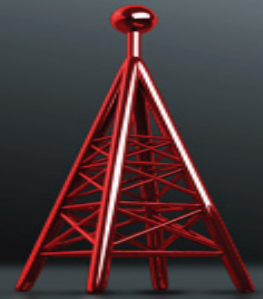


E-mail Statements & Advices Services (EMS)

Connecting your business to HSBC



Email Statements & Advices Services (EMS)

Get your account updates the easy way

No more waiting for month-end statements. No need to call your Bank to check your inward telegraphic transfer. EMS delivers your account statements and details of your telegraphic transfer advices directly to your email address on a daily basis.

Benefits of EMS

SECURE	Account statements and telegraphic advices between HSBC and your PC are encrypted thus ensuring account privacy and security.
CONVENIENT	No need to wait for your month-end statements and to constantly check with your bank on your inward telegraphic transfers.
PAPERLESS	A step towards a paperless environment in your office.

3 Easy Steps To Retrieve Your Messages

1. Login to your email address and retrieve our EMS with an attachment.
2. Double-click on the attachment. The attachment is to be saved or downloaded into a designated folder or directory of your preference.
3. To decrypt, double click on the file, key in your unique password and click "OK". The decrypted file will be created and saved in the same designated folder/directory for your viewing.

EMS Features

End-Of-Day Statements

- ✓ List all transactional activities
- ✓ Opening and Closing Balances

Telegraphic Transfer Advices

- ✓ TT reference number
- ✓ Beneficiary/Remitter Name
- ✓ Breakdown of charges (commission, cable charges)
- ✓ Exchange rate applied

Speak to us today about how you can receive your account information via email.

E-mail cashmanagement@hsbc.com.my
Log on to www.hsbc.com.my/commercial

FREQUENTLY ASKED QUESTIONS

Q: What is HSBC EMS?

A: HSBC EMS is an email statement & advice service where HSBC initiates a one-way electronic transmission of your account statements plus all telegraphic transfer advices directly to your email address.

EMS provides you with your:

❖ End-of-day current account statements

End of Day Account Statements with the prior day's transactions will be auto emailed to your designated email address on a daily basis.

❖ Inward and Outward TT advices

Details of the previous day's Outward Telegraphic Transfer advice will be compiled and auto-emailed on a daily basis.

Inward Telegraphic Transfer advices are triggered off immediately whenever your corporate account is credited with the TT proceeds.

Q: How much do I have to pay for EMS?

A: There is a monthly fee of only RM30.00 per account. All payments are made through Standing Instructions, to a debit of your designated account.

Q: How can I be sure that my account information sent through the Internet is secured?

A: HSBC EMS has 2 in-built security to help safeguard your financial information.

❖ Powerful Encryption Program:

All information sent from HSBC is "scrambled" using 256-bit encryption, the most robust encryption software available today. This means that it would take one billion computers, each running at one billion brute force attacks per second, 10 trillion years to crack the encryption. It will require your unique password to "unlock" the information.

❖ Unique Password:

Your unique password must be entered to "unlock" the encrypted information. Always remember to keep your password confidential.

Q: Where do I submit my application forms?

A: The HSBC EMS form and Standing Instruction forms can be submitted through any of our HSBC branches, your Account Managers or directly to the address provided in the application form.

Q: Need help in using HSBC EMS? Forgot your password?

A: Contact our dedicated online banking staff at 1-300-88-1018 and they will be more than pleased to help you.

To: The Manager
 HSBC Bank Malaysia Berhad ("the Bank")
 Global Payments & Cash Management
 13 th Floor, No.2 Leboh Ampang
 50100 Kuala Lumpur

Customer's Address: _____

Date: _____

Dear Sir,

I/We hereby apply for the email-statement service.

Service schedule	
Designated email address for this service : _____	
Designated recipient of email password: _____	
Accounts that require statements to be emailed under this service	
1) _____	2) _____
3) _____	4) _____
Transaction advices that are to be emailed under this service	
Transaction type : Inward and Outward TTs advices* <input type="checkbox"/>	End-of Day statements* <input type="checkbox"/>
<i>*Tick as appropriate</i>	

I/we agree to the following **terms and conditions** :-

- It is my/our sole responsibility to set-up, maintain and regularly review security arrangements concerning access to and use of my email system.
- My/our use of this email address will not infringe the intellectual property rights of any third party.
- The email message and any attachments are confidential to the ordinary user of the email address to which it was addressed and may also be privileged. If I/we are not the addressee I/we shall not copy, forward, disclose or use any part of the message or its attachments and if I/we have received the message on error, I/we are to notify the sender immediately in writing and delete the email message and its attachment from my/our system.
- The Bank cannot guarantee the email messages and its attachments are secure or error-free as information communicated over the Internet could be intercepted, corrupted, lost, arrive late or viruses infected. Therefore, the Bank does not accept liability for any errors or omissions in the content of the email messages and its attachments.
- To allow the Bank or its appointed agents to disclose to any party any data/ information relating to me/us, as may be necessary to enable the Bank to fulfil its obligation under this service
- The Bank will not be liable for delay in performing or failure to perform any of its obligations under this service which is caused by circumstances beyond its reasonable control, including, but not limited to, the failure, malfunction or unavailability of telecommunications, data communications and computer systems and services, war, civil unrest, government action, strikes, lock-outs or industrial action or trade disputes (whether involving either party's employees or those of a third party).
- Either I/we or the Bank may terminate this service on not less than 30 days notice in writing to the other party.
- I/we acknowledge that this service shall be terminated at the Bank's discretion in the event the monthly fees for this service are not paid.

Authorisation

I/we authorise you to email me/us information as per the above service schedule and hereby agree to be bound by the above terms and conditions, as well as the Bank's Generic Terms and Conditions (available at www.hsbc.com.my).

I/we acknowledge that the Bank will take all reasonable care to ensure that the information supplied, accurately reflects the information in the Bank's computer systems or information received from a third party but the Bank does not warrant that the information is accurate or error-free.

 Authorised Signatory Signature verified (Office use only) _____
 Authorised Signatory Signature verified (Office use only)

FOR BANK USE ONLY

Customer Number -

Input by _____ Approved by _____

The Manager

HSBC Bank Malaysia Berhad
(Company No. 127776-V)

HSBC Amanah Malaysia Berhad
(Company No.807705-X)

Office _____

Date _____

APPLICATION FOR STANDING INSTRUCTION/PERMOHONAN UNTUK ARAHAN TETAP

Stamp
Setem

Note : Please tick (✓) where applicable

Nota : Sila tanda (✓) yang mana berkenaan

1. Account Number/Nombor Akaun (to be debited)/(untuk didebit) _____ - _____ - _____	
2. Effective Date/Tarikh Berkuatkuasa	Frequency/ Kekerapan Monthly
4. Expiry Date/Tarikh Tamat Tempoh	5. Total Number of Payments/Jumlah Bilangan Pembayaran
6. Payment Method/Cara Pembayaran Internal Transfer	7. Payment Amount/Amaun Pembayaran (Currency)/(Mata Wang) MYR
8. Payment Details /Butir-butir Pembayaran	
Beneficiary Name>Nama Penerima <u>HSBC Bank Malaysia Berhad</u>	Name & Address of Beneficiary Bank/ Nama & Alamat Bank Penerima
Reference/Rujukan	HSBC Bank Malaysia Berhad ("the Bank") Global Payments & Cash Management 13 th Floor, No.2 Leboh Ampang 50100 Kuala Lumpur
Policy Number/Nombor Polisi <u>EMS</u>	
9. Payment Narrative (for internal transfer only)/ <i>Naratif Pembayaran (untuk pindahan dalaman sahaja)</i>	
Primary Account Holder/Pemegang Akaun Utama <u>EMS</u>	Limited to 24 characters only/ Dihadkan kepada 24 huruf sahaja
Beneficiary/Penerima	
10. Other Payment Instruction (if applicable) – Please consult the Bank’s customer service representative for assistance <i>Arahan Pembayaran Lain (jika berkenaan) – Sila dapatkan bantuan wakil khidmat pelanggan Bank</i>	
Note :	
<ul style="list-style-type: none"> All alterations and cancellations should be notified one week before payment <i>Semua perubahan dan pembatalan hendaklah diberitahu satu minggu sebelum pembayaran</i> I/We hereby authorise the Bank to debit my/our account the amount specified above or equivalent inclusive of bank charges <i>Saya/Kami dengan ini memberi kebenaran kepada Bank untuk mendebit akaun saya/kami dengan jumlah yang dinyatakan di atas atau sama nilainya termasuk bayaran bank.</i> I/We understand and accept the Terms & Conditions as printed on the reverse <i>Saya/Kami memahami dan menerima Peraturan & Syarat-syarat seperti yang tercetak di halaman sebaliknya</i> 	
Authorized Signature (s)/Tandatangan Disahkan Company Stamp (if applicable)/Cop Syarikat (jika berkenaan)	Signature Verified By
	Account Name(s)/Nama Akaun Contact Tel No./No. Telefon Hubungan

For Bank Use :					
Data Input P3		Data Checked & Approved/Verified by	Product Type ___ DSI ___ BSI ___ TSI	Instr Type ___ 1 ___ 2 ___ 3 ___ 4	S. I. No
Stamp Duty					

TERMS AND CONDITIONS

I/We undertake that the Bank accepts this order upon the following conditions:

1. I/We undertake to ensure that sufficient funds are kept in my/our account to meet any/all payment instructions as well as any applicable commission, charges, rates (including but not limited to those stated in Clauses 7 & 8 hereunder).
2. Although the Bank will endeavour to effect such periodical payments it accepts no responsibility to make the same, and accordingly the Bank shall not incur any liability through any refusal or omission to make all or any of the payments or by reason of late payment or by any omission to follow any such instruction.
3. This order is subject to any arrangement now subsisting or which may hereafter subsist between myself/ourselves and the Bank in relation to my/our account or any banking accommodation afforded to me/us. In the event of any variations or amendments only in respect to the Amount specified, the Method of Payment and the Period of Payment as stated in this Periodical Payment Form, I/we shall notify the Bank in writing of such variations or amendments and subject to the clause above, the Bank shall be authorised to effect the variations or amendments within one week of receipt of such written notice.
4. The Bank may in its absolute discretion conclusively determine the order of priority of payment by it of any moneys pursuant to this or any order, or cheque drawn on my/our account or instructions (whether written or otherwise) which I/we have heretofore or may hereafter give to the Bank.
5. The Bank may at its absolute discretion terminate this order as to future payments at any time by notice in writing to me/us, or without notice at any time after receipt of written instructions from the abovenamed payee that no further payment is required.
6. This order will remain effective for the protection of the Bank in respect of payment made in good faith notwithstanding my/our death or bankruptcy or the revocation of this order by any other means until notice of my/our death or bankruptcy or of such revocation is received by the Bank.
7. A commission charge of RM2.00 or an amount as may be determined by the Bank from time to time will be levied for each periodic payment effected by the Bank. In the case of manual periodic payment, a commission charge of RM10.00 per enquiry or an amount as may be determined by the Bank from time to time will be levied. This charge does not include the incidental postage and/or stamp duty, which may also be applicable.
8. The Bank may at its discretion levy a charge of RM20.00 or an amount as maybe determined by the Bank from time to time on each standing instruction payment not effected for lack of funds.

PERATURAN DAN SYARAT-SYARAT

Saya/Kami bersetuju bahawa Bank menerima arahan ini berdasarkan syarat-syarat berikut:

1. Saya/Kami berjanji untuk menentukan bahawa wang yang cukup disimpan dalam akaun saya/kami untuk memenuhi sebarang/segala arahan pembayaran serta sebarang komisen, bayaran, kadar (termasuk tetapi tidak terhad kepada yang dinyatakan pada Fasal 7 & 8 di bawah).
2. Walaupun Bank akan berusaha membuat pembayaran berkala seumpama ini, ia tidak bertanggungjawab berbuat demikian, dan oleh sebab itu Bank tidak akan menanggung sebarang liabiliti akibat daripada keengganan atau pengabaian untuk membuat segala atau mana-mana pembayaran ataupun disebabkan kelambatan pembayaran atau sebarang pengabaian dalam menepati arahan seumpama itu.
3. Arahan ini adalah tertakluk kepada mana-mana persetujuan yang sedia wujud atau yang mungkin akan diwujudkan antara saya/kami dengan Bank berkaitan dengan akaun saya/kami atau sebarang kemudahan perbankan yang diberikan kepada saya/kami. Jika ada sebarang perubahan atau pindaan sahaja berkaitan dengan Jumlah ditetapkan, Cara Pembayaran dan Tempoh Pembayaran yang dinyatakan pada Borang Pembayaran Berkala, saya/kami akan memberitahu Bank secara bertulis mengenai perubahan atau pindaan seumpama itu dan tertakluk kepada fasal di atas, Bank akan dibenarkan membuat perubahan atau pindaan itu dalam masa satu minggu daripada tarikh menerima notis bertulis seumpama itu.
4. Bank atas pilihan mutlaknya boleh menentukan dengan pasti susunan prioriti pembayaran sebarang wang olehnya semasa menjalankan arahan ini atau yang lain, atau cek disuruh bayar daripada akaun saya/kami atau arahan (sama ada bertulis atau sebaliknya) yang saya/kami telah ataupun akan memberi kepada Bank.
5. Bank atas pilihan mutlaknya boleh menamatkan arahan ini berkaitan dengan pembayaran di masa depan pada bila-bila masa sahaja secara bertulis kepada saya/kami, atau tanpa notis pada bila-bila masa setelah menerima arahan bertulis daripada penerima yang tersebut di atas bahawa tidak diperlukan pembayaran lagi.
6. Arahan ini akan melindungi Bank dari segi pembayaran yang dibuat dengan jujur meskipun kematian atau kebangkrutan saya/kami atau pembatalan arahan ini dengan mana-mana cara lain sehingga notis mengenai kematian atau kebangkrutan saya/kami atau pembatalan seumpamanya diterima oleh Bank.
7. Satu caj komisen sebanyak RM2.00 atau sejumlah yang akan ditentukan oleh Bank dari masa ke semasa akan dikenakan ke atas setiap pembayaran berkala yang dibuat oleh Bank. Dalam hal pembayaran berkala manual, satu bayaran komisen sebanyak RM10.00 setiap siasatan atau sejumlah yang akan ditentukan oleh Bank dari masa ke semasa akan dikenakan. Bayaran ini tidak termasuk bayaran pos dan/atau duti setem berkaitan, yang akan juga dikenakan.
8. Bank atas pilihan mutlaknya boleh mengenakan satu bayaran sebanyak RM20.00 atau sejumlah yang akan ditentukan oleh Bank dari masa ke semasa pada setiap pembayaran arahan tetap yang tidak dibuat akibat kekurangan wang.

Bank reference only				
Instruction Type	Type 1	Type 2	Type 3	Type 4
DSI (Date)	Transfer <u>FIXED AMOUNT</u> ON <u>FIXED DATE</u>	Transfer <u>Balance Less Retention</u> amount on a <u>FIXED DATE</u>	N/A	N/A
BSI (Balance)	Transfer <u>FIXED AMOUNT</u> if exceed high balance	Transfer Balance Less Retention if exceed <u>HIGH BALANCE</u>	N/A	(Sweep) Maintain Ledger Balance less hold within specified <u>HIGH & LOW</u> balance to/from Assoc A/C
TSI (Transaction)	Transfer <u>FIXED AMOUNT</u> when triggered by a deposit or salary transaction	Transfer Balance Less Retention Amount when triggered	Transfer <u>Transaction Amount</u> less <u>Transaction Retention Amount</u>	N/A

E-MAIL STATEMENTS & ADVICES SERVICES (EMS)

HOW TO FILL-UP APPLICATION FORM

A. EMS APPLICATION FORM

- a. To fill up Customer's Name and Address.
- b. Service Schedule
 - i. Designated email address is the customer (company) email address or; Personal email address that authorised by the Company.
 - ii. Designated recipient of email is the person who authorised to keep the password and receive the email (EMS).
 - iii. Schedule of current accounts (including foreign currency account, if any) that require the EMS service.
- c. Transaction type (*please tick 4either one or both boxes*)
 - i. Inward and Outward TT advices
 - ii. End-of Day Statements.
- d. To be signed by authorised cheque signatories

B. APPLICATION FOR STANDING INSTRUCTION

1. Account no. to be debited for monthly fee
2. Effective date – **to leave it blank**
3. Frequency should be **MONTHLY**
4. Expiry date – **to leave it blank**
5. Total no. of payments – **to leave it blank**
6. Payment method – **INTERNAL TRANSFER**
7. **Payment amount & Currency is MYR30.00 per account**
8. Payment Detail – **to leave it blank.**
System will auto generate details as EMS
9. Payment Narrative – **to leave it blank.**
System will auto generate narrative as EMS
10. Other payment Instruction – **to leave it blank**

To be signed by authorised cheque signatories

Both completed forms to be sent to HSBC using the address stated in the EMS Application Form.

**For further enquiries, please do not hesitate to contact us at any of these numbers:
PCM Helpdesk : 1-300-88-1018**