

More about your new account

Your HSBC Bank Account



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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 delivered to your home address within five working days and your PIN within seven. In fact, we're so sure of this, we'll give you £10 if they're delayed.



))) 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](https://www.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 verification for your security. Simply insert the card into the reader and enter your PIN.


Please note: If you do not have a contactless card, please disregard our comments about contactless functionality.





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 let you know about your overdraft usage and 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

For our Bank Account Pay Monthly customers only, we'll also send alerts the morning after your balance reaches 60%, 80% and 95% of your arranged overdraft limit (if you have one). For example, if you had an arranged overdraft of £100 and made a payment that took you within £20 of your limit, we would send you a text alert the following morning. Please note, the balance stated in the message may not reflect more recent transactions still to be processed.

If you don't provide your mobile number, or let us know when you've changed it, we won't be able to send alerts and you may incur avoidable overdraft interest.

You can opt out of arranged or unarranged text alerts by calling us on 03457 404 404 or by calling into branch. Your preference to opt in or out of alerts is applied to all personal current accounts you hold with HSBC UK.

You can also register for Text Banking to receive additional text alerts on your mobile (at no extra cost). For example weekly or monthly mini statements on up to a maximum of three accounts.

You can request specific Current Account alerts to notify you of events to help you manage your account, such as when you are nearing your arranged overdraft limit:

- your balance has fallen beneath a specific amount, useful for managing overdrafts
- your balance has reached a specific amount
- a lump sum has been deposited in your account (minimum £25)
- a lump sum has been withdrawn from your account (minimum £25)

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

All you need to do is visit [hsbc.co.uk](https://www.hsbc.co.uk) and follow the on-screen instructions. Or, if you'd rather have someone talk you through it, please ask in your local branch – they'll be happy to help.

Save paper

Once you've registered for Online Banking, you can choose to 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 beneficiary
- make bill payments to existing beneficiaries
- 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](https://www.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.

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Ways to get in touch

If you ever have any queries about your account or would like some advice, we're here to help.

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](https://www.hsbc.co.uk/mobileapp).
- Online Banking registration 0345 600 2290 (for help) [hsbc.co.uk](https://www.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](https://www.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



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 requirements. Bank Account and Bank Account Pay Monthly, along with their related products and services, are subject to our 'Personal Banking Terms and Conditions and Charges', a copy of which is in your welcome pack.

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

All the benefits described in this brochure are only available for Bank Account or Bank Account Pay Monthly, as applicable. If you no longer hold the relevant account, HSBC may withdraw any applicable benefits.

Using your card outside the UK

General: Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the Visa Payment Scheme Exchange Rate applying on the day the conversion is made.

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](https://www.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.

Cash machines: For a cash withdrawal in foreign currency outside the UK there is a fee of 2.75% plus a fee of 2% (minimum £1.75, maximum £5).

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 using our automated system. 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 or Bank Account Pay Monthly 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 at any time and will normally give you at least two months' written notice of this.

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 endeavour 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

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