More about your new account

Your HSBC Bank Account

HSBC UK

Contents

Welcome to your Bank Account

Your account's features and services

Your HSBC Contactless Debit Card

With your HSBC Contactless Debit Card at the heart of your account you can:

- shop with confidence, in-store and online. It's quick, easy and secure
- make payments wherever you are – simply look out for the Visa logo
- pay quickly with contactless
- withdraw cash at cash machines in the UK, or outside the UK, wherever you see the Visa logo

Please see 'Important notes' at the back of this brochure for more details.

Your HSBC Contactless Debit Card and cheque book (if requested) will be sent to your home address within five working days from when your account is opened, and your PIN within seven. We'll give you £10 if they're delayed, beyond these timescales.

A little more on Contactless

Your new card comes with contactless technology making your purchases that much easier. Just look out for the contactless logo anywhere in the world. For current limits please visit hsbc.co.uk/help/card-support.

With contactless payments you are 100% protected against fraud, just like you are with Chip & PIN payments.

You will need to make one Chip & PIN or signature transaction to enable contactless on your card, but after that you're good to go.

If a contactless transaction fails, it may need additional security. Insert the card into the reader and enter your PIN.

Ways to Bank

Whether you're at home, in the office, or on the go, there is a choice of ways to access and manage your money; you can decide how, when and where to do your banking.

Overdraft Text Alerts

Where we have a valid mobile number for you we'll send you texts to help you avoid being charged overdraft interest.

We'll send text alerts when you have entered or we are aware that later in the day you are due to enter:

- your arranged overdraft – so you are aware of your usage
- your unarranged overdraft – so you are aware of your usage and can take steps that day to avoid being charged unarranged overdraft interest

You can opt out of text alerts by calling us on 03457 404 404 or by calling into branch. This will be applied to all personal current accounts you hold with HSBC UK.

Bank online or on your mobile

Online Banking

Our Online Banking lets you chat to us 24 hours a day (subject to planned maintenance periods):

- pay bills, credit cards and send money to friends and family
- send money between your UK HSBC accounts in an instant
- view balances and keep track of transactions
- manage your standing orders and Direct Debits
- request a new PIN

How to register
Please visit hsbc.co.uk and follow the on-screen instructions. Or, if you'd prefer to speak to someone, please ask in your local branch – they'll be happy to help.

Save paper
Once registered for Online Banking, you can reduce the amount of paper we send you.

Your statements and charges summaries can be made available electronically via Online Banking.

Mobile Banking

Bank on the go with the HSBC UK Mobile Banking App for iPhone®, iPad® and Android. It lets you manage your personal accounts from your mobile phone:

- view balances and up to 90 recent transactions
- send money to a new or existing payee
- send money between your HSBC personal accounts
- read secure messages
- apply for a Loyalty Cash ISA
- temporarily block your debit and credit cards

To register just visit the App Store or Google Play Store and follow the instructions.

Depending on your operating system, you may not have access to all of the services provided within the HSBC UK Mobile Banking app. For more information please see hsbc.co.uk/mobileapp. We will not charge you for downloading the app but you may receive charges from your network provider. If you are unsure of your current data charges, please contact your mobile phone contract provider. Please note that charges may vary if used overseas.

Ways to get in touch

We're here to help with any questions you may have.

General enquiries

Chat to us 24/7 via Online Banking.

Through the HSBC UK Mobile Banking App.

In person at your local HSBC branch.

Or call us on; 03457 404 404 (UK) +44 1226 261 010 (outside the UK).

Useful numbers and addresses

- Mobile Banking app hsbc.co.uk/mobileapp.
- Online Banking registration 0345 600 2290 (for help) hsbc.co.uk.
- Lost and stolen cards (24 hours) 0800 085 2401 +44 1442 422 929 (outside the UK) or report your lost/stolen card using our mobile app or online banking service hsbc.co.uk.

Calls may be monitored or recorded. Or, if you've just got a quick query like checking your balance, try our 24-hour automated telephone service. Lines are open every day of the year.

Our 24 hour telephone banking and online service are subject to maintenance periods. To help us continually improve our service, and in the interests of security, we may monitor or record your communications with us.

Moving your bank account to HSBC

Current Account Switch Guarantee

CURRENT ACCOUNT SWITCH GUARANTEE

We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee:

- the service is free to use and you can choose and agree your switch date with us
- we will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary)
- if you have money in your old account, we will transfer it to your new account on your switch date
- we will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details
- if there are any issues in making the switch, we will contact you before your switch date
- if anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure

Important notes

General
All HSBC UK accounts and credit facilities are subject to status and an assessment of your financial circumstances and meeting HSBC proof of UK address checks. Bank Accounts, along with related products and services, are subject to our 'Personal Banking Terms and Conditions and Charges', this is in your welcome pack.

For information about rates and charges which apply to Bank Account please see the Personal Banking Terms and Conditions and Charges.

All the benefits described in this brochure are only available for Bank Account customers. If you no longer hold a Bank Account, HSBC may withdraw any applicable benefits.

Using your card outside the UK
General: You can use your HSBC debit and credit cards easily outside the UK, the same way you would at home.

For debit card payments or cash withdrawals in a foreign currency or from a cash machine outside the UK, a fee of 2.75% applies. We'll work out the fee based on the converted amount of the purchase or cash withdrawal.

There is also an additional fee of 2% (minimum £1.75, maximum £5) for cash withdrawals in a foreign currency or from a cash machine outside the UK.

Some cash machine operators also may charge for withdrawing cash from their machines.

Details of the current Visa Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme.

Telephone and Online Banking
Our 24-hour telephone banking and online service are subject to maintenance periods. We will try to inform you of such periods in advance but it may not always be possible to do so. 24-hour automated telephone banking is available subject to you successfully identifying yourself. Customer Service Representatives are available every day 8am to 8pm. From abroad, please call +44 1226 261 010. Calls may be monitored and/or recorded.

About us

HSBC UK Bank plc is established at 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom, its registered office. In the UK, HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

Cancellation

For a period of 14 days after the date we open your Bank Account you have the right to cancel your contract with us and close your account without charge. For applications completed by telephone the cancellation period will start from the date you receive the terms and conditions in the post.

You can tell us to close your account at any time after that. If it is a joint account (unless this conflicts with another authority given in writing and until any of you cancels this authority), we may accept instructions signed by any one of you to act on behalf of all of you to close the joint account. We have the right to close your account as set out in the Personal Banking Terms and Conditions and Charges.

Compensation

Your HSBC UK Bank or Savings Account is protected up to the FSCS compensation limit by the Financial Services Compensation Scheme, the UK's deposit protection scheme (most deposits are covered by the scheme). For more information, please visit the FSCS website at fscs.org.uk and the HSBC Personal Banking Terms and Conditions and Charges.

Listening to your comments

If you have a complaint, please let your local branch manager or the manager of the department concerned know. We will try to resolve your concerns and put matters right. If your complaint is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Scheme in the UK.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: hsbc.co.uk/accessibility or: hsbc.co.uk/contact.

hsbc.co.uk

HSBC UK Bank plc. Registered in England and Wales with number 09928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 765112.