

# E-Channel Services Schedule

## 1 Relationship Documents

- 1.1 This Services Schedule is a schedule to and incorporates the terms of the MSA.
- 1.2 This Services Schedule sets out the specific terms that apply to the access and use of the E-Channel Profile and the Accessed Services.
- 1.3 Capitalised terms used but not defined in this Services Schedule are as defined in the MSA.

## 2 Activities

- 2.1 The Customer (for itself and on behalf of any Account Holder) may be able to view and receive information relating to, and give Instructions and issue Communications to carry out a wide range of activities for or relating to:

2.1.1 the Customer or any Account Holder; and / or

2.1.2 any accounts, products and / or services offered or provided to the Customer or any Account Holder.

Examples of the types of activities that the Customer can carry out include (but are not limited to) viewing information, initiating applications, placing orders, creating instructions (including without limitation for trade, loans and payments) or arrangements, making changes (e.g. change of address), adding, changing or removing Accessed Services, requesting a certificate or report in relation to accounts that may or may not be linked to the E-Channel Profile, and drawing down funds and concluding contracts.

- 2.2 Any Account Holder, acting alone, may request that certain Accessed Services that relate to them are added to or removed from the E-Channel Profile. The Bank will effect this request within a reasonable period of time after being asked to do so.

## 3 Instructions and Communications

The Bank will treat an Instruction or Communication received from the Customer as authorised and will act on it, even if the Bank or another Group member has received other authority documents or communications from the Customer or the relevant Account Holder that appear to conflict with that Instruction or Communication.

## 4 Users and Third Parties

- 4.1 The Customer is responsible for appointing Users and (where relevant) any Third Parties and the Bank may treat them as fully authorised to represent the Customer and to act on its behalf in connection with any activity through or in relation to the E-Channel Profile. It is the Customer's responsibility to set up User and (where relevant) Third Party access, permissions and limits (as relevant) and to determine if these reflect the relevant mandates and internal controls of the Customer or the Account Holder.
- 4.2 The Customer will not allow a User or (where relevant) a Third Party to be set up in, or access the E-Channel Profile from, Iran, North Korea, Syria or any other territory which is the subject of sanctions at the relevant time.
- 4.3 Any Communication provided by a Group member to a User in relation to the E-Channel Profile (including, without limitation, with respect to Accessed Services) will also be deemed received by the Customer.

- 4.4 The Customer agrees:

- 4.4.1 that the Bank's interaction with any Third Party is at the Customer's request and that any access to the E-Channel Profile is provided to them solely as representatives of the Customer; and
- 4.4.2 that it is the sole responsibility of the Customer to ensure that all Users comply with those requirements of the Group, and any relevant provision of a Relationship Document and the Security Measures, which are stated to apply to Users or relate to activities in which they are engaged.

## 5 Accessed Services and changes to the E-Channel Profile

- 5.1 The Bank may, at its discretion, add, change or remove Accessed Services to or from, or (more generally) make an addition, change or removal to or from, the E-Channel Profile from time to time and will provide reasonable advance notice where it is practical to do so.
- 5.2 If the Bank adds or changes an Accessed Service or makes an addition or change to the E-Channel Profile further to clause 5.1, the Customer agrees that any access to or use of that Accessed Service or addition or change to the E-Channel Profile by a User constitutes agreement by the Customer to the addition of or change to the Accessed Service or the change or addition to the E-Channel Profile.

## 6 Security Measures and other controls

- 6.1 The Customer will follow any reasonable instructions the Bank may issue including (without limitation) instructions that do not relate to security controls (e.g. in relation to system compatibility or operating systems).
- 6.2 The Bank may make changes to the Security Measures at any time to support or ensure the security of any e-channel it provides to customers generally and will use reasonable efforts to give the Customer as much advance notice as possible in such circumstances.

## 7 License

- 7.1 The Bank or other Group members are the owners or licensees of all Intellectual Property Rights in the E-Channel and Accessed Services.
- 7.2 The Bank, acting either for itself or on behalf of the relevant Group member, grants the Customer, for the term of the provision of the E-Channel Profile, a non-exclusive, non-transferrable, and non-sub-licensable licence which is subject to any restrictions the Bank communicates to the Customer, to use the E-Channel Profile for the purposes anticipated under the terms of this Services Schedule (collectively the **Permitted Purpose**).
- 7.3 Except to the extent expressly permitted by Law, the Customer will ensure that the E-Channel is not, in whole or part, altered, copied, modified, reverse engineered, disassembled, decompiled, decoded, adapted, or subjected to error corrections or other attempts to derive or gain access to its source code.
- 7.4 If the Customer, a Third Party or a User provides any Feedback, the Customer agrees, and will procure that the Third Party or User (as relevant) agrees, that the Bank or the Group member to which the Customer, Third Party or User provides the Feedback will own (and the Customer hereby assigns (or will

procure that the Third Party or User (as relevant) assigns) to the Bank or that Group member) all present and future Intellectual Property Rights in that Feedback. Neither the Bank nor any Group member are required to hold that Feedback in confidence, save with respect to the identity of the Customer, Third Party or User (as relevant).

7.5 The Customer and any relevant Third Party or User must hold all Feedback in confidence and only use it with the Bank's prior consent.

## 8 Liability

The Customer agrees that it is liable for any Loss incurred arising out of or in connection with the access, use or integration (as relevant) of the E-Channel Profile in contravention of the Bank's instructions.

## 9 Export

If any license, permission or consent (each a **Consent**) or notification to an Authority is required in order to transfer data, products or software containing data to another country, the relevant Party will obtain the necessary Consent or notify the relevant Authority before making any such transfer. The Customer or Bank (as applicable) will, on request, provide to the other Party such assistance as is reasonably required for the purposes of obtaining that Consent or making that notification at the reasonable cost of the requesting party.

## 10 Discontinuation

The Bank may discontinue the provision or availability of any element of the E-Channel Profile if any relevant third party software is no longer made available to it. The Bank will provide as much advance notice as possible in such circumstances.

## 11 Conflict

If there is a conflict, the Relationship Documents will prevail over any other agreement that relates to the Accessed Services.

## 12 Survival

On termination of this Services Schedule, the following clauses will remain in force: 7.4, 7.5, 8, 11, 12, and 13. Termination of this Services Schedule will not affect any rights, remedies, obligations or liabilities of the Parties that have accrued up to the date of termination.

## 13 Definitions

- **Accessed Services** means any account, product and / or service (including without limitation a product or service related to an account) that is accessed or used through the E-Channel Profile. Accessed Services may be subject to separate terms and conditions and be provided by other Group members.
- **Account Holder** means any party who has authorised the Bank to allow the Customer to send and receive information and act on their behalf.
- **Communication Channels** means the E-Channel Profile and references to "Communication Channels" (whether or not it as a defined term) in the MSA will be interpreted in accordance with this definition.
- **E-Channel** means the relevant digital banking system that

the Group provides for access and use (e.g. HSBCnet), and any ancillary services and technical tools.

- **E-Channel Profile** is a Service and means the E-Channel to the extent that it is configured for and provided to the Customer by the Bank.
- **Feedback** means any suggestions, comments, information, ideas or feedback provided in relation to the E-Channel.
- **HSBCnet** means the E-Channel that is the Group's internet banking platform accessed via the portal at [www.hsbcnet.com](http://www.hsbcnet.com) or any other access point or means including, without limitation, the HSBCnet mobile banking app.
- **Instruction** means any communication which is received by the Bank in relation to the E-Channel Profile or Accessed Service which:
  - (a) contains the necessary information for the Bank to act on the Customer's behalf; and
  - (b) has or, in the reasonable opinion of the Bank, appears to have been provided by an Authorised Person or otherwise originated by the Customer.

References to "Instruction" in the MSA will be interpreted in accordance with this definition.

- **Intellectual Property Rights** means any right, title or interest in any and all intellectual and industrial property rights of any kind whatsoever including: copyrights, rights in databases, patents, inventions, trademarks, trade names, goodwill, rights in internet domain names and website addresses, designs, know how, trade secrets and other rights in confidential information, whether registered, unregistered or not capable of being registered in any country or jurisdiction including (without limitation) all other rights having equivalent or similar effects which may now or in the future subsist anywhere in the world.
- **MSA** means the Master Services Agreement.
- **Security Measures** means the Security Procedures and is a Supporting Document, as made available or provided to the Customer and as amended by the Bank from time to time, that sets out the mandatory security requirements relating to the E-Channel.
- **Third Party** means party other than a User who acts for the Customer with respect to the E-Channel Profile and / or Accessed Services.
- **User** means any person who the Customer permits to access or use the E-Channel Profile on its behalf and on whose authority and / or identity the Bank can rely in accordance with the MSA and / or this Services Schedule.