



Terms and Conditions and Personal Information Collection Statement for Voice ID Authentication

Enrolment to Voice ID Authentication is entirely voluntary. By enrolling, you, the Customer, will be bound by these Terms and Conditions and Personal Information Collection Statement set out by us, Hang Seng Bank.

When you enroll for Voice ID Authentication and use the phone banking service through Voice ID Authentication, we will record your passphrases and phone conversations. Our system will from time to time analyse the voice recordings and generate "voice prints". "Voice print" is the unique biometric identification specimen of your voice. We will store the recordings and the "voice prints" and use them for verifying your identity when you use service, give instructions or operate accounts. By enrolling, you instruct and authorise us to act on any instructions we received using Voice ID Authentication for verifying identity. You will be bound by such instructions which we believe in good faith to have emanated from you. Such instructions may include fund transfer from your account to a third party, change of your contact information or other high-risk transactions.

Apart from verifying identity, we may also use your recorded passphrases and phone conversations, the "voice prints" generated, or other biometrics data registered by you with us for detecting, investigating and preventing fraudulent or criminal activities. Adverse actions may be taken by us or other parties against you consequently.

Your "Voice prints" and voice recordings are your personal data. The collection, accuracy, retention, use, security, access and correction of such personal data will be subject to our Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Privacy Notice") and Privacy Principles, which are accessible at our website. We, our employees, agents and service providers may have access to such personal data for providing Voice ID Authentication. We may transfer such personal data to our agents, service providers, regulatory authorities, law enforcement agencies, HSBC Group members or associates or other persons specified in the Privacy Notice. Please refer to the Privacy Notice for details. Please send any data access or data correction request to our Data Protection Officer.

After successful enrolment, our system will by default use Voice ID Authentication for verifying your identity when you call our existing and future hotlines enabled with Voice ID. However, you may still use your Phone PIN (i.e. Phone PIN for banking hotlines or Credit Card Phone Service PIN or other applicable hotline PINs) or be required to use it for verifying yourself after the enrolment. You may cancel your enrolment at any time by completing our specified steps.

We have the right to modify, suspend or terminate Voice ID Authentication or its use by you at any time without giving prior notice or reason where we reasonably consider necessary or advisable to do so. These cases may include actual or suspected breach of security.