Welcome to student banking
The essentials you need
Your journey is about to begin...

Welcome to HSBC student banking. Just like your new friends, we’re here to support you during your studies. We’ll meet your everyday banking needs and also give you access to some really useful benefits.

**Who is eligible?**

You need to be 18 or over and have been a resident in the UK, Channel Islands or Isle of Man for the past three years.

You can’t have a student account elsewhere.

You need to be studying, or intending to study either:

• a full-time qualifying course at a UK, Channel Islands or Isle of Man university/college; or

• a part-time qualifying course with a Disability Student Allowance.

We’ll need proof of your place on a qualifying course for example, a UCAS letter or letter from the university/college. Full details and a list of qualifying courses can be found from page 9 in the section, ‘Important information’.
## Your key benefits ‘at a glance’

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*3 Refer to the enclosed price list.
*4 Credit facilities are only available to customers aged 18 or over.

Click [www.hsbc.co.uk/students](http://www.hsbc.co.uk/students)
The essential benefits

We know how hard it can be to keep on top of your finances, that’s why we offer a range of features to help you manage your money.

**The day-to-day basics**

Everything you’d expect from a current account including:

- Online statements available.
- Standing order and Direct Debit facilities.
- Mobile, internet and telephone banking.
- A cheque book if you need one.

**Online banking**

- Access your account 24/7, subject to maintenance periods.
- Pay bills and make payments to friends and family quickly and easily.
- Move money between your UK HSBC accounts, in an instant.
- View balances and keep track of your transactions.
- Manage your standing orders and Direct Debits.

To register, simply visit [hsbc.co.uk](http://hsbc.co.uk) and follow the on-screen instructions.

If you’re new to HSBC you’ll need to set up a telephone security number first, by calling us on **03457 400 004** (lines open 8am to 10pm every day). We’ll send you an HSBC Secure Key to help you protect your money from online fraud.

If you’d prefer to talk to someone in person, just ask a member of our team – they’ll be happy to help.

**Mobile banking**

Bank on the go with the HSBC Mobile Banking app for iPhone®, iPad®, Android™ and BlackBerry 10®. It lets you manage your accounts easily from your mobile phone. You can view your balances and your last 90 transactions, make bill payments to family or friends and also transfer money between your accounts. It also has a handy branch and ATM locator in case you’re out and about and need some cash.

To download just visit the App Store, Google Play or BlackBerry World and follow the instructions.

**Pay them with Paym:**

Using the new Paym service you can now pay your friends and family using just their mobile number.

Register for the new mobile payment service, Paym, with us and wherever you are or whatever you’re doing, it will be easy to pay someone back. Terms and conditions apply.
Text Banking service

A great tool to help keep track of your money and keep your finances in check. You can ask us for weekly or monthly balance and mini-statements to be sent to your phone, on the day of your choice. Text alerts can tell you when:

- Your balance has fallen below a certain amount – great if you’re near your limit.
- Your balance has reached a specific amount, set by you.
- A lump sum has been deposited into your account eg, your Student Loan.
- A lump sum has been withdrawn from your account eg, your rent.

Topping-up your mobile

Top-up at our cash machines. Top-ups can be bought for the following mobile phone providers: O2, T-Mobile, Virgin Mobile, Orange, Tesco Mobile, Vodafone.

HSBC Contactless Debit Card

- Make purchases wherever VISA is accepted in the UK and overseas (including online).
- Withdraw local currency from cash machines throughout the world, wherever VISA is accepted.

See ‘Important information’ on page 10 for guidance on using your card abroad.

Contactless technology

Make contactless payments of £20 or less, wherever you see the contactless logo – simply hold your card in front of the reader. From time to time you may be asked to enter your PIN or sign – it’s just another way of keeping the service secure for you.
The extra benefits

Once you’ve provided us with proof of your place on a qualifying course, you can also enjoy access to even more products and services.

**Overdraft service**

If you have a Student Bank Account and are 18 or over you can apply for a student overdraft. Please remember all credit is subject to status and account conduct.

**Automatic £500 overdraft**

If you need an overdraft we’ll give you a £500 formal overdraft limit once your account is opened. And we won’t charge you any overdraft fees.

**Up to £3,000 interest-free student overdraft**

You can borrow up to a maximum of £3,000 interest-free overdraft, regardless of what study year you’re in – this is subject to status and your account conduct. If we can’t offer you the maximum amount straight away, you can apply for a higher limit as your circumstances change.

For details of our overdraft interest rates, please see our Price List.

For more information, call us on **03457 404 404**, visit us in branch or at **www.hsbc.co.uk/overdrafts**

Once you’ve provided us with proof of your place on a qualifying course, you can also enjoy access to even more products and services.
Student Exclusives

Get access to our Student Exclusive website which will offer you a host of discounts and benefits from brands such as Apple, Lonely Planet and National Express.

Credit interest on your balance

To help your money go further, we’ll pay variable interest on balances up to £1,000 during your first year on your course – paid monthly into your account. For information on current interest rates, see the enclosed price list.

HSBC Student Credit Card

With a representative 18.9% APR* (variable) and a credit limit of up to £500, our Student Credit Card may come in handy for those financial emergencies.

You can set up regular Direct Debits straightaway – for the minimum monthly payment or the full amount – helping you to avoid late payment charges. It’s available if you’re 18 or over and is subject to status and account conduct.

For more information, visit our website at www.hsbc.co.uk/creditcard. You can also call us on 03457 404 404 or visit your local branch.

Representative example based on an assumed credit limit of £500, our 18.9% p.a. rate for purchases gives a representative rate of 18.9% APR variable.

*APR (Annual Percentage Rate) is the total cost of credit, including all interest and any other charges. It’s used to compare the cost of lending products.
Supporting you through uni and beyond

Wherever your journey takes you, we’ll help you make the most of your time at uni, and after you graduate.

Student Insurance

While you’re away from home, you may need extra cover for your possessions. For more information, or to apply, visit www.hsbc.co.uk/insurance or ask a member of our team. Student Insurance is subject to eligibility criteria and policy terms and conditions.

Student Insurance is provided by Aviva Insurance Limited.

Find out about life at uni

If you want to learn more about the new life that awaits you, why not listen to those who are already there? Check out our student films at www.hsbc.co.uk/students to see what current students think about uni. You’ll also find handy tips on everything from budgeting to accommodation.

Find us on Facebook at www.facebook.co.uk/hsbcstudents. Our Facebook community can fill you in on the latest news and it’s a chance to meet other students who are in a similar position to you.

Make your money go further

Keeping on top of your finances can be difficult, especially if you’re living away from home for the first time. Our online Budget Calculator is a handy tool to help you manage your money. You can find it at www.hsbc.co.uk/students

Graduate Bank Account

We’re also here to help you make the transition from studying to working. That’s why, once you’ve graduated, we’ll automatically transfer you to our Graduate Bank Account for the next two years – you can close it anytime you want and at no charge.

Talk to us – we’re here to help

We understand that going to uni can be a struggle financially. If you’re worried about money, please come and talk to us. The quicker you act, the easier it can be for us to help you.

Call us between 8am and 10pm any day of the week. Or, if you’d prefer to talk to someone in person, visit your local branch. With around 1,000 HSBC branches across the UK, we’re never far away.
Important information

General Information
This brochure sets out a summary of our Student Bank Account. Please also read our General Terms and Conditions and Current Accounts Terms and Conditions which will apply to your Student Bank Account. The features in this brochure apply to Student Bank Accounts taken from July 2014.

This brochure only sets out the main features of each product/service you may be entitled to. These products/services will be subject to additional terms and conditions which you will be given when you apply for them or will be covered by our General Terms and Conditions and Current Accounts Terms and Conditions which were provided to you when you opened your account.

All credit is subject to status. You must be aged 18 or over to apply for credit. Like most banks, we use credit scoring and search the files of credit reference and fraud prevention agencies for new account and loan decisions. For more information, please ask for our credit scoring leaflet at any branch. We reserve the right to decline applications for any account or service. We will tell you if your application has been successful and when we will open your account. This may be subject to appropriate identification, address verification or other specified documentation being produced to us.

The contract between us will be concluded when we provide you with the account or when we tell you we have accepted your application if this is sooner. Our acceptance may be subject to certain further steps being taken, for example, you signing paperwork or providing us with certain information. You should retain this document, which contains important information about your account for your records. For details of rates and charges applicable to all the elements of the Student Bank Account service, please see the Student and Graduate Price List and interest rate leaflet included in this pack. Other taxes and charges may apply which are not charged by us.

For a period of 14 days after taking out the account you have the right to cancel your contract with us and close your account without charge. You can advise us to close your account by phone, in branch or in writing. You can tell us to close your account at any time after that. We have the right to close your account at any time and will normally give you at least two month’s written notice of this.

Rates and prices in this brochure are correct as at 10 November 2014, but may change in the future. We reserve the right to change any of the benefits that you might be entitled to with our Student Bank Account and/or the terms and conditions which apply to them.

Student account eligibility
You are eligible for Student Bank Account if you:
• are aged 18 or over
• have been a resident in the UK, Channel Islands or Isle of Man for the past three years and if you don’t already have a account with HSBC, can provide us with identification and proof of your address
• are happy for us to undertake a credit register search
• can confirm that you don’t hold a student account elsewhere
• are studying, or intending to study either:
  – a full-time qualifying course at a UK, Channel Islands or Isle of Man university/college; or
  – a part-time qualifying course with a Disability Student Allowance.

We need proof of your place on a qualifying course for example, a UCAS letter or letter from the university/college.

Existing HSBC customers may not need to provide proof of place if we have ascertained from UCAS that you have been accepted onto a qualifying course. If we cannot confirm this via our link up then we will need paper proof as above.
List of qualifying courses
- Postgraduate degree (for example PHD, MBA, MSc, PGCE, MPhil, M.ED, M.ST, LL.M).
- Undergraduate degree (for example BA, BSc, BEd, BN).
- Diploma of Higher Education (DipHE).
- Business & Technical Education Council (BTEC). The following BTEC courses qualify:
  - Higher National Diploma (HND)
  - Higher National Certificate (HNC)
  - National Vocational Qualifications (NVQs) levels 4 and 5.
- Foundation Degree – FDA (art based) or FDSc (science based) and/or subsequent one year full honours degree course.
- Pre-registration or First Level Nursing and Midwifery Diploma.
- A foundation year which is an integral part of one of the courses listed above.

Using your card abroad

General: Unless you agree that the currency conversion is done at the point of sale or point of withdrawal and agree the rate at that time, for example, with the shop keeper or on the selfservice machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a ‘Non-Sterling Transaction Fee’. Details of the current VISA Payment Scheme Exchange Rates can be obtained by calling us on our usual telephone numbers, or visiting the card support section of our website hsbc.co.uk.

Cash Machines: There is a non-Sterling cash fee currently 2% (minimum £1.75, maximum £5.00) for cash withdrawals at a self-service machine outside the UK, or in the UK where we carry out the currency conversion. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this should be advised on screen at the time of withdrawal.

Shops and retailers: We will not apply a non-sterling purchase fee when you use your debit card to pay for goods and services outside the UK.

Telephone and online banking
Our 24-hour telephone banking and internet service are subject to maintenance periods. The 24-hour automated telephone banking is available subject to you successfully identifying yourself using our automated system. Customer Service Representatives are available every day from 8am to 10pm. Textphone 03457 125 563. Standard network rates apply. From abroad, please call +44 1226 261 010. To help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

About us
HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are a financial services organisation and banking institution. The Financial Conduct Authority is the supervisory authority under Consumer Credit Act 1974. Its address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. HSBC Bank plc is entered in the Financial Services Register under reference number 114216. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768. In the Channel Islands, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business, and is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business. In the Isle of Man, our principal
address is: PO Box 20, HSBC House, Ridgeway Street, Douglas, Isle of Man IM99 1AU.

Our terms and conditions are governed by the laws of England and Wales (or by the law of the island where your account is held for customers of Channel Islands and Isle of Man branches) as are our dealings with you up until the time your account is opened. We are required by law to tell you the terms and conditions are in English and we will communicate with you in English.

We will pay any interest after deduction of income tax at the applicable rate, unless you are entitled to receive interest gross or hold your account at one of our offshore branches. If you are a higher rate tax payer, you may have to pay a higher rate of income tax on your interest.

Further information and written details about our products and services are available from any branch or from: Customer Information, PO Box 6201, Coventry CV3 9HW.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors, including most individuals and small businesses, are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, each depositor would have a separate claim up to the current FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS deposit limit. The FSCS deposit limit relates to the combined amount in all the eligible depositor’s accounts with the bank, including their share of any joint account, and not to each separate account. First Direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of up to the FSCS deposit limit in total. For further information about the compensation provided by the FSCS (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS. For all other enquiries on your account please contact HSBC on 03457 70 70 70.

Deposits made with our branches in the Channel Islands and the Isle of Man are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the Financial Ombudsman Service. In Jersey, HSBC Bank plc is a participant in the Jersey Banking Depositor Compensation Scheme. The scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the scheme and banking groups covered are available on the States of Jersey website or on request. In Guernsey, HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008. Deposits made with our branches in the Isle of Man are protected by the Isle of Man Compensation of Depositors Regulations 2010. Full details are available on request.

If you have a concern please let your local branch manager or the manager of the department concerned know. We will endeavour to resolve any issues and put matters right. If your concern is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Scheme in the UK, the Financial Services Commissions in Jersey or Guernsey and the Financial Services Ombudsman Scheme for the Isle of Man. Our ‘Listening to your comments’ leaflet contains further details.