available for Individuals only.

<sup>&</sup>lt;sup>2</sup> Encryption is a process that converts your data into an encoded form before it is transmitted over the Internet and helps provide a secure channel for data transmission.

- Apply online for various banking services
- Set up recurring, future transfers or payment instructions
- Receive e-statements and e-advices directly via Online Banking
- Make use of personalised system notifications and banners
- Update your personal details
- Order cheque books and stop a cheque payment
- Send messages to the bank through the secure infrastructure of HSBC Online Banking
- Open new term deposit and update maturity instructions
- Open new savings and current accounts online
- Interest rate enquiries for time deposits and current/savings account balances

#### **Important note**

The Bank may terminate the agreement on processing of instructions submitted via Online/Mobile Banking service in case customer's profile is not active (not logged in to the system) during the last 12 months.

# **Double saving of time and money**

#### Enjoy our preferential tariffs by using the below mentioned services via Online Banking

Service	Existing tariff	Preferential tariff
Additional account opening (via Online Banking only)	3,000 AMD	free
Money transfers in AMD within Armenia	300 AMD	free
ATM card replacement	3,000 AMD	free <sup>2</sup>
Outward remittances (in USD/EUR)	(min AMD	0.1% (min AMD 6,000)
Advices confirming bank account/loan information/balance	5,000 AMD*	1,000 AMD3*
Bank account statement/ transaction advice copy if earlier, than 6 months	3,000 AMD*	1,000 AMD <sup>4*</sup>

## In case of questions please contact our Online Banking support team at +374 (60) 655 444.

<sup>&</sup>lt;sup>1</sup> Online and Mobile Banking services are available for Individuals only.

<sup>\*</sup> Inclusive of VAT.

<sup>\*\*</sup> Credit card balances are presented as of previous banking day.

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<sup>&</sup>lt;sup>2</sup> Replaced ATM card will be sent to the branch of your choice within 3 working days after receipt of the request.

<sup>&</sup>lt;sup>3</sup> Advice will be sent to the branch of your choice within 3-5 working days after receipt of the request.

<sup>&</sup>lt;sup>4</sup> Statement/transaction advice copy will be sent to the branch of your choice within 3-5 working days after receipt of the request.

<sup>\*</sup> Inclusive of VAT.