


Pet Insurance – using and sharing information about you

Important – Please read carefully and
keep it with your policy

 This leaflet contains our Customer Information Agreement, which
explains how personal information held about you can be used.

Special definitions

Wherever the words defined below appear within the Customer Information Agreement they will have the same meaning as that shown below.

We, us, our, HSBC Bank

The bank, HSBC Bank plc. Registered in England number 14259. Registered office: 8 Canada Square, London E14 5HQ.

HSBC Group

Means HSBC Holdings plc, its subsidiaries, associated and affiliated companies.

Product provider(s)

In the following Customer Information Agreement, where the term 'product provider(s)' is used it includes subsidiaries, associated and affiliated companies and agents of the company. The term 'product provider(s)' means:

- The insurer for Pet Insurance is Aviva Insurance UK Limited. Registered in England, No 99122. Registered Office: 8 Surrey Street, Norwich NR1 3NG. Authorised and regulated by the Financial Services Authority.
- The administrator for Pet Insurance is Agra Pet Insurance Limited. Registered in England No.4258783. Registered office: 10 Buckingham Place, London SW1E 6HX. Authorised and regulated by the Financial Services Authority.

You/Your

The 'policyholder' named on the schedule.

Customer information agreement

Important – Please read carefully

When considering **your** application and where appropriate from time to time during **your** relationship with **us, we** and the **product provider(s)** will make searches about you at credit reference agencies who will supply information (which may include information from the Electoral Register) for the purpose of verifying **your** identity. The agencies will record details of the search, whether or not this application proceeds. **HSBC Bank** and the **product provider(s)** may use credit-scoring methods to assess applications and to verify your identity and we may also search the Electoral Register ourselves and carry out other identity checks. Members of the **HSBC Group, product providers** and other organisations may use the record of searches and any other information provided to the agencies. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of **your** insurance account(s).

To prevent or detect fraud and to assist in verifying your identity, **HSBC Bank** and the **product provider(s)** may exchange information with members of the **HSBC Group** and make searches of records held at fraud prevention agencies who will supply this information. **HSBC Bank** and the **product provider(s)** may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and **our** customers from theft and fraud. If **you** give false or inaccurate information and fraud is suspected, **HSBC Bank** and/or the **product providers** will record this. The information held by these fraud prevention agencies may be used by **us**, other members of the **HSBC Group**, the **product provider(s)** and other companies, when making decisions about **you** or others at **your** address(es), on credit or credit-related services or motor, household, life or any other insurance facilities. It may also be used for debt tracing and claims assessment.

HSBC Bank, the **product provider(s)** and fraud prevention agencies will also use the records for statistical analysis about insurance and fraud.

You have the right of access to **your** personal records held by fraud prevention agencies. If **you** would like the names and addresses of the agencies used, please telephone 0800 587 7008. (Textphone 18001 0800 028 3516) Lines are open 9am to 5pm Monday to Friday. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

Members of the **HSBC Group** and the **product provider(s)** may record, use, exchange, analyse and assess relevant information held about **you** and **your** relationships with the **HSBC Group**. This will include the nature of your transactions, for credit assessment, market research, insurance claim and underwriting purposes and in servicing **your** relationships with the **HSBC Group**. This may include any information provided by **you** or someone acting on **your** behalf which is relevant to **your** relationships with **us**.

To provide the service(s) applied for, such as when administering claims, members of the **HSBC Group** and/or the **product provider(s)** may need to collect and process information about health records, criminal convictions, pending prosecutions and police cautions in respect of **you** and others. This information will not be used for marketing.

Relevant information may also be exchanged between members of the **HSBC Group**, **product provider(s)** and others, including other insurers, to provide **you** with services, and for the purposes of fraud prevention, audit and debt collection and if required by authorised governmental and non-governmental regulators or ombudsmen. **We** aim to keep **your** information up-to-date. **HSBC Bank** may use other members of the **HSBC Group**, the **product provider(s)** and/or other third parties (in jurisdictions inside and outside the European Economic Area, where there may be less stringent data protection laws) to process information on **our** behalf. Wherever it is processed, **your** information will be protected by a strict code of secrecy and security which all members of the **HSBC Group**, their staff, the **product provider(s)** and any other third parties are subject to and will only be used in accordance with **our** instructions. Information about offshore customers may be processed offshore, in the UK or elsewhere inside or outside the European Economic Area. Offshore means Jersey, Guernsey (including Alderney and Sark) and the Isle of Man.

With your permission, the **HSBC Group** may exchange, use, analyse and assess relevant information about you and your relationships with the **HSBC Group**, including the nature of your transactions, to give you information about products (including mortgages) and services available from **HSBC Group** companies and those of selected third parties which may interest you by telephone, post, email, secure e-messaging, text messaging services and other means.

If you do not want us to contact you about products and services that we feel may be relevant to you, please let us know.

Members of the **HSBC Group** may exchange, use, analyse and assess relevant information held about **you** and **your** relationships with the **HSBC Group**, including the nature of **your** transactions, to give **you** information about products and services available from members of the **HSBC Group** and those of selected third parties which may interest **you** by telephone, post or other means.

Under data protection legislation, you can ask in writing for a copy of certain personal records held about **you**. A charge may be made for this service.

To ensure that **your** instructions are carried out accurately, to help continually improve the service and in the interests of security, telephone calls **you** make to **us** and/or the **product provider(s)** may be monitored and/or recorded. In the interests of security **HSBC Bank** and/or the **product provider(s)** may use CCTV recording equipment in and around **our** premises. All recordings are **our** sole property or that of the **product provider(s)**.

HSBC Bank and the **product provider(s)** may need to make and retain photocopies of passports, driving licences or other identification evidence that **you** provide.

hsbc.co.uk

Issued by HSBC Bank plc.

We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with around 9,500 offices in 85 countries and territories.

HSBC Bank plc, Customer Information:
PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS

LIT00639 MCP34088 06/09 ©HSBC Bank plc 2009. All Rights Reserved.