

Privacy Notice



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Privacy Notice

Collecting, using and sharing your information

We take the privacy of your information seriously and we ask that you read this Privacy Notice carefully as it contains important information on:

- the personal information we collect about you
- what we do with your information, and
- who your information might be shared with.

In this document, 'we', 'us' and 'our' refer to HSBC Bank plc and 'HSBC Group' means HSBC Holdings plc., its subsidiaries, associated and affiliated companies.

We won't disclose your information to anyone, other than as set out in this Privacy Notice and any applicable terms and conditions (e.g. banking, savings and credit cards).

Collection of customer information

Members of the HSBC Group may collect, use and share customer information including information about you, your transactions, your use of our products and services and your relationships with the HSBC Group. Customer information may be:

- requested by members of the HSBC Group or on their behalf;
- collected from you directly, from someone acting on your behalf or from anywhere else (e.g., credit reference agencies);
- combined with other information available to members of the HSBC Group.

Use of customer information

We'll process, transfer and disclose customer information to:

- provide Services;
- deal with any of your transactions;
- meet Compliance obligations;
- perform financial crime risk management activity;
- collect any money you owe us;
- perform credit checks and obtain or provide credit references;
- enforce or defend the rights of a member of the HSBC Group;
- for internal operational requirements of members of the HSBC Group (including, for example, product development, insurance, audit and credit and risk management);
- manage our relationship with you (including any marketing and market research you agree to); and
- verify your identity.

Sharing customer information

When we use customer information for the purposes set out above, we may transfer and disclose it to:

- any member of the HSBC Group and anybody who provides services to them or their agents;
- any authorities;
- persons acting on your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses and clearing or settlement systems;
- other financial institutions, fraud prevention agencies, trade associations, credit reference agencies and debt recovery agents;
- any introducing broker we provide instructions or referrals to or from whom we receive them;
- any third party:
 1. in connection with any reorganisation, sale or acquisition of any HSBC Group member's business;
 2. we use to provide Services to you; and
 3. for marketing purposes where you've consented to marketing.

The above recipients may also process, transfer and disclose customer information for the purposes set out above and they may be in countries where data protection laws don't provide the same level of protection as in the UK.

For example, regulations implementing international agreements on tax compliance may require us to report certain information about you (and/or about connected persons) to the tax authority in the country in which your account is maintained (e.g. HM Revenue & Customs in the UK), which may transfer that information to any tax authority in countries where you or a connected person may be tax resident.

However, whether it is processed in the UK or overseas, customer information will be protected by a strict code of secrecy and security applying to all members of the HSBC Group, their staff and third parties holding information on their behalf.

Accessing your information

You can make a written request for a copy of certain personal records we hold about you. The current fee is £10 per request from each individual.

Credit reference and fraud prevention agencies

If you apply for a current account or credit, we may use details of your credit history obtained from a credit reference agency to assess your ability to meet financial commitments.

We may also share information with credit reference agencies:

- about how you manage any current accounts or borrowing from us; and
- if we make demand for repayment of a debt and you don't repay the amount owing, or make and keep to acceptable repayment proposals within 28 days (provided there's not a genuine dispute about the amount you owe). This may affect your ability to obtain further credit.

Credit reference agencies record details that will form part of your credit history regardless of whether you proceed with your application for an account or borrowing. If you make several applications in a short period of time this may temporarily affect your ability to obtain credit.

If you make a joint application for a current account or credit, an association linking your financial records with those of the other joint applicant(s) will be created by credit reference agencies. The credit history of your “associates” may be taken into consideration in any future application for credit. This association will remain in place until you file a “notice of disassociation” with credit reference agencies.

More information is set out in our leaflet “Credit Scoring, Credit Reference and Fraud Prevention Agencies” available on our website, from branches or by calling 0800 587 7008 (textphone 0800 028 3516). Please also call this number if you want details of the credit reference and fraud prevention agencies we use. Lines are open 8.30am to 6pm Monday to Friday, excluding public holidays.

Information we may store on your computer

When you use any device to access HSBC Group websites, information may be stored and accessed on your device to:

- improve your experience;
- improve the functionality, security and performance of those websites;
- provide you with marketing and/or provide us with information about how those websites are used and how you arrive at them; and/or
- ensure the marketing information displayed to you when you use HSBC Group websites is more likely to be relevant and of interest to you.

Emails from or on behalf of the HSBC Group may include technologies to track, for market research purposes, if you open the emails and if you use internet links within them. Further information on our cookie policy, website terms and Privacy Notice can be found on our website.

Other ways we can use your information

To ensure we carry out your instructions accurately, to help us improve our service and in the interests of security, we may monitor and/or record your communications with us, such as telephone calls and conversations in branch. We may collect, store and analyse recordings of your voice to generate a ‘voice print’ that’s unique to you, and use this voice print to identify you when you call us. If you permit anybody else to operate your account on your behalf (e.g. by using a power of attorney) then we may also generate a voice print for them if they call us, and you must inform them of this.

In the interests of security and preventing crime we may use closed circuit TV in and around our premises for the monitoring and collection of sound and/or visual images. All recordings remain our sole property. We may make and keep copies of identification evidence you provide.

You should tell us if you change your mind about receiving marketing information or about participating in market research.

Members of the HSBC Group may carry out Financial Crime Risk Management Activity. Exceptionally, this may result in members of the HSBC Group delaying or refusing either to process a payment or your instructions, or to provide all or part of any Services to you.

No member of the HSBC Group shall be responsible to you or any third party for any loss incurred as a result of any member of the HSBC Group carrying out Financial Crime Risk Management Activity.



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