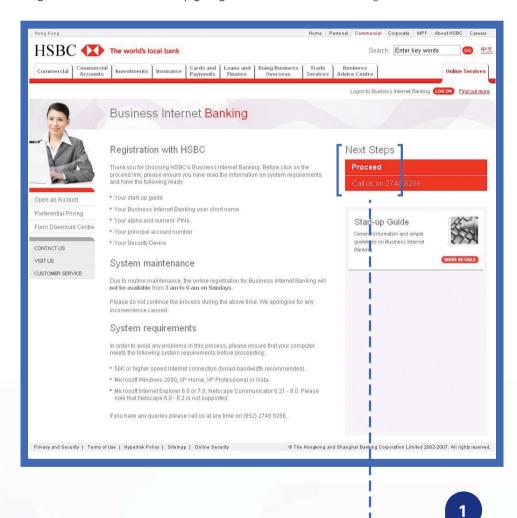


Registration for the first time

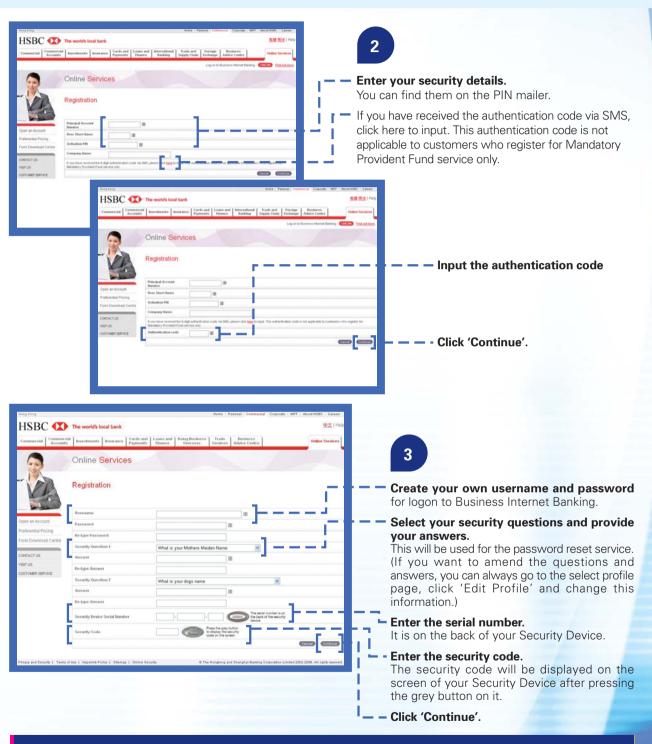
Before using Business Internet Banking, all users are required to perform a first-time registration with HSBC. To register, you should have the following essentials in hand:

- 1. The mailer containing an activation PIN
- 2. The Security Device
- 3. The authentication code sent via SMS (if you have registered a mobile phone number)

Registration can be made by going to www.hsbc.com.hk/registerbib



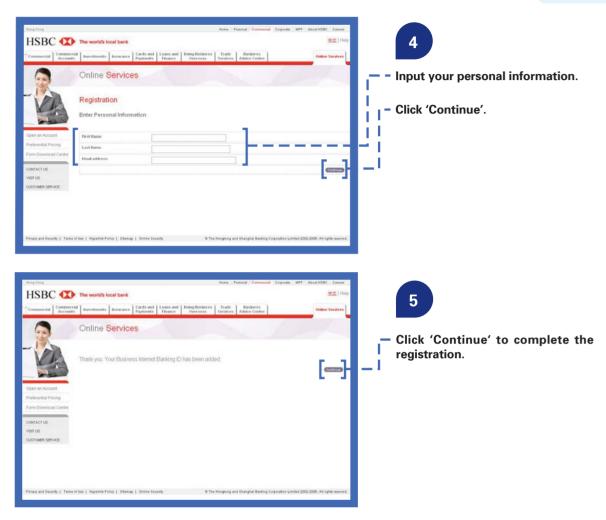
Click 'Proceed' to start the registration.



>> Security tips:

- 1. We strongly recommend that you do not use easily identified words or numbers such as names, birthdays, phone numbers or ID card numbers, etc as your password.
- 2. Both primary and secondary users must exercise maximum caution to keep their usernames and passwords confidential to prevent unauthorised access to their Business Internet Banking services.
- 3. Ensure that your Security Device is always kept in your safe custody. If you lose your password or Security Device, or suspect any unusual account activity, you should call our 24-hour customer service hotline on (852) 2748 8288 immediately.





Congratulations! You have completed the registration process and can now access Business Internet Banking.

>> Security tips:

- 1. Use a combination of upper and lower case letters and numbers for your password.
- 2. Change your internet banking password on a regular basis and never disclose it to anyone; remember, no one at HSBC will ever ask for it.
- 3. Install virus detection software and regularly update your virus definition.
- 4. Install a personal firewall that prevents hackers from accessing your computer, especially if you have to connect to the Internet for prolonged periods of time.
- 5. Do not leave your PC unattended. Use a physical lock, password protected screen savers and create a Windows password to limit unauthorised access. Know everyone who uses your computer.
- 6. Avoid opening emails that you are not expecting, especially from people you don't know, to protect your PC from the threat of email viruses.
- 7. Not to access their internet banking accounts through hyperlinks embedded in emails.
- 8. Avoid accessing Business Internet Banking from cyber cafes or shared computers.
- 9. Always monitor transactions posted to your account closely and check the date and time of you last visit to our Business Internet Banking, which is displayed on the welcome page. Call our 24-hour customer service hotline on (852) 2748 8288 if you suspect any unusual account activities or have password/Security Device problems.