

HBBM WPB App Privacy Notice

App privacy notice

HSBC Bank Bermuda Limited ('HSBC') collects, uses and shares information about you so that it can provide you with a bank account and related services. This App Privacy Notice explains how HSBC collects, uses and shares your information when you use this app, including information about the device that the app is installed on e.g. your mobile phone or tablet. You can find full information in our Privacy Notice for Personal Banking Customers located at www.hsbc.bm.

This app is provided by HSBC Global Services (UK) Limited for and on behalf of HSBC, and all products and services accessed via this app are provided by HSBC.

For further information on anything related to this App Privacy Notice you can contact our Privacy Officer (PO) by writing to:

Attention: The Privacy Officer

Middle Office

37 Front Street, Hamilton HM11

You can exercise your privacy rights, by writing to:

Attention of Rights of Individuals Fulfilment (ROIF)

Middle Office

37 Front Street, Hamilton HM11

Alternatively, you can contact us via telephone banking or in branch.

We use a range of measures to keep your information safe and secure which may include encryption and other forms of security. We require our staff and any third parties who carry out any work on our behalf to comply with appropriate compliance standards including obligations to protect any information and applying appropriate measures for the use and transfer of information.

We may share your information with other HSBC group companies and any sub-contractors, agents or service providers who work for us or other HSBC group companies (including their employees, sub-contractors, service providers, directors and officers) to provide you with products or services that you ask for (such as bank accounts and payments).

We'll keep your information in line with our data retention policy. For example, we'll normally keep your main banking information for a period of seven years from when our relationship with you ends. This allows us to comply with legal and regulatory requirements or use it where we need to provide products or services you have asked for and such as managing your account and dealing with any disputes or concerns that may arise. We may need to keep your information for

longer where we need the information to comply with regulatory or legal requirements, help detect or prevent fraud and financial crime, answer requests from regulators etc. If we don't need to keep information for this length of time, we may destroy, delete or anonymise it sooner.

This section explains what information HSBC collects from your device, how it uses it, and whether it shares it. In some cases, e.g. when accessing the contacts stored on your device, or photos that you take with your device, HSBC will first ask your permission.

HSBC may share your information with other HSBC group companies and any sub-contractors, agents or service providers who work for us or other HSBC group companies (including their employees, sub-contractors, service providers, directors and officers) to provide you with products or services that you ask for (such as bank accounts and payments) and as explained in our main privacy notice.

Permissions for devices:

Location	Your approximate location can be used to prevent fraud when you're using the HSBC app.
Device information and internet access	This allows us check if you have a working internet connection.
Biometric information	This allows you to use biometrics authentication (like fingerprints or facial recognition) to logon to our app. If you do so, we rely on your device's technology to authenticate you and we do not collect or store your underlying biometric data.

Permission specific to iOS devices:

App tracking transparency	This allows you to grant us the permission to track your activities across other companies' apps and websites (versions iOS 14.0 and above only).
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Permission specific to Android devices:

Application permission	This allows Google Play Store to record where you downloaded the HSBC app from.
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Tools

Our app includes tools that collect information about your device and the way you use it online to:

- allow you to log on to our app
- provide our app's core services and features, and measure their performance
- protect the security of our app, for example, to make sure the app is only accessed by genuine users
- help us to identify suspicious behaviour on our app so we can protect both you and us from fraud
- ensure our app's optional features and services work, which may include both allowing us to customise what you see on our app and where based on what we know about you, and also helping to prevent fraud and maintain security on other apps, websites or services that you haven't asked to use when you're on our app
- enable us to understand how you use our app, so that we can improve how our app works, e.g. by using analytics providers to identify and count uses of our app and to see which pages people go to and what they do there, and
- understand what you're interested in on our app and on social media, and potentially identify what directed you to our app, so that so we or our partners can personalise our marketing to you

Some of these tools are provided to us by external service providers and third parties.