Electronic Banking Services

1. The Terms and Conditions set forth herein govern all transactions performed by the Customer by the Bank’s ATM Card, Personal Internet Banking (PIB) or the Telephone Banking Services and are in addition to any other agreement(s) / account mandate documentation. The transactions performed by Personal Internet Banking, (the Bank’s Global Electronic Financial Service System) are governed by the Terms and Conditions of the PIB service.

2. The Customer undertakes / declares that if he/she/it elects to use the Internet Banking Service, he/she/it will be required to review and accept the relevant Terms & Conditions online. The customer accepts that he is aware enough to deal on the Internet and is responsible for all transactions made on his account through Internet banking service and that he is responsible for keeping the PIN and User ID. Any transactions under these numbers are under the responsibility of the Customer unless he notifies the Bank with loss or theft of his password or User ID. The Customer shall consider accuracy prior to any transaction or instructions executed through this service. All the relevant terms and conditions for opening and operating accounts and any subsequent amendments shall apply to this service.

3. The ATM Card shall at all times remain the property of the Bank and the Customer shall surrender the ATM Card to the Bank immediately upon request. The Bank may, without giving reason, withdraw at anytime all rights and privileges pertaining to the ATM Card / Personal Internet Banking.

4. The customer hereby accepts and agrees that upon the customer’s call to HSBC Bank Egypt’s Call Centre on 19007 or any other number related to HSBC Call Centre, HSBC shall have the right to record the call, and submit any request done by the customer to the concerned department for procession against positive verification.

5. The Bank is authorised but not obliged to act on any instructions given by Personal Internet Banking / Phone Banking which the Bank believes, at its sole discretion, emanate from the Customer, and which are accompanied by the use his PIB user ID and password and the Personal Identity Number (PIN). The Bank shall not be liable for acting in good faith on telephone instructions even if they are given by unauthorised individuals and the Bank shall be under no duty to verify the identity of any person giving instructions through Personal Internet Banking purportedly on behalf of the Customer.

HSBC
6. The ATM Card and PIN are issued to the Customer entirely at the Customer's risk, and the Bank shall bear no liability whatsoever for any loss / damage arising from the issue to the Customer of the ATM Card, Personal Internet Banking and respective PINs however caused, unless the cause is the result of an act or error of the Bank. The Bank has the right to destroy the ATM Card if it was not collected by the customer within 30 days from the issuance date. And in case of retention of the Card by the ATM, the Bank shall have the right to destroy the Card if was not collected by the customer within 7 days from retention date.

7. The Customer shall at all times remain liable for any transactions made by using the ATM Card / Personal Internet Banking Service and shall indemnify the Bank for all loss / damage however caused by any unauthorised use of the ATM Card or PIN.

8. Without prejudice to the provisions of Clause 6, the Customer shall exercise every possible care to prevent the ATM Card and details of the PIN being lost or stolen and shall notify the Bank immediately and confirm in writing any loss or theft. The Bank cannot be held responsible in case a lost or stolen ATM Card / PIN or PIB service is used prior to receipt of written notice of loss.

9. The Bank's record of transactions processed by the use of the ATM Card / Personal Internet Banking Service shall be conclusive and binding for all purposes and acceptable as documentary evidence.

10. The Bank shall debit the Customer's account with the amount of any withdrawal / transfer effected by use of the ATM Card / Personal Internet Banking Service. The Bank will permit (a) withdrawals by ATM Card, (b) telephone / PIB instructions for transfers and third party payments up to a limit as determined from time to time by the Bank at its discretion. Transactions which are effected in currencies other than the domestic currency of issuance will be debited to the Customer’s account after conversion into the domestic currency of issuance at the prevailing exchange rate as determined by the Bank on the day of conversion.

11. The Bank shall debit the Customer’s account with all expenses arising from the issuance of the ATM Card as may be announced by the Bank from time to time and any replacement thereof if requested.
12. Cash withdrawals performed in countries other than that in which the ATM Card was issued will be subject to a cash withdrawal fee as may be announced from time to time by the Bank.

13. The Customer shall not disclose the PIN to any other person without the prior written consent of the Bank.

14. The Customer shall not be entitled to overdraw the account with the Bank or to withdraw / transfer funds by use of the ATM Card / Personal Internet Banking Service in excess of any overdraft limit agreed with the Bank.

15. The Bank shall not be responsible for any loss or damage arising directly or indirectly from any malfunction / failure of the ATM Card arising out of the Customer’s mistake, the temporary insufficiency of funds in such machines or otherwise however.

16. The Bank shall not be liable for any loss caused due to the unavailability of the Personal Internet Banking Service.

17. Any cheque(s) deposited shall be accepted for collection and the proceeds shall not be available to the Customer until the cheque(s) has / have been cleared, the proceeds paid to the Bank by the paying bank and credited to the Customer’s account.

18. In the case of a joint account, each customer shall be jointly and severally responsible for all transactions processed by the use of the ATM Card(s) issued to one or more of them, notwithstanding any stipulation, which may have been made in the account opening mandate completed by them, requiring all parties to the account to sign.

19. The Bank shall be entitled to immediate return of the ATM Card in the event of the Customer’s death, bankruptcy, liquidation or closure of the account.

20. No Personal Internet Banking Services shall be available in relation to any account where more than a single signatory is required.

21. The Customer is obliged to pay due respect regarding the precision in writing all details and information to the Bank. The Customer is further liable with respect to this information and will incur solely the results of the transfer based on these details and information. No cancellation will be allowed after the transfer is completed.