Important changes to your Mobile Banking App Terms and Conditions

On 12 May 2015 we’re making some changes to our Mobile Banking App and the Terms and Conditions. These changes include the ability for us to notify you about updates to the Mobile Banking App by sending you a message in the App.

We’re also introducing some enhancements which include a way of seeing certain information about your chosen account without logging into the Mobile Banking App. This will only be available on some devices and we’ll contact you again to let you know when the new features become available to you.

A summary of the changes and full details can be found below which you should read carefully.

To make sure you can access our Mobile Banking App and Online Banking service (if you have set up a Digital Secure Key), always update to the latest version of the app when made available.

**SUMMARY OF THE CHANGES WE ARE MAKING**

<table>
<thead>
<tr>
<th>Updating the Mobile Banking App</th>
<th>We’ve introduced a requirement for you to keep the Mobile Banking App updated, to enable you to continue using both the app and if you have a Digital Secure Key, Online Banking too. We can send you in App messages to remind you to update.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-log on account information</td>
<td>When introduced, this feature will provide a way of seeing certain information about your account without logging into the Mobile Banking App. You can use this feature to show either: a. your balance and available balance; or b. a graphical display (a Gauge) of the status of your chosen account. Full details are provided below.</td>
</tr>
<tr>
<td>Registering for Online Banking</td>
<td>Customers will be able to register for Online Banking, within the Mobile Banking App.</td>
</tr>
</tbody>
</table>

**FULL DETAILS OF THE CHANGES**

1. **Updating the Mobile Banking App**

   We’ve added a new clause 2.4 to explain that you should keep the Mobile Banking App updated, to continue using both the app and Online Banking (if you have set up a Digital Secure Key). We can send you in App messages to remind you to update.

   “2.4 Updates to the App may be issued periodically through the supplying app store. For some devices, updates will be downloaded automatically. If this does not happen, you will need to download the update yourself. We may display in-App messages when you try to log on to remind you to do this. You should log onto the App regularly to check these messages. Depending on the update, you may not be able to use the App until the latest version has been downloaded. If the latest version of the App has not been downloaded and you have set up a Digital Secure Key, you may also not be able to access Online Banking.

   To make sure you always have access to the App and Online Banking, you should keep your App updated.”

   We’ve removed the final sentence of clause 7.4 as we’ll now notify you in accordance with new clause 2.4 if we’re replacing the Mobile Banking app.

   We’re also making some minor changes to clauses and formatting in our Terms and Conditions (to reflect the changes we are making). Because of the nature of these changes, we’ve not included them here.

2. **Pre-log on account information**

   We’ve introduced a new clause 2.7 to explain how this new feature will work:

   “2.7 Pre-log on account information

   This feature provides a way of seeing certain information about your account without logging into the Mobile Banking App.

   You can use this feature to show either:

   a. your balance and available balance; or
   b. a graphical display (a Gauge) of the status of your chosen account

   If you choose the gauge option, you will be asked to set high and low balance limits. The status of your account will then be displayed relative to the limits you have set.

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This information will be accompanied by a time stamp representing the date and time at which it was obtained. If for any reason updates are unavailable, you may not be able to obtain the most up-to-date information. This may happen if you lose internet connection, for example.

This feature is only available on one device at any given time.

**If you share your device with other people they will be able to see the information you have chosen to display with this feature.**

In addition, only one customer can register for this feature on a device at any time. So if you share your device and one of the people you share your device with has registered for this feature, you will not also be able to register one of your accounts.

You can turn off this feature at any time. Your settings will be saved should you wish to turn it back on in the future. For your security, we will automatically turn off this feature if it has not been accessed for a number of days. If this happens you will need to log into the Mobile Banking app to turn it back on.

If the Mobile Banking app is deleted from your device your pre-log on account information settings will be lost.

As your account balance information can be viewed on your device without logging into the Mobile Banking app, it is important you comply with the security requirements set out in these App Terms and in your Product Terms.

**3. Registering for Online Banking**

We’ve amended clause 2.1 to explain that it will soon be possible to register for Online Banking within the Mobile Banking App. The clause will now read as follows:

“2.1 You must be registered for OB to be able to use the Mobile Banking App. However, you will soon be able to register for Online Banking within the App (not available on all devices and operating systems). We will let you know when this becomes available. The Mobile Banking App can be used on a mobile device running an operating system supported by us, from which you can access the internet. However, not all of our services available on OB can be accessed using the App (please see clause 2.5 below for details of which parts of OB are available). Because of this, we recommend that you log on to OB at hsbc.co.uk at least every 14 days.”

If you’d like a full copy of the new Mobile Banking App Terms and Conditions, they’ll be available from **12 March 2015** at hsbc.co.uk/legal, or you can call us on **0345 600 290** and we’ll post you a copy.

We hope these new changes will benefit your Mobile Banking App experience but if you have any questions then please contact us on the above number.

*Lines are open 8am to 10pm every day except Christmas Day, Boxing Day and New Year’s Day. If you have a speech or hearing impairment, you can call our textphone service on 0345 712 5563. To help us improve our service, and in the interests of security, we may monitor and/or record your call.*