

Green

Terms and Conditions

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These terms and conditions apply in addition to our General Terms and Current Account Terms and any supplementary terms that apply to your account. In the event of any conflict between these terms and the General Terms and Current Account Terms or the supplementary terms referred to above, these terms will prevail.

If you have chosen the Green option we may add the word 'Green' before your product name in our dealings with you to signify this e.g. Green Current Account, Green HSBC Advance Bank Account.

By choosing the Green option in respect of a particular account you will be agreeing to these terms and conditions and any other terms and conditions relevant to this account.

If this is a joint account by agreeing to these terms and conditions you are also confirming that you have the authority of all fellow joint account holders to choose the Green option on this account and that all joint account holders are aware of and agree to be bound by the Green terms. Please note in order to Go Green all joint account holders must be registered for internet banking and we must hold email addresses and mobile phone numbers for each joint account holder.

Internet Banking

If you are not already registered for Personal Internet Banking you agree to do so immediately after your account is opened.

This will enable us to deliver your statements to you online and contact you by secure e-message via 'My messages'.

It is important that you log onto Personal Internet Banking regularly and at least once every 30 days. If you do not do so, or if you have not registered for Personal Internet Banking within 30 days of your account being opened, we reserve the right to remove the Green option from your account. Online statements and charges summaries You agree that your statements and charges summaries for the account in question will be delivered to you electronically via Personal Internet Banking to 'Previous statements' or 'Charges and interest (as appropriate) within 'My Accounts'.

It is important that you check these on a regular basis and let us know if anything appears incorrect. You can view up to six years' worth of previous statements online.

(Continued on next page)



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If charges and/or debit interest are due to be applied to your account we will notify you of the details at least 21 days beforehand by showing a 'Charges are due to be applied to this account' warning message (shown below) within 'Recent transactions' within 'My accounts'. Alternatively you can view any details by selecting 'Charges and interest' from within 'My accounts'.

Service Contact

You agree that we may contact you for service reasons, both in relation to the account on which you have chosen the Green option and any other account, product or service you hold with us, by secure e-message via 'My messages' within Personal Internet Banking. It is important that you check your messages regularly. You will be able to see if you have a new message when you log on to Personal Internet Banking.

In addition you agree that we may use any contact details you have supplied to us (as part of this application or otherwise) to contact you for service reasons, both in relation to the account on which you have chosen the Green option and any other account, product or service you hold with us, by email, mobile message, telephone (including your mobile telephone) and post. Wherever possible we will contact you electronically or by telephone.

However, we may contact you by post where this is necessary for legal, regulatory or operational reasons, or where we feel that to do so would be in your best interests to do so.

Charges are due to be applied to this account. Contacting you for service reasons includes telling you about changes to the terms and conditions and interest rates that apply to your accounts and communicating with you about the day to day running of your accounts, products and services.

You must ensure that any contact details you provide are accurate and that you notify us promptly of any changes. Remember, communications may contain confidential

information and if anyone else has access to your email account or mobile telephone messages, they may be able to view this.

We recommend you take all appropriate measures to ensure that no-one else can access this information without your authority e.g. using password protection.

Marketing

We will not send you marketing in a paper form (although please note you may still receive paper marketing as a result of relationships you have with other parts of the HSBC Group). We may contact you for marketing purposes via alternative channels if you have agreed that we may do so.

You must provide us with an email address and mobile telephone number, as well as your postal address and home or work telephone number if you choose the Green option on your account.

You must ensure that any contact details you provide are accurate and that you notify us promptly of any changes.

No cheque book or paying in book

You will not receive a cheque book or paying in book for the account in question.

Removal of Green

If at time after you have chosen the Green option in respect of a particular account you request any of the following:

- that your statements and/or charges summaries for the account in question are delivered by post, or
- that you are not contacted for service purposes by secure e-message, email, mobile message, or
- that you are sent paper marketing, or
- that you are provided with a chequebook or a paying in book.

We reserve the right to remove the Green option from your account.