HSBC Private Bank US Mobile Data Privacy Notice

HSBC is committed to protecting your privacy when you use HSBC Mobile Services. This U.S. Mobile Application Privacy Statement ("Statement") explains how we collect, use, share, and safeguard your information when you use our Mobile Services and applications (“App”).

HSBC = HSBC Bank USA, N.A., its banking and non-banking U.S. affiliates and subsidiaries and service providers (collectively, "HSBC USA", "we", "our")

HSBC USA collects, uses and shares information about you so that it can provide you with a bank account and related services. This Statement explains how HSBC collects, uses, and shares your information when you use our 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 main privacy notice.

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

YOUR PRIVACY RIGHTS

You can contact our Customer Service Center.

PROTECTING YOUR INFORMATION

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.

RETAINING YOUR INFORMATION

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 for our legitimate purposes 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.

SHARING YOUR INFORMATION WITHIN THE HSBC GROUP

We may share your information with other HSBC group companies, with any sub-contractors, agents or service providers who work for us or with 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 online privacy notice here.

COLLECTING INFORMATION FROM YOUR DEVICE

This table explains what information we collect from your device, how we use it, and whether we share it. In some cases, such as when accessing contacts stored on your device or photos that you take with your device), HSBC will first ask your permission before collecting the data. Where information might be particularly sensitive, we've marked it in bold.

Permissions for Android devices:

Permissions	**Used for**
Device state	Allows us to know if you are on a call while using the app. This helps us to detect and prevent fraud.
Internet connection	Allows applications to connect to the internet.
Internet connection check	This allows us to check if you have a working internet connection.
Biometric recognition	Allows an app to use biometric recognition for your authentication. 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.
WiFi connection	This allows us check if you have a working internet connection.
Communication	Allows Samsung devices to support Firebase Cloud Messaging (FCM) feature (see "Software and Tools" section).
Communication	Migrated from Google FCM. Create an instant-enabled app bundle | Android Developers
Notification	Allows an app to popup notifications
Google firebase Advertising ID	Allows an app to get the Google firebase Advertising ID, Google push feature depends on this

Permissions for Apple devices:

Permission	Used for
Camera Access	Allows our app to use facial recognition for your authentication.
Biometric Recognition	Allows our app to use biometric recognition for your authentication. 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.
Location	Allows our app to access your location to help us detect and prevent fraud.

SOFTWARE AND TOOLS THAT OUR APP USES

Our app includes software and tools provided by organizations other than HSBC. The software helps our app to work properly and safely and supports us in providing service to you. The tools collect information about your device and the way you use it online to:

- allow us to track app performance so that it can keep running smoothly
- recognize your approximate location
- detect and prevent malware and fraud, for example, by collecting information about potential risks on your device
- track your activity within the app to support future enhancements
- secure your login and authentication
- track the performance and usage of videos

Some of these tools are provided to us by external service providers and third parties. You can find more information about these in our Online Privacy Statement.

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