

Frequently Asked Questions

Question: How do I keep my Account(s) active?

Answer: To keep your Account(s) active, simply perform any one of the following actions:

- i) if you hold a HSBC Credit or Debit Card: use your HSBC Credit or Debit Card to make a purchase; or
- ii) if you hold a personal deposit account: perform a cash deposit into or withdrawal from your account, or transfer money from your account via Personal Internet Banking or Phone Banking

If your HSBC Credit Card and/or Personal Line of Credit account(s) was previously suspended due to borrowing limits and/or delinquency, you can request for an uplift of suspension before transacting on the account(s). More details available at www.hsbc.com.sg/bti

Question: What information will the bank likely request when your banking relationship has turned Dormant?

Answer: If you are a personal banking customer, we are likely to need two types of documents from you to confirm 1) your identity and 2) your current address. These need to be two separate documents and need to be originals, not copies. A single document can be accepted if it is an official identification document that bears your current residential address. We may also need to understand your total estimated net worth and your initial as well as ongoing source of wealth/income. Attached are [examples of additional documents](#) which we may request from you.

Question: Why is HSBC doing this to their customers?

Answer: Information is key to protection. Our systems and processes rely on us having the most up-to-date information about all of our customers. You may be contacted by HSBC to do one or all of the following:

- confirm or update your existing personal or business details
- provide new information which may include original documents

We apologise in advance that this may cause some inconvenience, but we will work with you to ensure the process is as simple and straightforward as possible.

Question: What we will do with your information?

Answer: We will use this information solely to protect our customers and ourselves against potential financial crime. We take our obligation to protect your data very seriously, so all the information you provide will be subject the HSBC Group's highest security standards. The intent is to ensure we have the most up-to-date records and the information will NOT be used by any third parties for marketing purposes.

Question: How will this information protect you?

Answer: Our global systems and processes work by sharing data and customer information across HSBC Group in order to deter and detect potential financial crime. Even if you bank in only one country, we are still committed locally to protect your Accounts as financial crime is a global operation.

By confirming your details and making sure that all the information we hold about you is up-to-date, it reduces the risks of your Accounts being misused and in turn, we will be able to verify that we are acting on genuine instructions from you.

Question: How do I activate my Account(s) that has turned Dormant?

Answer: In the event that your Account(s) is Dormant, we will place certain access restrictions to protect your Account(s) from unauthorised activity. As a result, you will experience limitations regarding your banking services, such as:

- Limited access to Accounts via HSBC ATM, Phone Banking and Personal Internet Banking
- Restrictions on making investments and withdrawals from your Account(s)
- This may include restrictions on making withdrawals or card usage for retail purchase transaction from your Account(s).

In the event that your Account(s) becomes Dormant and you would like to re-activate it again, please follow the guide below:

- Step 1.** Make a copy of 1) your Passport or NRIC, and sign on the copy for verification purposes *(If you are submitting a copy of your passport, please ensure that your passport is valid for at least 6 months from the date of submission)*, and 2) proof of your current residential address.
- Step 2.** Complete the [Account Activation Form](#) & [Change of Personal Particulars / Contact Details Form](#).
- Step 3.** Visit the nearest HSBC Branch in Singapore with your updated 'Know Your Customer' documentation and latest contact details.

We wish to also highlight that upon receipt of your submitted documents, you may be contacted by HSBC to confirm your instruction/details prior to the bank processing the same and/or to provide further information/documents. As such, please note that re-activation of your Account(s) may not be immediate.