

Everything you need... all in one place

Personal Internet Banking brings your finances together in one central, secure, easy-to-navigate web site. Pay your bills and do all your banking whenever you choose – 24 hours a day!

- Pay bills FREE to virtually anyone in the United States
- \$0 Liability, Online Guarantee
- Guaranteed that your online bill payments will arrive on time*
- Check your account balances any time
- View transactions and print the records
- View posted check images online with RecordCheck®
- Track credit card purchases
- Request a credit line increase
- View information about your mortgage, home equity and personal loans
- Transfer funds between your HSBC and non-HSBC accounts
- View your brokerage balances
- Request a stop payment on your HSBC checks
- Create an online version of your checkbook register
- Order checks online
- Use your personal financial management software (e.g., Microsoft® Money or Quicken®**) to connect directly to Internet Banking.
- eStatements available – view and download – eliminate paper
- Update your profile anytime, including your address and phone number.
- And much more

*HSBC will bear the responsibility for any late-payment-related charges should an online bill payment arrive after its due date as long as you scheduled the transaction in accordance with the HSBC Personal Internet Banking Terms and Conditions. This guarantee does not apply to business customers using Bill Pay.

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Personal Internet Banking and Bill Pay Guide

Making the most of your time.

us.hsbc.com

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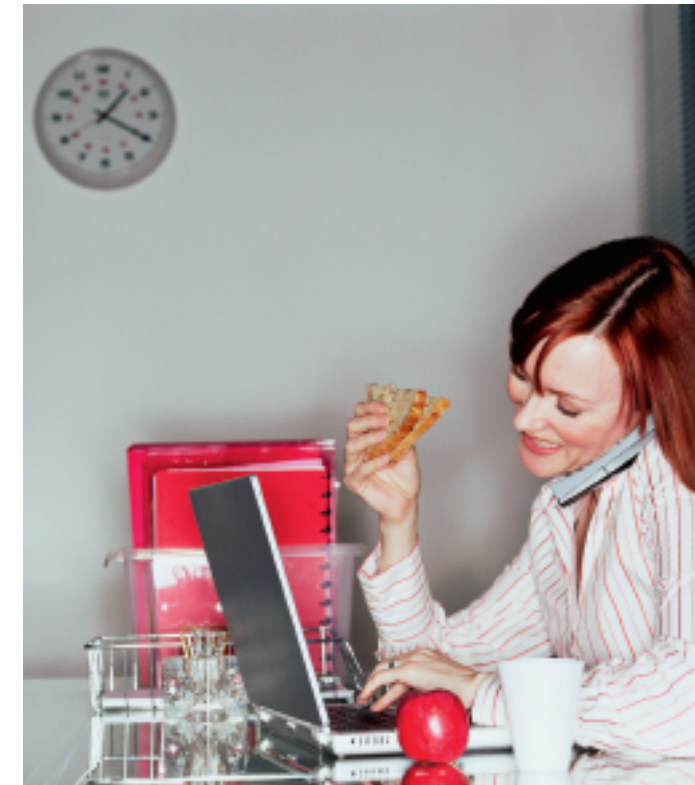
HSBC 

The world's local bank

Welcome

Welcome to Personal Internet Banking and Bill Pay from HSBC, the online banking experience that will change the way you manage your accounts and pay bills – for the better! This free service is easy to register for and easy to use – you'll wonder how you ever got along without it.

In addition, Personal Internet Banking and Bill Pay come with our \$0 Liability, Online Guarantee against unauthorized use. Bank online with confidence, we've got you covered!



Sign up

Your first step is to register for Internet Banking. It's fast, simple and it's FREE. Choose one of two ways: register online to start banking immediately or visit any HSBC branch.

Online

1. Go to us.hsbc.com, select Personal Internet Banking, under "Online Services," and then click "Sign Up."
2. Follow the registration information to create a Customer ID and Password to use each time you log-in to Internet Banking.
3. Be sure to select the "Add Bill Pay" option, to start paying your bills online.

Any HSBC Branch

Register at your nearest branch. Our staff will be happy to assist you.

Tip: To start banking immediately

Register online using your HSBC credit, debit, or ATM card and PIN.

Pay bills FREE with Internet Banking

1. It's simple. If you're already registered for Internet Banking, just log-in and select "Pay Bills."
2. Enter your Security Key.
3. **Set up a Payee:**
 - Choose "Add a Payee" from the menu to create your "payee" list (companies or people you wish to pay).
 - Enter the name, address and account number for each (keep your current bills handy for this purpose).
 - Internet Banking will store your new payee information so you'll only have to enter it once (note that you can make changes at any time).
4. **Pay your Bills:**
 - Select the appropriate "payee" from your list.
 - Enter the amount and the date you want the payment processed and click submit.
5. You're done. Your bill payment will be processed on the date you selected.
6. On-time Guarantee* HSBC guarantees that your bill payments will arrive on time.
7. With our [\\$0 Liability, Online Guarantee](#), you can perform all your banking and bill paying transactions safely and with peace of mind. You're protected against online fraud.

Tip: To make payments to one of your HSBC accounts quickly, use the "Transfers" feature.

Your security and privacy are our priority

Keeping your banking and financial information safe and secure is of paramount importance to HSBC. And as demand increases for newer, faster and better ways to perform online banking transactions, HSBC pledges to continue its efforts to maintain the highest level of online security for its customers.

1. We use the latest technology to keep your money and your personal information secure and confidential.
2. We maintain strict security standards and procedures to prevent unauthorized access to information about you.
3. We use leading technologies such as 128-bit data encryption, firewalls and server authentication to prevent unauthorized access to your information.
4. We have created a helpful security guide. For more information on HSBC's online security, visit our Security Site at us.hsbc.com.
5. HSBC's Commitment to You – We are committed to protecting your privacy. To keep your personal, non-public information both personal and private, we have established a vigorous privacy policy. To learn more, visit us.hsbc.com.
6. We will never ask you for your password or PIN through e-mail or over the telephone.

Tip: HSBC pledges to keep your online banking experience secure and protected from unauthorized use. With our [\\$0 Liability, Online Guarantee](#), you're covered against misuse online.

Support, if you need it

While Personal Internet Banking empowers you to manage your finances, help, information and resources are always close at hand:

From us.hsbc.com/internetbanking:

- Click on the FAQs button (in the left-hand menu) for information and answers to your frequently asked questions.
- Demo
 - Take an online tour of Internet Banking. Click the Demo button to walk through key functions and features.

Within Personal Internet Banking:

- Click on the question mark in the upper right corner of Internet Banking (or "Help" in the left-hand menu) and a Help window will open with additional information.
- A Bill Pay Demo is also available.

Via BankMail

- Can't find the answer you're looking for? Send a BankMail to our Direct Bank. Just click "BankMail" from the Personal Internet Banking menu.

Or by calling...

- 1-800-975-HSBC (1-800-975-4722), option 4 to speak to one of our helpful representatives, 24 hours a day, 7 days a week.