

About HSBC Safeguard

Frequently asked questions

What is HSBC Safeguard?

In today's technology-driven world, banking security has never been more important. At HSBC we're constantly putting new and better ways in place to protect our customers' accounts.

This is why we're introducing HSBC Safeguard; a series of initiatives designed to better protect all our customers from fraud and financial crime. To do this effectively, we need a little help from you. We have global systems that deter and detect criminal activity. To work most effectively, these systems rely on having the most up-to-date customer information. Now we need to confirm that the information we have about you is both accurate and current.

How will HSBC Safeguard protect me?

To detect criminal activity our global systems rely on having your most up-to-date information. We use this information to provide your account with world-class protection against crime.

Why do you suddenly need all this information? Don't you already have it?

We need this information so that we can protect you and us from financial crime. Knowing who our customers are and understanding how they use their accounts ensures we can do this. To protect us both, we need to ensure that the information is accurate, up to date, and complete.

What has financial crime got to do with me?

Financial crime can affect anyone and everyone. Your support will go a long way to help us make banking safer.

Security has always been important. Why are you asking for more information now?

Constant changes in technology and the way companies do business has affected the whole banking industry and, in turn, how we protect it. Fraud and financial crime is becoming even more sophisticated and globally organised – so we have to be more vigilant than ever. We need you to help us stay one step ahead of financial crime by providing us with up-to-date information.

My everyday banking won't change. Will it?

No, it won't. Once you've updated your details, the work to protect your account happens behind-the-scenes at HSBC – so it won't change the way you bank.

HSBC Safeguard and you

I haven't been contacted. Will I be?

You will receive a letter only if we need you to get in touch. In the meantime, if you'd like to discuss HSBC Safeguard with our team you can contact our Customer Support on 03457 404 404. If you are a Premier customer, please call 03457 707 070.

Why do I have to provide all these documents?

To understand the daily activity on your account, our global systems need your most recent information. This will help us deter any potential risks of fraud and financial crime.

Why do you need information about my income and outgoings?

We need to understand where funds are coming from and going to as part of our on-going efforts to protect you and HSBC from fraud and financial crime.

Why do you need to see my utility bills?

Utility bills are considered one of the safest ways to confirm address details. Online statements can be manipulated, so while we appreciate it can be inconvenient to produce original documents (or certified copies) we need these documents to protect your account from potential misuse.

Why do you need to see my passport/ID card?

It's important we can verify your identity. A passport or national identity card is often one of the simplest and most readily available documents you can provide. Please note that we will require a certified copy (not the original).

I have a business account and a personal account with HSBC. Why have I just been contacted about one of them?

We are reviewing all HSBC accounts. To keep any inconvenience to a minimum we'll share the information gathered with other areas of the bank in the UK to reduce the number of times you may be contacted.

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I'm a customer of HSBC in more than one country. Will I still have to provide the same information to you in more than one country?

Laws and regulations vary from country to country, which is why you may have been contacted more than once for the same information. We apologise for any inconvenience but it's important you respond to each request that you have received. To avoid confusion we've kept the information as consistent as possible within the constraints of local regulation.

Do I need to visit my local branch?

No, not unless you have been specifically asked to. By now you may have received a letter from us, which will explain your next steps. If you are still unsure, you can contact our Customer Support team on 03457 404 404. If you are a Premier customer, please call 03457 707 070.

What happens if I don't provide the information?

Ultimately, if we don't receive your up-to-date information we may not be able to provide you with all of our services. We need to ensure you're fully protected from financial fraud and crime – if we don't have the right information, we can't do this.

As soon as we receive your information, we'll update our records and will only contact you again in the future if it is necessary.

When do I have to provide the information by?

We'll send you reminders and give you sufficient time to provide the information. If you're having trouble gathering information please do let us know as soon as possible so we can help wherever we can. It may, for example, be possible for us to rely on alternative documents in your possession. If you think you may need more time or have any further questions, get in touch with our team on 03457 404 404. If you are a Premier customer, please call 03457 707 070.

Data and Security

Why do you need to share customer data across the HSBC Group?

As more and more of our customers live, travel and trade internationally, we're always looking for better ways to help you bank safely – wherever you are in the world. Our global systems and processes work by sharing data and customer information across borders to prevent financial crime. You may only bank in one country but we have a commitment to protect your account globally. Therefore we need to share customer data across all parts of HSBC Group.

What will you be doing with the data? How will it be stored and protected?

We'll use this information to protect you, and ourselves, from financial crime. We take our obligation to protect your data very seriously. All the information you provide will be subject to HSBC Group's data and security standards to ensure its protection. We'd like to reassure you that your information will only be used for your protection and won't be passed to any third parties for marketing purposes.

Documents and certification

I'm a UK customer, what can I show for identification?

You can provide **one** document from this list.

Make sure your document is both current and a certified copy (not the original).

- ▶ Your full passport.
- ▶ Your (full or provisional) UK photocard driving licence.
- ▶ Your full UK paper driving licence.
- ▶ Your National Identity Card (only acceptable for EEA or Swiss National customers).
- ▶ Travel documents that are issued in the UK by the Home Office.
- ▶ HM Revenue & Customs tax notification (dated within last four months).
- ▶ Benefits Agency letter (Department of Work and Pensions (DWP), Jobcentre Plus, Child Benefit Office, Veterans Agency) confirming your rights to benefits and dated within the last four months.
- ▶ Your current Northern Ireland voter's card.

I'm a UK customer, what can I show for proof of address?

You can provide **one** document from this list.

Make sure your document is both recent and certified.

- ▶ A council tax bill for current billing year, including reminders and demand letters dated within the last four months.
- ▶ A utility bill (eg, gas, electricity, oil or broadband bill) dated within last four months.
- ▶ A water bill for current billing period (including reminders and demand letters) dated within the last four months.
- ▶ A telephone bill, dated within the last four months. However, mobile phone bills aren't accepted.
- ▶ A Sky or cable TV bill, dated within the last four months.
- ▶ Your current full (or provisional) UK photocard driving licence.
- ▶ Your UK bank, building society or credit union statement. This must include your name and your current address, be dated within the last four months and show your recent transactions.
- ▶ (This statement can't relate to an HSBC, First Direct, M&S or John Lewis account).
- ▶ UK credit (or commercial card) statements. These must be dated within the last four months and must not relate to a HSBC, First Direct or an M&S account.
- ▶ Your mortgage statement from a recognised lender, dated within the last 12 months. However it can't be from HSBC or First Direct.
- ▶ HM Revenue & Customs tax notification, dated within the last four months.
- ▶ Benefits Agency letter (Department of Work and Pensions, Jobcentre Plus, Child Benefit Office or Veterans Agency) confirming your rights to benefits, dated within the last four months.

How do I get my documents certified?

First of all, you'll need to ask a professional from the following list to certify your documents:

Professional

- ▶ Airline pilot
- ▶ Barrister
- ▶ Chairman/Director of limited company
- ▶ Chartered accountant
- ▶ Chartered legal executive
- ▶ Financial services intermediary
- ▶ Fire service official
- ▶ Funeral director
- ▶ Legal secretary
- ▶ Licenced conveyance
- ▶ Paralegal – must be qualified
- ▶ Solicitor

Public Service and Government

- ▶ Councillor (local or county)
- ▶ Civil servant – Permanent
- ▶ Justice of the Peace
- ▶ Local government officer
- ▶ Member of the judiciary
- ▶ Member of Parliament
- ▶ Police officer
- ▶ Post Office official
- ▶ Surveyor
- ▶ Teacher or Lecturer
- ▶ Officer in the armed services

Healthcare

- ▶ Dentist
- ▶ Medical Doctor
- ▶ Nurse – RGN or RMN
- ▶ Optician
- ▶ Pharmacist

Other

- ▶ Salvation Army Officer
- ▶ Trade Union Officer
- ▶ Valuer or auctioneer
- ▶ Warrant Officers
- ▶ Chief Petty Officers
- ▶ Person with an honour (such as an OBE or MBE)
- ▶ Member of an Incorporated Society

Next, ask your chosen certifier to write this on the document they are certifying:

A. For your documents that contain a photo:

I [full name of certifier] confirm that this is an accurate copy of the original and the photo is a true likeness of the person concerned.

B. For your documents that don't contain a photo:

I [full name of certifier] confirm this is an accurate copy of the original.

They should also write:

- ▶ Their signature and full name, printed on the document.
- ▶ Their occupation, company (or professional) address and phone number.
- ▶ Their professional registration number (if they have one).
- ▶ The date of certification.

Finally, you'll need to send us the certified documents using the pre-paid envelope we provided.

Once your documents are certified, send them to:

Customer Review
PO Box 6248
Coventry
CV3 9JG

I live overseas, what information do I need to provide?

The information can vary depending on where you live. We'll advise exactly what you'll need to provide. Here's an overview:

Your proof of identity

Provide one of the documents below and make sure it's both current and a certified copy (not the original).

- ▶ Your current passport or travel document (copies of passports should include all pages that contain signatures, the passport number and any extension dates where applicable)
- ▶ Your current National Identity Card (EEA or Swiss Nationals only)

Your proof of address

Provide one of the documents below and make sure it's both recent and certified.

- ▶ Your valid overseas driving licence (a copy, not the original).
- ▶ A utility bill (dated within the last four months).
- ▶ A non-HSBC Group Bank statement. It needs to be dated within the last four months.

I'm an overseas customer, who can certify my documents?

You'll need to contact one of the following:

- ▶ Your local bank and ask them to certify your documents. Explain that you are asking because you are resident in a country of equivalent jurisdiction to the UK. (If you're unsure whether your country of residence is of equivalent jurisdiction to the UK please get in touch with our team on 03457 404 404. If you are a Premier customer, please call 03457 707 070.
- ▶ The UK Embassy or Consulate where a certification service is provided. For information visit www.gov.uk/government/world/organisations.
- ▶ A lawyer, solicitor or barrister in your country of residence listed on www.legal500.com, or one from the list provided by the UK Embassy at: www.gov.uk/government/collections/list-of-lawyers.

Read below to find out what your chosen certifier needs to do.

As an overseas customer, how do I certify my documents?

Your chosen certifier should photocopy the original documents and include the following:

On your documents that show a photo:

I [full name of certifier] confirm that this is an accurate copy of the original and the photo is a true likeness of the person concerned.

They should also write:

- ▶ Their signature and full name, printed on the document.
- ▶ Their occupation, company (or professional) address and phone number.
- ▶ Their professional registration number (if they have one).

Once your documents are certified, send them to:

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Coventry
CV3 2ZW

hsbc.co.uk