

Additional Cardholder Credit Card Agreement Terms

The provisions set out below are from the Credit Card Agreement between us, HSBC UK Bank plc, and the primary cardholder, under which your card is issued. Although you are not a party to that Agreement, the use of your card must be in accordance with its terms. Any changes to the Credit Card Agreement will be notified to the primary cardholder who must notify you.

- ◆ Cards may be used as we permit during their validity period
- ◆ You must not use your Card for illegal purposes
- ◆ You must not use the card so as to cause the credit limit on the primary cardholder's account to be exceeded
- ◆ You cannot 'stop' a payment made by use of the card
- ◆ You must take all reasonable precautions to prevent the Card and/or security details (being PIN and password) from being used fraudulently. These include:
 - signing the Card as soon as it is received;
 - not allowing anyone else to use the Card;
 - destroying any notification of your security details;
 - not writing down any security details or disclosing them to anyone else (other than any Additional Cardholder permitted to use them) including the police and/or HSBC Bank personnel;
 - if you change your security details to make them more memorable to you, not choosing sequences of letters or numbers that may be easy to guess;
 - not tampering with the Card;
 - not keeping your Cards together;
- ◆ keeping Card receipts securely and disposing of them carefully.
- ◆ If the Card is lost, stolen or liable to be misused, you must tell us immediately on our 24-hour telephone number **08456 007 010** (textphone **08457 125 563**) or **+44 1442 422 929** (textphone **+44 1792 494 394**) from abroad. We may ask you to confirm details in writing.
- ◆ Cards belong to us and must be cut in half and returned immediately if we ask you to do so.
- ◆ You must co-operate with us and the police in our efforts to recover lost or stolen Cards, and our efforts to investigate any unauthorised transactions. If you recover the Card you must not use it and should cut it in half and return it to us. We may cancel or suspend the use of the Card in accordance with the terms of the Credit Card Agreement.



Your Information

Confidentiality

a. Information we hold about you will not be disclosed to anyone (including other members of the HSBC Group), other than where;

- we are legally required to disclose,
- we have a public duty to disclose,
- our interests require disclosure,
- the disclosure is made with your consent,
- as set out in the terms below.

Credit Reference Agencies

b. We may share information with credit reference agencies (CRAs) to verify your identity and suitability for an account, using information from the Electoral Register and other public sources. We may use details of your credit history to assess your ability to meet your financial commitments.

c. The CRAs will record details which will form part of your credit history whether or not you proceed with your application and if you make several applications within a short period of time, this may temporarily affect your ability to obtain credit. Where you have agreed, we may share details of how you manage any current accounts or borrowing from us with CRAs.

d. If we make demand for repayment following default and you fail to repay the sum due in full or to make and keep to acceptable proposals for repayment within 28 days, we may (in the absence of any genuine dispute about the amount owed) register the default with the CRAs which may affect your ability to obtain further credit.

Crime Prevention and Debt Recovery

e. To prevent crime, verify your identity, recover debt and to meet our legal obligations, we may exchange information (both within the UK and, where appropriate, overseas) with other members of the HSBC Group and where appropriate, with fraud prevention, law enforcement, debt recovery agencies and other organisations including other lenders.

f. If you give us false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Please refer to clause 11n in the credit card agreement terms for more information regarding the use of data by fraud prevention agencies.

Data Processing

g. The HSBC Group may use and share relevant information about you, your transactions and your relationships with the HSBC Group for credit assessment, customer service, market research, insurance, audit and administrative purposes. This may include information provided by you, or someone acting on your behalf. Where appropriate (for example if you have relationships with other HSBC Group Companies in other countries), this information may be shared with HSBC Group Companies outside the UK.

h. We may use other HSBC Group companies and/or third parties to provide services on our behalf which may include the processing of information about you.

i. Whether it is processed in the UK or overseas, in accordance with data protection legislation, your information will be protected, by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties are subject to.

j. Information may also be processed for the purposes of complying with applicable laws, including anti-money laundering and anti-terrorism laws and regulations and fighting crime and terrorism. This may require the disclosure of information to a UK or overseas governmental or regulatory authorities or to any other person we reasonably think necessary for these purposes.

k. We may provide information about you and the conduct of your account to any additional cardholder and to any person to whom we transfer our rights and obligations under this agreement.

Information about Products, Services and Promotions

l. If you agree, the HSBC Group may use and share relevant information about you, your transactions and your relationships with the HSBC Group, to give you information about products, services (including mortgages) and promotions, available from HSBC Group companies and those of selected third parties which may interest you by post, telephone electronic and other means.

The HSBC Group may also exchange, analyse and use relevant information about you in the way described above to ensure that promotional content displayed to you on screen when you log on to HSBC Group websites is more likely to be relevant and of interest.

We will ask you whether you are happy for us to contact you about such products and services or use what we know about you to help decide what we display to you on our websites, when you open an account. If you change your mind at any time please let us know.

Miscellaneous

m. Under data protection legislation, you can make a written request for a copy of certain personal records we hold about you. The current fee is £10 per request from each individual.

n. Further details explaining how information held by CRAs and fraud prevention agencies may be used is set out in a leaflet entitled 'Credit Scoring, Credit Reference and Fraud Prevention Agencies' available on our website hsbc.co.uk or can be requested from branches or by phoning **0800 587 7008** (textphone **0800 028 3516**). Please call this number if you require details of the CRAs and fraud prevention agencies we use. Lines are open 8.30am to 6.30pm Monday to Friday (excluding bank holidays).

o. To ensure that we carry out your instructions accurately, to help us to improve our service and in the interests of security, we may monitor and/or record your communications with us. Any recordings remain our sole property.

p. We will obtain your written consent before providing a banker's reference about you, however, if we receive a request from another financial services institution we will provide information required to verify your identity for money laundering prevention purposes.

Additional information for credit card products and services

q. For products (such as insurance) that are not provided by the HSBC Group, we will exchange information about you and your account in relation to that product with the chosen product provider(s). This will include changes to your name, address, card number and other relevant information (including secondary card holder/additional policy holder details). Details of the product provider(s) used are included on this form. With the HSBC Group's approval, product provider(s) and their associated companies and agents will also process information about you, including sensitive data such as health records, in the manner described above, to the extent necessary for providing you with the product described (such as when making decisions about your eligibility for cover, assessing claims, undertaking crime prevention measures and passing information to regulators and/or ombudsman). In this context, 'we' and related words and phrases include the product provider. If you require details of any fraud prevention agencies used by our product provider(s) please call **0800 587 7008** (textphone **0800 028 3516**).