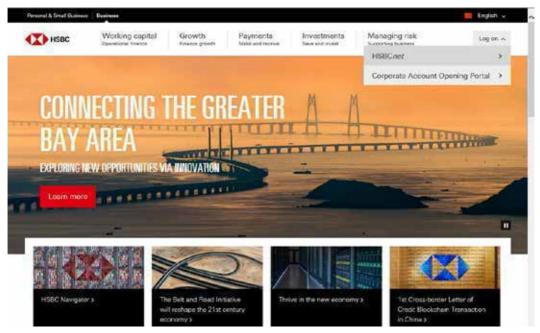
HSBCnet First Logon User Guide

First time Logon by New User

After you have submitted the HSBCnet application form, we will set up your user profile and post your Security Device to you. After you have received the welcome e-mail and Security Device, follow the following steps to log on.

1. Access the HSBCnet home page at www.hsbc.com.cn

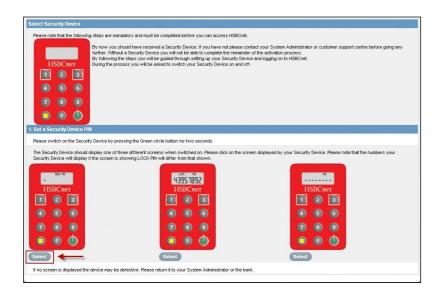


- 2. Select Logon and enter your temporary Username. This can be found in your welcome e-mail.
- 3. The Activation Code page appears. Enter the activation code from your welcome e-mail. Select Continue to proceed.





4. The Security Device Activation page appears. Choose Select under the image that displays New Pin message in the device window (for a new security device). The Security Device Activation page appears.



Complete the following instructions to select and set a new PIN for your Device.

- a. To power on your device, press and hold the Green circle button on your device for two seconds.
- b. The New PIN message appears in the device window. Select and enter a new 4 to 8 digit PIN using the device key pad.
- c. To submit your PIN, press the Yellow square button on your device key pad.
- d. If your PIN is accepted, the PIN CONF message appears in the device window.
- e. To confirm you PIN, key in the same 4 to 8 digit PIN again using the device key pad.
- f. The NEW PIN CONF message appears briefly in the device window before displaying two dashes. You have successfully set your PIN

Note: The device will require you to select a strong PIN. A weak PIN (example 11111 or 12345) will be rejected by the device and will display a not SAFE message briefly before reverting to the NEW PIN message. Resume selecting a strong PIN until accepted.

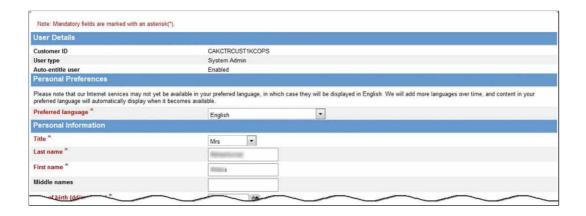


5. Follow the on screen instruction to authenticate your Security Device. Enter the serial number from the back of the device into the field.



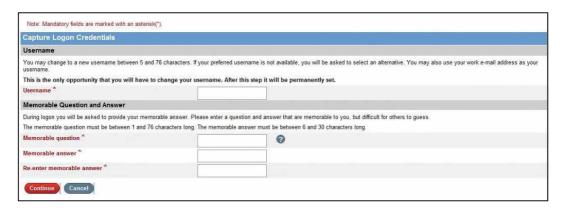
Power on your device by pressing and holding the Green circle button on your Security Device for two seconds. Enter the PIN you selected earlier using the device key pad. To submit the PIN, press the Green circle button again. Enter the six- digit security code that appears in the Security Device window into the Security Device code field on your computer screen. Select Continue to proceed. You have successfully activated your new Security Device

6. Review the information and make any changes you wish to in the available fields. Mandatory fields are marked with an asterisk (*).

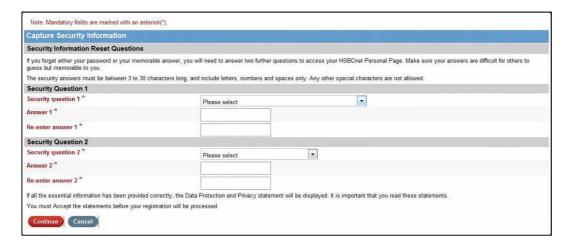




7. Select a different Username if you wish (this is the only opportunity you have to change the Username. After this step, it will be set permanently). Next, choose a memorable question and answer. This is required to authenticate yourself during logon and password/security information reset. Choose Continue when finished.



8. In the Capture Security Information page, choose two security questions and answers. If you forget either your password or memorable answer, you will need to answer these two questions to access your HSBCnet Personal page. Again, select Continue when finished.



- 9. The HSBC Data Protection and Privacy Policy will appear. Please read and accept this policy to complete the registration process.
- ^{10.} Read the HSBCnet E-channels terms and conditions that appear. Select the Accept checkbox and then Continue to proceed.

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