Corporate Card

Conditions of Use

E2.226128

PUBLIC

About these Conditions of Use

- These Conditions of Use set out mandatory requirements in relation to the Customer, Card Administrator and/or a Cardholder's use of a Card issued at the request of the Customer. Where the context permits, references to Card in these Conditions of Use include a physical card, a virtual card and a digital version of a physical card or virtual card ("Mobile Card") that is stored in the virtual wallet (a "Mobile Wallet") of a Cardholder's smartphone, tablet or other electronic, digital or mobile device (a "Mobile Device").
- Capitalised terms used but not defined in these Conditions of Use are as defined in the Corporate Card Terms and Conditions.
- Non-compliance with these Conditions of Use will be deemed as 'gross negligence' for the purpose of the Corporate Card Terms and Conditions.
- If there's any conflict between these Conditions of Use and our Corporate Card Terms and Conditions, our Corporate Card Terms and Conditions will take priority.
- We may vary these Conditions of Use from time to time by giving notice in writing to the Customer. For the latest version please visit our Download Centre at www.hsbc.com.sg.

Keeping your card details secure

1. You must take all reasonable precautions to keep your Card details secure and avoid fraudulent use of the Card issued to you, including the following:
   - sign, where applicable, and activate your card immediately on receipt;
   - where you enable the magnetic stripe of the Card for overseas use outside of Singapore via our Commercial Credit Card hotline, please deactivate the magnetic stripe to avoid unauthorized use upon returning to Singapore;
   - do not allow any other person to use your Card;
   - treat your Card like cash - never leave it unattended;
   - if the Card is used to pay for goods and services through the internet, Card details should be sent in encrypted form using the 'secure session' features which are included in the current versions of leading internet browsers; and
   - you must ensure that details of your Card when shared with your suppliers, such as your travel management company and other service providers, must be done in a secured manner and that these suppliers should use your Card in accordance with these Conditions of Use. Your supplier shall be considered your agent or representative in this context.

2. You must only use your Card during the validity period of the Card for authorised business expenses. Any renewal of a physical Card received must be signed immediately and kept safe until the start of the period of its validity at which time any existing physical Card shall be immediately destroyed by cutting across the magnetic

stripe and the EMV chip on the physical Card.

3. Your Card remains the Bank's property and must not be used if cancelled or suspended by us. We may at any time, without prior notice, cancel or suspend the use of your Card if we have a reason for doing so, for example, if you are in breach the Corporate Card Terms and Conditions (including these Conditions of Use) or we suspect fraud or we are required, requested or entitled to do so pursuant to the arrangements we have with the Customer. If we do this, we will notify you.

4. Your physical Card will incorporate the MasterCard contactless feature ("contactless-enabled Card"), which allows you to execute card transactions, either by tapping the contactless-enabled Card against the contactless point-of-sale device or waving the contactless-enabled Card over or against such device, without requiring any signature, PIN or other authentication on your part.

5. In addition to the above, when issuing a virtual card, you must take all reasonable precautions to prevent fraudulent use of the virtual card, including the following:
    - issuing virtual cards for authorised business expenses only with clearly defined spending limits and expiry dates;
    - not sharing your virtual Card details via unsecure methods such as email generated outside the Portal or messaging platforms to prevent fraudsters from intercepting your information;
    - using the Portal to set card controls, for example single transaction limits, to limit transactions to specific types of merchants and reduce the risk of unauthorised or excessive spending;
    - using the Portal to cancel cards that are no longer needed or if you think the card may have been compromised;
    - to enhance tracking and control, assigning one virtual Card per vendor or transaction type and where possible, setting cards to single use;
    - regularly reviewing your transactions and virtual card statements in the Portal to identify any suspicious activity or errors; and
    - regularly reviewing and updating users that have access to the Portal.

6. In order to use your Mobile Wallet:

    - in the case of a virtual card, you will first need to download and sign up to the MasterCard In Control Pay mobile app after the Card Administrator has generated a virtual card number for you; and
    - store a digital version of your Card into your Mobile Device as instructed by the Mobile Wallet Provider.

    If you have any questions or complaints about the Mobile Wallet, you should contact the relevant provider of the Mobile Wallet ("Mobile Wallet Provider") using the contact information provided by the Mobile Wallet Provider. We shall have no obligation to assist you with, or participate in, such communications. Any use, functionality or availability of a Mobile Wallet is provided by the Mobile Wallet Provider and not us.

7. If your Card or Mobile Device where your Mobile Card is stored is lost or stolen, or

any PIN or security credentials used to access or use a Card or Mobile Card has been compromised or is known to someone else or you suspect fraudulent use, you or the Customer must notify us as soon as the loss, theft or fraudulent use has been discovered to our 24 hours HSBC Commercial Credit Card hotline at 1800 2276227 in Singapore or (65) 62276227 overseas.

8. Additionally, in respect of lost or stolen physical card, lost or stolen virtual card credentials or Mobile Device where your Mobile Card is stored:
   a) you must provide us with either a statutory declaration in such form as we may specify or a police report;
   b) you shall assist us in the recovery of the physical Card; and
   c) we will disclose to third parties any such information that is relevant concerning the Card in connection with such loss or theft.

   Should you retrieve your physical Card after it has been reported lost or stolen, it must not be used. You will ensure the destruction of the physical Card by cutting across the magnetic stripe and the EMV chip on the physical Card.

9. From time to time, we may contact you via your registered contact number to verify suspicious transactions. We may send you an email or SMS in the event we are unable to reach you or outside business hours. We may block your Card to prevent further charges when we deem any transaction as highly suspicious.

10. We will issue you with a PIN. We will not reveal your PIN to anyone but you. You can use your PIN with your physical Card for withdrawing money as cash advance if the Customer has authorised this facility for you.

11. When you make an online purchase or use an online payment service with merchants or organisations which participate in MasterCard SecureCode (designed to prevent fraud) or such other authentication service prescribed from time to time:
    - an SMS OTP (One Time Password) will be sent to your registered mobile number;
    - if you cannot provide the SMS OTP accurately on the secured online platform, the transaction may be rejected;
    - you are responsible for the accuracy of the contact details you provide to us and must promptly update us of any change;
    - you must ensure that your mobile device and mobile number are able to receive text messages in Singapore and overseas;
    - you acknowledge and agree that the sending of or receipt of any SMS OTP may be delayed or prevented by circumstances beyond our control;
    - you must not allow any other person to access the SMS OTP that has been sent to your designated mobile number; and
    - if you enter the OTP wrongly 3 times, we will block your Card from use with merchants or organisations which participant in MasterCard SecureCode for security reason. You are required to call our Commercial Credit Card hotline to reinstate the use.

Statements

You should check each Statement. Where you identify any unrecognised transactions,

you should follow the next section on 'Card cancellation'.

Card cancellation
If any of the following occur, you must immediately cancel the issued Card:

- the Card is no longer needed
- you suspect fraud
- you see an unrecognised transaction
- the security of a Card has been compromised.

Jurisdiction
These Conditions of Use are governed by the same laws that govern the Corporate Card Terms and Conditions entered into with the Customer.

Definitions

Cardholder means any person to whom We have agreed to issue a Card (whether used as a physical card, virtual card or Mobile Card) under the Corporate Card Terms and Conditions or via the Portal(s) following receipt from the Customer of a duly completed cardholder application or nomination form in a format specified by Us.

Corporate Cards Services means the corporate cards services supplied to the Customer in accordance with our Corporate Card Terms and Conditions.

Corporate Card Terms and Conditions means the agreement that we have with the Customer under which we supply the Corporate Cards Services.

Portal(s) means the electronic communication channel(s) made available to the Customer by Us or a Third Party Portal Provider for management of the Corporate Cards Services.

We, **us** and **ours** means the member of the HSBC Holdings plc and their branches that provide the Customer with Corporate Card Services.

You and **yours** means the Customer, the Card Administrator and/or the Cardholder under the Corporate Cards Services.

The Customer means the entity which has entered into an agreement with us for the provision of Corporate Card Services.

Third Party Portal Provider means a provider or operator of the Portal(s) that is not Us.

Support for Cardholders
Cardholders should be instructed to call the toll-free number on the back of their Card for any HSBC account inquiries or requests. The Commercial Credit Card hotline operates 24 hours daily:
1800 2276227 when calling within Singapore or (65) 62276227 when calling from overseas

Any issue that requires written correspondence should be sent to the following address:

HSBC Bank (Singapore) Limited
Privy Box No. 920171
Singapore 929292