

Personal Banking

Terms and Conditions and Charges

Effective from 16 September 2016

Personal Banking – Terms and Conditions and Charges

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Charges

The charges you'll pay will depend on how you use your account. Please refer to our Banking made easy brochure for details about which payments can be made from which accounts.

Some accounts also have a monthly or other regular charge. Please refer to the Product Summaries for details.

Payments out of your account

Payment Types		Branch	Telephone Banking	Online Banking	Post
Payments within the UK, Channel Islands and the Isle of Man					
We don't charge for Internal Transfers, Bill Payments, Standing Orders or Direct Debits					
Electronic Funds Transfers	To another HSBC account from a Premier Bank Account	£12	£12	n/a	£40
	To another HSBC account from all other accounts	£20	£20	n/a	£40
	To non-HSBC accounts	£30	£30	n/a	£40
Payments overseas					
We don't make a payment charge for Currency Account Transfers or Global Transfers from UK accounts					
Worldpay	To another HSBC account	£0	£0	£0	£30
	To non-HSBC accounts	£9	£9	£4	£30
Priority Payments (also used for non-sterling payments within the UK)	To another HSBC account	£0	£0	£0	£30
	To non-HSBC accounts	£30	£30	£4	£30

We may charge for all enquiries we receive about a payment unless we've made a mistake, but will tell you what the charge is before we start investigating.

For international payments, the recipient's bank, and any foreign bank we may use to send the payment, may also make a charge. You'll only have to pay these charges if you choose "sender to pay all charges" when you request your payment.

Request for a bank draft	£20 each
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Non-sterling debit card payments (including cash withdrawals)

If you use your debit card to make a payment in a foreign (non-sterling) currency, we will convert the payment to the equivalent sterling amount using the Visa Payment Scheme Exchange Rate that applies on the day we carry out the conversion. We will add a Non-Sterling Transaction Fee of 2.75% of the converted amount. You can get details of the Visa Payment Scheme Exchange Rate by calling us on 03457 404404 or +44 1226 261 010 from outside of the UK, or by visiting the card support section of our website at [hsbc.co.uk](https://www.hsbc.co.uk).

Cash machine withdrawals

We'll charge a Non-Sterling Cash Fee of 2% (minimum £1.75, maximum £5) for:

- Cash withdrawals in a currency other than sterling from cash machines outside the UK, Channel Islands and Isle of Man; and
- Cash withdrawals in a currency other than sterling from cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to sterling for you

This fee doesn't apply to withdrawals made from an HSBC Premier or HSBC Advance Bank Account.

Some cash machine owners may apply a charge for withdrawals. They should tell you about this on the screen before you make the cash withdrawal.

Payments into your Account

Non-sterling electronic payments			
Payments of £100 or more		£8 each	
Sterling electronic payments from banks outside the UK			
Payments of £100 or more		£6 each	
We'll deduct the above charges from the payments before we add them to your account			
Foreign Cheques			
We can either negotiate or collect foreign cheques to be paid into your account. Please see the section on "Foreign cheques" on page 39 for more details.			
Negotiation – charge per cheque		Collection – charge per cheque	
Up to £100	£6	All amounts	£28
£100.01 - £5,000	£12	If sent by courier at your request	£10
£5,000.01 - £10,000	£24		
£10,000.01 - £50,000	£34		
Over £50,000	£60		
Return fee	£25	Return fee	£28

Other charges

Paper statements more frequently than monthly	£1 each Bank Account Pay Monthly – no charge
Copy of a statement	£1 a sheet (maximum charge £10 per request) or free via Online Banking Bank Account Pay Monthly – no charge
Cancelling a bank draft	£10 each
Posting a warning on a lost or stolen bank draft	£10 each plus any charges made by banks on which foreign drafts are drawn
International account opening through the International Banking Centre	£100 per account HSBC Advance, Graduate and Student Bank Account customers – £50 per account HSBC Premier Bank Account customers – no charge
Stopping a cheque	£12 per cheque (£10 via Online Banking) No charge for stopping stolen cheques or lost blank cheques
Automatic transfer facility between two sterling accounts you have with us in the UK	Daily transfer - £20 per month Weekly transfer - £8 per month
Special presentation of a cheque	£15 per cheque

If we're required to comply with a legislative or court order (for example, a child maintenance order) served in respect of your account(s), we may charge an administration fee, up to the maximum permitted by law.

We may charge for services that you request from us (other than those set out above), but we will always tell you how much a charge will be and check that you are happy to pay the charge before we provide the relevant service to you.

Please note that taxes or costs may apply to you that are not charged by us and/or will not be paid through us.

Overdrafts

Overdrafts are a short-term way to borrow money on your account. Overdrafts are subject to status. You must not borrow on savings accounts.

Overdraft Interest – please see the product summary that relates to your account.

Overdraft charges (these don't apply to HSBC Premier Bank Account, Bank Account Pay Monthly and HSBC Student Bank Account).

In addition to any Overdraft Interest that applies, we'll charge you an Informal Overdraft Usage Fee on any day your account is in informal overdraft. An informal overdraft happens when we agree to lend you money to cover a payment from your account and either:

- the balance on your account exceeds your formal overdraft limit; or
- your account goes overdrawn and you don't have a formal overdraft limit in place.

Our current Informal Overdraft Usage Fee is £5 a day
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We won't charge a daily Informal Overdraft Usage Fee if:

- covering funds are paid in before the end of the day;
- your account is in informal overdraft by £10 or less;
- your account has been in informal overdraft for more than 30 consecutive days.

We won't charge:

- more than £80 in daily Informal Overdraft Usage Fees in a charging month; or
- more in daily Informal Overdraft Usage Fees than the maximum amount your account has been in informal overdraft during a charging month;
- daily Informal Overdraft Usage fees if your account is in informal overdraft solely because an overdraft charge or interest has been deducted.

A charging month normally starts on the day in the month you originally opened your account unless we've agreed otherwise with you.

If you've switched your current account to us using the Current Account Switch Service we won't charge overdraft fees or Overdraft Interest on the entire balance of your account for up to three months.

Subject to the Terms, we can, at any time, end your overdraft and ask for this to be repaid immediately. We can also ask you to repay part of your overdrawn balance at any time. If we end or reduce your overdraft this will usually be because of a change in your personal circumstances. Please see the section "When you have to repay your overdraft" on page 48.

Product Summaries

The product summaries set out the key details of each account covered by the Terms. At the end of each summary we've included any terms and conditions that are specific to that product. The product summaries form part of the Terms. You should read the product summary for the account(s) you're applying for, or already hold, carefully together with the rest of the Terms, the charges information in this booklet, the product brochure, our Banking made easy brochure, the Savings Interest Rates insert (savings products only) and all other information we give you when you apply for your account(s). You can ask us for additional copies of these documents at any time.

Where we include details of benefits that you'll receive with our accounts in the product summaries below, these benefits come with the accounts and the accounts cannot be purchased separately without these benefits.

There may be some services noted in the product summaries that cannot be accessed from outside of the UK, e.g. the ability to make payments in branch and to use self-service machines.

Current accounts summaries

► Basic Bank Account

Account features

- Make payments within the UK and overseas
- Visa debit card
- Access your account in branch, through Online Banking, Telephone Banking, our Mobile Banking App, self-service machines, by post and at the Post Office®

Cheque books and credit facilities are not available with Basic Bank Account.

If you have a debit balance on your account we won't charge any interest or fees.

If you open your account in the UK

There are some differences in the way that we'll operate your account. For example, we'll follow a different process when we're considering a new application for a Basic Bank Account and we'll close a Basic Bank Account for different reasons than other accounts. Where relevant, these differences are set out in the Terms.

Basic Bank Account terms and conditions

1. We may give you 30 days' personal notice that you meet the eligibility criteria for another one of our current accounts and that we're going to convert your account to that one. You can ask us not to convert your account if you'd prefer to keep your existing one.
-

► Current Account

Account features

- Make payments within the UK and overseas
- Contactless debit card (contactless subject to status) and cheque book (on request)
- Overdraft on request (subject to status)
- Access your account through Online Banking, Telephone Banking, the HSBC Mobile Banking App, self-service machines, in branch, by post and at the Post Office®

Eligibility

We'll review your account every six months. If you've either met the eligibility criteria for Bank Account in five of those six months, or have paid in at least £2,500 in total over those six months, we'll convert your account to our Bank Account. We'll give you 30 days' personal notice before we do this. You can ask us not to convert your account if you'd prefer to keep your existing one.

If you meet the eligibility criteria for HSBC Advance Bank Account we may convert your account to our HSBC Advance Bank Account instead of our Bank Account. We'll give you 30 days' personal notice before we do this. You can ask us not to convert your account if you'd prefer to keep your existing one.

Overdraft Interest

We'll charge you Overdraft Interest whenever you've an overdrawn balance on your Account.

Our current Overdraft Interest rate is 19.9% EAR variable

Representative example

If you use a formal overdraft with a limit of £1,200, the Overdraft Interest rate will be 19.9% EAR variable. EAR is the effective annual rate.

► Bank Account

Account features

- Make payments within the UK and overseas
- Contactless debit card (contactless subject to status)
- Cheque book on request
- Overdraft on request (subject to status)
- Access your account through Online Banking, Telephone Banking, the HSBC Mobile Banking App, self-service machines, in branch, by post and at the Post Office®
- Access to our Regular Saver

This is just a summary of benefits – see the 'Getting started' welcome brochure for full details.

Overdraft Interest

We'll charge you Overdraft Interest whenever you've an overdrawn balance on your account.

Our current Overdraft Interest rate is 19.9% EAR variable

Representative example

If you use a formal overdraft with a limit of £1,200, the Overdraft Interest rate will be 19.9% EAR Variable. EAR is the effective annual rate.

Eligibility

You must pay at least £500 a month into your account (this doesn't apply if you're under 24 or 65 and over).

If you don't meet the eligibility requirements we'll change your account to our Current Account and you'll lose your Bank Account benefits. We'll give you two months' personal notice before we do this. The details of this account are set out above or you can also obtain more information from any branch.

Bank Account terms and conditions

1. We may give you 30 days' personal notice that you meet the eligibility criteria for, and we're going to convert your account to our HSBC Advance Bank Account. You can ask us not to convert your account if you want to keep your existing one.
 2. If your Bank Account is closed or converted to another account type, we'll remove all the Bank Account benefits on the date of closure.
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► Bank Account Pay Monthly

Price

Bank Account Pay Monthly (“BAPM”) has an account fee of £10 per month. Other charges also apply as set out in the “Charges” section at the start of these terms and conditions.

Account features

- Overdraft on request (subject to status)
- No daily Informal Overdraft Usage Fees
- £50 Buffer for emergency borrowing (we charge Overdraft Interest on the Buffer)
- Text alerts to help you manage any overdraft
- Make payments within the UK and overseas
- Debit card and cheque book (on request)
- Access your account through Online Banking, Telephone Banking, the HSBC Mobile Banking App, self-service machines, in branch, by post and at the Post Office®
- Access to our Regular Saver

This is just a summary of benefits – please refer to the ‘Getting started’ welcome brochure for full details.

Overdraft Interest

We’ll charge you Overdraft Interest whenever you’ve an overdrawn balance on your account.

Our current Overdraft Interest rate is 19.9% EAR variable

Representative example

If you use a formal overdraft with a limit of £1,200, the Overdraft Interest rate will be 19.9% EAR Variable. EAR is the effective annual rate.

Eligibility

You must pay at least £500 a month into your account (this doesn’t apply if you’re under 24 or 65 and over).

BAPM terms and conditions

Buffer

- 1 We’ll provide you with an overdraft “Buffer” of £50 on your account. This is a safety net for short term emergency borrowing when there isn’t enough cleared money in your account or enough formal overdraft to cover a payment.
2. The Buffer is provided by us, HSBC Bank plc, 8 Canada Square, Canary Wharf, London E14 5HQ to you under the name and at the address stated on your application for Bank Account Pay Monthly.
3. We’ll provide the Buffer for as long as you have BAPM.
4. Overdraft Interest will be charged at the rate set out above (we can change it as set out in section 12).
5. We can change the amount of the Buffer or withdraw the Buffer from your BAPM. We would normally only do this if we reasonably believe there is a risk of fraud on your account or that you’ll be unable to repay the Buffer. We’ll tell you personally at least 30 days in advance if we decrease the amount of the Buffer or withdraw it. If we increase the amount of the Buffer we’ll tell you personally within 30 days.

6. We expect you to repay any overdraft within the Buffer in full within 31 days. The Buffer is an “on demand” overdraft facility which we can end at any time – please see section 16 for further details.
7. You can repay any overdraft and any Overdraft Interest at any time.
8. The total charge for credit for the Buffer is £2.31. This is calculated on the basis that you take the full Buffer on day one and repay it in full, together with interest, three months later.

Payments that take BAPM over the Buffer

9. You should not authorise payments that will take the balance of your BAPM over the Buffer. If you do so, we'll normally refuse to make the payments. If, however, we have to make these payments we'll provide you with an informal overdraft to cover them. Please see section 16 for more details on informal overdrafts.
10. We'll inform you immediately and without charge if we reject your credit application on the basis of a consultation with a credit reference agency. We'll give you details of the credit reference agency consulted unless we are prohibited from doing so by EC Law or if doing so would be contrary to objectives of public policy or public security.

BAPM Overdraft Alerts

11. We'll send text message overdraft limit alerts (BAPM Overdraft Alerts) to the mobile telephone number we hold for you the day after the balance on your BAPM reaches 60%, 80% and 95% of your formal overdraft limit (excluding the buffer).
12. BAPM Overdraft Alerts include details of the balance (which may include payments that haven't yet cleared) and formal overdraft limit on your account which is correct at 11.45pm the day before we send the BAPM Overdraft Alert. We'll send you a BAPM Overdraft Alert the following morning. For example, if at 11.45pm on Monday your balance has reached one of the limits set out above, we'll send you a BAPM Overdraft Alert on Tuesday morning. Any payments made into or out of your BAPM between 11.45pm the previous day and the time we send the alert won't be reflected in the alert.
13. You can suspend BAPM Overdraft Alerts at any time by calling us or asking in any branch. We recommend you suspend BAPM Overdraft Alerts when you're outside the UK for security purposes and because some mobile network operators may charge you for receiving a text message whilst abroad.
14. We'll send BAPM Overdraft Alerts to the most recent mobile telephone number we hold for you. If you change your mobile telephone number, you must tell us as soon as possible.
15. If you hold an account jointly with someone else we'll send BAPM Overdraft Alerts to all joint account holders (provided we hold a mobile telephone number for each of them).
16. We can only send each BAPM Overdraft Alert once; we're not able to resend them.
17. BAPM Overdraft Alerts may be temporarily unavailable if we carry out routine or emergency maintenance. We'll always try to warn you in advance but this may not be possible. You must continue to monitor your account carefully yourself.
18. We may also send you text alerts to help you manage your overdraft; see section 17 for more details.

Security

19. You must take all reasonable precautions to prevent anyone else from accessing Overdraft Alerts on your mobile phone.
20. If:
 - your mobile phone is lost or stolen; or
 - you know or suspect someone else knows your mobile phone PIN code; or
 - you change your mobile number,
 you must tell us straightaway.

► Student Bank Account

Account features

- Make payments within the UK and overseas
- Contactless debit card and cheque book (on request)
- Access your account through Online Banking, Telephone Banking, the HSBC Mobile Banking App, self-service machines, in branch, by post and at the Post Office®

Account benefits

- Credit interest of 1.5% above the Bank of England base rate (which varies – see page 42 for details of when the 1.5% may change) on credit balances of up to £1,000 in your account for up to 12 months during your first year on your course. We'll stop paying credit interest on 31 July at the end of your first year. We calculate interest daily on the cleared balance and pay it monthly. The Bank of England base rate is available at www.bankofengland.co.uk.

With effect from 1 August 2017 credit interest will no longer be available on the Student Bank Account.

- Overdraft of at least £500 on request at the time you open your account (subject to status afterwards); interest-free up to £3,000 subject to status

This is just a summary of benefits – please refer to the 'Welcome to student banking' brochure for full details.

Eligibility

To open your account in the UK

You need to be 18 years old or over, be studying (or have been accepted to begin studying) a full-time qualifying course* in the UK (see hsbc.co.uk/students for details) and be legally resident in the European Union.

To open your account in the Channel Islands or Isle of Man

You need to be 18 years old or over, be studying (or have been accepted to begin studying) a full-time qualifying course*(see hsbc.co.uk/students for details) and have been resident in the UK, Channel Islands or Isle of Man for at least the last three years.

* Or part-time with a Disabled Students' Allowance.

If you don't meet the eligibility requirements we'll change your account to our Bank Account (details of our Bank Account can be found above and on our website hsbc.co.uk) and you'll lose your Student Bank Account benefits. We'll give you two months' personal notice before we do this.

Student Bank Account terms and conditions

1. When you reach the end of your course (according to the date held in our system) we'll give you two months' personal notice that we'll convert your account to our Graduate Bank Account (see below).
-

► Graduate Bank Account

Account features

- Fixed-term account (two years)
- Make payments within the UK and overseas
- Contactless debit card (contactless subject to status) and cheque book (on request)
- Access your account through Online Banking, Telephone Banking, the HSBC Mobile Banking App, self-service machines, in branch, by post and at the Post Office®
- Overdraft on request (subject to status)
- A preferential rate on our Regular Saver.

Account benefits

- Interest-free overdraft of up to £1,500 in year one and £1,000 in year two (subject to status).

Overdraft Interest

We'll charge you Overdraft Interest whenever you've an overdrawn balance on your account in excess of £1,500 in year one or £1,000 in year two.

Our current Overdraft Interest rate is 19.9% EAR variable

Representative example

If you use a formal overdraft with a limit of £1,200, the Overdraft Interest rate will be 0% EAR variable on the first £1,500 in the first year, 0% EAR variable on the first £1,000 in the second year, 19.9% EAR variable on the rest. EAR is the effective annual rate.

Eligibility

To apply for a Graduate Bank Account you need to be over 18 years old and have graduated within the last two years.

Graduate Bank Account terms and conditions

1. We'll give you two months' personal notice before the two year term of your account comes to an end that we'll be converting your account to either our HSBC Advance Bank Account or our Bank Account depending on which account you meet the eligibility requirements for.
 2. If your account is closed or converted to another account type, we'll remove all the Graduate Bank Account benefits on the date of closure or conversion.
-

► HSBC Advance Bank Account

Account features

- Make payments within the UK and overseas
- HSBC Advance contactless debit card (contactless subject to status) and cheque book on request
- Overdraft on request (subject to status)
- Access your account through Online Banking, the HSBC Mobile Banking App, Telephone Banking, self-service machines, in branch, by post and at the Post Office®

Account benefits

- Preferential rates and terms on selected HSBC products including our Regular Saver
- No HSBC Non-Sterling Cash Fees when withdrawing foreign currency from cash machines abroad
- No charge for making Global Transfers between your HSBC accounts worldwide
- Daily debit card cash withdrawal limit of £500
- Emergency cash overseas

This is just a summary of benefits – see the HSBC Advance welcome brochure for full details.

Overdraft Interest

We'll charge you Overdraft Interest whenever you've an overdrawn balance on your account.

Our current Overdraft Interest rate is 17.9% EAR variable

Representative example

If you use a formal overdraft with a limit of £1,200, the Overdraft Interest rate will be 17.9% EAR Variable. EAR is the effective annual rate.

Eligibility

You must pay at least £1,750 into your account each month (or a minimum of £10,500 every six months) not including money transferred from any other sole or joint personal account(s) you hold with HSBC Bank. HSBC Advance Bank Account applications are subject to status and internal checks.

If you don't meet the eligibility requirements we'll convert your account to our Bank Account (details of our Bank Account can be found above and on our website [hsbc.co.uk](https://www.hsbc.co.uk)). We'll always tell you personally at least two months before we convert your account.

HSBC Advance Bank Account terms and conditions

- 1 Your HSBC Advance Bank Account comes with additional benefits, full details of which are set out in the HSBC Advance welcome brochure in your welcome pack. Terms and conditions may apply to some of these benefits; these are in your welcome pack.
 - 2 If your HSBC Advance Bank Account is closed or converted to another account type, you will not be entitled to the HSBC Advance benefits from the date of closure or conversion of your account (unless you have a preferential rate which is linked to a product that has a specific fixed term such as a loan or saving product, in which case the preferential rate will remain until expiry of the fixed term).
-

► HSBC Premier Bank Account

Account features

- Make payments within the UK and overseas
- HSBC Premier contactless debit card and cheque book on request
- Overdraft on request (subject to status)
- Access your account through Online Banking, the HSBC Mobile Banking App, Telephone Banking, self-service machines, in branch, by post and at the Post Office®.

Account benefits

- Access to a dedicated Relationship Manager who is also an accredited financial adviser
- Worldwide Travel Insurance*
- 24/7 UK telephone service
- Preferential rates and terms on a range of HSBC products including our Regular Saver
- Premier family banking products
- No charge for making Global Transfers between your HSBC accounts worldwide
- Daily debit card cash withdrawal limit of £1,000
- You can apply for our Premier Credit Card (no annual fee applies) or our HSBC Premier World Elite™ MasterCard® Credit Card (an annual fee applies)
- Global emergency services

* Provided by Aviva Insurance Limited. Policy terms and conditions apply. Subject to eligibility. You must be a UK, Channel Islands or Isle of Man resident under the age of 70.

This is just a summary of benefits – see the HSBC Premier welcome brochure for full details.

Overdraft Interest

We'll charge you Overdraft Interest whenever you've an overdrawn balance on your account in excess of £500.

Our current Overdraft Interest rate is 11.9% EAR variable

Representative example

If you use a formal overdraft with a limit of £1,200;

- The Overdraft Interest rate on the first £500 will be 0% EAR variable; and
- The Overdraft Interest rate on the next £700 will be 11.9% EAR variable.

EAR is the effective annual rate.

Eligibility

You must pay your annual income into your HSBC Premier Bank Account and either:

1. have savings or investments of at least £50,000 with HSBC in the UK; or
2. have an individual annual income of at least £100,000 and one of the following products with HSBC in the UK:
 - a mortgage; or
 - an investment, life insurance or protection product (including those purchased through one of our advisers).

Alternatively, you must qualify for HSBC Premier in another country.

HSBC in the UK excludes M&S Bank, First Direct and HSBC Expat, but includes the Channel Islands and the Isle of Man.

For the second criteria, in the case of a joint account at least one of the parties must have an individual annual income of at least £100,000.

If you are eligible for HSBC Premier, from 5 December 2016 a new joint HSBC Premier Bank Account can only be opened with:

- another individual who meets the HSBC Premier eligibility criteria; or
- your spouse/partner; or
- your child (over the age of 18)

If you don't meet the eligibility requirements then we'll convert your account to either our HSBC Advance Bank Account or Bank Account (see above or [hsbc.co.uk](https://www.hsbc.co.uk) for details of these accounts). HSBC Advance Bank Account is subject to eligibility criteria – if you don't meet them, we'll convert your account to a Bank Account. We'll always tell you personally at least two months before we convert your account.

► Jade by HSBC Premier

If you meet the eligibility criteria mentioned below, you will qualify for the Jade by HSBC Premier membership and will get access to its benefits in addition to all the benefits set out above.

Membership benefits include:

- A dedicated Relationship Manager who is an accredited financial adviser and is supported by a team specialising in a range of wealth management products and services
- Enhanced Worldwide Travel Insurance*¹ covering members up to the age of 80
- You can apply for our HSBC Premier World Elite™ MasterCard® Credit Card but have the annual fee refunded. If you already have the HSBC Premier World Elite™ MasterCard® Credit Card you may receive a refund of a portion of the annual fee*²
- Global offers and privileges via our lifestyle partners
- Preferential call response time when using Telephone Banking
- Preferential Overdraft rates

*¹ Provided by Aviva Insurance Limited. Policy terms and conditions apply. Subject to eligibility. You must be a UK, Channel Islands or Isle of Man resident under the age of 80.

*² If you have an HSBC Premier World Elite™ MasterCard® Credit Card and you become a Jade by HSBC Premier member, you will be eligible for a refund of part of the card fee that you have paid for the current year. For example, if you opened your HSBC Premier World Elite™ MasterCard® Credit Card in January and became a Jade by HSBC Premier member in June, you would be entitled to a refund of a portion of the fee representing July to December.

If you have an HSBC Premier World Elite™ MasterCard® Credit Card and the Jade by HSBC Premier benefits and your circumstances change so that you are no longer eligible for Jade by HSBC Premier, you may be charged a reduced card fee for the current year representing the months after your change in eligibility.

We will notify you if you become eligible for a refund or need to pay a charge and will apply it to your HSBC Premier World Elite™ MasterCard® Credit Card 60 days later. If you remain a Jade by HSBC Premier member on the anniversary of your credit card membership, your annual fee will be refunded automatically without prior notification. If you don't remain a Jade by HSBC Premier member on the anniversary of your credit card membership, your annual fee will be charged automatically without prior notification.

This is just a summary of benefits – see the Jade by HSBC Premier welcome brochure for full details.

Overdraft Interest

We'll charge you Overdraft Interest whenever you've an overdrawn balance on your account in excess of £500.

Our current Overdraft Interest rate is 9.9% EAR variable on overdrawn balances above £500.

Representative example

If you use a formal overdraft with a limit of £1,200:

- the Overdraft Interest rate on the first £500 will be 0% EAR variable; and
- the Overdraft Interest rate on the next £700 will be 9.9% EAR variable.
EAR is the effective annual rate

Membership Eligibility Criteria

You must meet the following criteria to be eligible to join the Jade by HSBC Premier membership programme:

- maintain a relationship balance of £500,000 in cash savings and/or investments; and
- pay your annual income into your HSBC Premier Bank Account.

As a Jade by HSBC Premier member, if you are no longer able to meet the membership criteria, your membership and access to all its benefits will be removed. We'll give two months' personal notice before this happens.

HSBC in the UK excludes M&S Bank, First Direct and HSBC Expat, but includes the Channel Islands and the Isle of Man.

HSBC Premier Bank Account terms and conditions

1. HSBC Premier Bank Account and Jade by HSBC Premier membership come with additional benefits.

Details of the HSBC Premier Bank Account benefits are set out in the HSBC Premier welcome brochure in your HSBC Premier welcome pack.

Details of the Jade by HSBC Premier benefits are set out in the brochure we provide to you when you apply for, or we automatically provide you with, Jade by HSBC Premier.

Terms and conditions may apply to some of the HSBC Premier Bank Account or Jade by HSBC Premier benefits; these are in your invitation or welcome pack.

2. If you meet the eligibility criteria for Jade by HSBC Premier membership:
 - we may give you 30 days' notice that we're automatically going to provide you with the additional Jade by HSBC Premier benefits. You can ask us not to do this; and
 - in certain circumstances (for example if you are aged over 70 then we will need to explain the features of and confirm your eligibility for the worldwide travel insurance), we will contact you and ask if you would like to become a Jade by HSBC Premier member and have the Jade by HSBC Premier benefits added to your HSBC Premier Bank Account.
 3. If your HSBC Premier Bank Account is closed or converted to another account type, we'll remove all the HSBC Premier Bank Account benefits (and all the Jade by HSBC Premier membership benefits if applicable) from the date of closure/conversion.
-

► Appointee Bank Account

Account features

- Make payments within the UK and overseas
- Visa debit card
- Access the account through Online Banking, Telephone Banking, our Mobile Banking App, self-service machines, in branch, by post and at the Post Office®

Appointee Bank Account terms and conditions

1. You can only operate an Appointee Bank Account on behalf of a person who is mentally incapable. If you break any duty or obligation you owe to that person you'll be liable for any losses we may incur as a result.
 2. The maximum balance you can hold in this account is £3,500. If your balance exceeds this, we can freeze and/or close the account.
 3. Credit facilities are not available with an Appointee Bank Account.
-

Accounts no longer on sale

► Amanah Bank Account

Account features

- Make payments within the UK and overseas
- Visa debit card
- Access your account through Online Banking, Telephone Banking, the HSBC Mobile Banking App, self-service machines, in branch, by post and at the Post Office®

Amanah Bank Account terms and conditions

1. You must not borrow by way of overdraft on an Amanah Bank Account.
 2. No credit interest or Overdraft Interest will apply to your account.
-

► Home Management Account

Account features

- Make payments within the UK and overseas
- Cheque book on request
- Overdraft on request (subject to status)
- Access your account through Online Banking, Telephone Banking, the HSBC Mobile Banking App, self-service machines, in branch and by post

Overdraft Interest

We'll charge you Overdraft Interest whenever you've an overdrawn balance on your account, regardless of whether you've made a formal or informal overdraft request

Our current Overdraft Interest rate is 19.9% EAR variable

Representative example

If you use a formal overdraft with a limit of £1,200, the overdraft interest rate will be 19.9% EAR variable. EAR is the effective annual rate.

▶ HSBC Save and Borrow

HSBC Save and Borrow is a savings and lending facility. Holders of HSBC Save and Borrow can deposit funds to the facility and receive credit interest, and also borrow against the facility (i.e. hold a debit balance). As at 6 April 2016, the following interest rates apply to Save and Borrow:

Credit interest on credit balances – 0.35% AER

Debit interest

We'll charge you debit interest whenever you've a debit balance on your account.

Our current debit interest rate is 14.9% EAR variable.

Representative example

If you borrow £1,200 against the facility, the debit interest rate will be 14.9% EAR variable. EAR is the effective annual rate.

Savings accounts summaries

▶ HSBC Premier Savings

Account features

- Instant access – no restrictions on when you can deposit or withdraw money.
- Manage your account via Online Banking, Telephone Banking, the HSBC Mobile Banking App, in branch, by post and at the Post Office® or via self-service machines with a debit card if we've provided you with one. We no longer issue new debit cards on this account, however we'll replace debit cards that expire or are lost or stolen.

You can find details of the interest rate for this account in the Savings Interest Rates insert provided when you opened your account. This is a variable interest rate (see page 42 for details on when we can change interest rates). We calculate interest daily on the cleared balance and pay it monthly.

Eligibility

You must hold an HSBC Premier Bank Account. If you no longer have an HSBC Premier Bank Account, we'll change your HSBC Premier Savings to a Flexible Saver, or any account that replaces this in the future. We'll give you two months' personal notice before we do this. You can close your account without charge at any time.

► Regular Saver

Account features

- 12 months fixed-term savings account
- Pay in between £25 and £250 a month
- Interest rate fixed for 12 months – we'll tell you what the interest rate is when you apply for your Regular Saver, it is also on the Savings Interest Rates insert in your welcome pack. If you close your Regular Saver within the 12-month term we'll pay you interest at our Flexible Saver rate – see the Savings Interest Rate insert for details
- Interest paid in full at the end of the fixed term

Eligibility

You must also hold one of the following accounts (Qualifying Accounts):

- Bank Account
- Bank Account Pay Monthly
- HSBC Premier Bank Account
- HSBC Advance Bank Account
- Graduate Bank Account
- HSBC Passport Bank Account

If you ask us to close a Qualifying Account, and you don't have another Qualifying Account, we'll close your Regular Saver and pay your savings into the Qualifying Account before we close it.

If you're switching your Qualifying Account to another financial institution, we may use the money in your Regular Saver to repay any overdraft you have on that Qualifying Account. We'll then send the balance in your Regular Saver to your new current account provider the Working Day after the switch.

Regular Saver terms and conditions

1. You can only have one Regular Saver with us at any time either in your sole name or jointly with someone else.

Opening and making payments to your Regular Saver

2. You must make a deposit of between £25 and £250 by internal transfer from a Qualifying Account when you open your Regular Saver.
3. In each of the next 11 months you can transfer between £25 and the maximum monthly balance by Standing Order from a Qualifying Account.
4. The maximum monthly balance means £250 in the first month after you open your Regular Saver, increasing by £250 in each subsequent calendar month (eg, £500 in month two, £750 in month three and so on).
5. The first Standing Order payment must be at least one calendar month after the date you opened your Regular Saver. You can only make one Standing Order payment into your Regular Saver each month.
6. You must make a payment into your Regular Saver every month. You can change the amount of the Standing Order from month to month.
7. You can't make withdrawals from your Regular Saver during the 12-month fixed term unless you close it.
8. After 365 days your savings and interest will be transferred to any Instant Access Savings account, Flexible Saver or HSBC Premier Savings account you have with us in the same name(s) as your Regular Saver. If you've more than one of the above accounts, we'll automatically transfer your money to the one with the best interest rate.

9. If you don't have one of the above accounts, we'll convert your Regular Saver to a new Flexible Saver or, if you're an HSBC Premier Bank Account customer, a new HSBC Premier Savings account. The conversion can take up to five Working Days, during which time you'll earn interest at the rate applicable to your new account. Whilst your Regular Saver is being converted, you can instantly access your money through your local branch or via telephone banking.

Interest on your Regular Saver

10. We'll pay interest at the fixed interest rate we gave you details of when you applied for your Regular Saver. If you've saved more than the maximum monthly balance, we'll pay interest on the excess amount at the Flexible Saver interest rate that applies to that amount. Details of our Flexible Saver interest rate are in the Savings Interest Rates Insert in your welcome pack. This is a variable rate.
11. We calculate interest on the daily cleared balance on your Regular Saver and will pay it into your Regular Saver on the first anniversary of the date you opened your Regular Saver.
12. If your Regular Saver is closed within the 12-month term we'll pay you interest at the Flexible Saver rate that applies to the amount of your savings. We'll transfer the money in your Regular Saver plus interest to your Qualifying Account unless you ask us to pay it into a different account.

► Flexible Saver

Account features

- Instant access – no restrictions on when you can deposit or withdraw money
- Manage your account via Online Banking, Telephone Banking, the HSBC Mobile Banking App, in branch, by post and at the Post Office® or via self-service machines with a debit card if we've provided you with one. We no longer issue new debit cards on this account, however we'll replace debit cards that expire or are lost or stolen.
- Variable credit interest rate – you'll be advised of the current interest rate when you apply for your account and it is also in the Savings Interest Rates insert in your welcome pack. Please also see page 42 for details on when we can change interest rates.

Flexible Saver terms and conditions

1. We calculate interest daily on the cleared balance and pay it monthly.
-

► Fixed Rate Saver Bond (“Fixed Rate Saver”)

Product features

- Fixed term bond
- Interest rate fixed for the duration of the bond – term and rate confirmed at account application (advertised rates can be withdrawn at any time)
- Only one deposit of at least £2,000 can be made into the Bond
- You can’t make partial withdrawals during the fixed term; however, you can withdraw any deposit of less than £50,000 in full for a charge of 90 days’ gross interest

This is just a summary of the product features – for more details, please see the terms and conditions below and your welcome pack.

Eligibility

You must hold an HSBC Bank current or savings account (excluding ISAs) in the same name as your Fixed Rate Saver throughout the fixed term.

We need to pay the money in your Fixed Rate Saver and interest into one of the above accounts at the end of the fixed term (this is known as “maturity”). If you don’t have one of these accounts at that time you’ll need to open one.

Fixed Rate Saver Bond terms and conditions

1. You can only make one deposit of at least £2,000 into a Fixed Rate Saver when you open it. The deposit must consist of cleared funds.
2. You can choose to receive interest monthly or annually. If your Fixed Rate Saver has a three month fixed term we’ll only pay interest at maturity. Once you’ve chosen how you want us to pay interest, this cannot be changed during the fixed term. Interest is calculated daily on the cleared balance.
3. If you’ve chosen monthly interest, we’ll pay interest on the monthly anniversary of your Fixed Rate Saver being opened. If you’ve chosen annual interest, we’ll pay interest on the anniversary of your Fixed Rate Saver being opened.
4. We’ll pay interest into the account your deposit was paid from, unless you ask us to pay it into another account in your name held with us. If you don’t have a current or savings account with us we’ll hold the interest in one of our accounts on your behalf or send you a cheque on request.
5. Your Fixed Rate Saver interest rate will be fixed when your application is completed. Any interest rate advertised prior to this may be withdrawn at any time without notice.
6. You cannot make partial withdrawals during the fixed term; however, you can withdraw any deposit of less than £50,000 in full for a charge of 90 days’ gross interest. Early withdrawal of deposits of £50,000 or more is prohibited. We may change this fee in future in accordance with section 12. This won’t affect any existing Fixed Rate Savers you hold.
7. We’ll write to you shortly before your Fixed Rate Saver matures to ask whether you’d like to transfer your funds to a new Fixed Rate Saver and to confirm the interest rate available.
8. You can write to us or use Telephone Banking to request an internal transfer of:
 - your deposit into your Fixed Rate Saver; and
 - your money on the closure or maturity of your Fixed Rate Saver.
9. If your Fixed Rate Saver is due to mature on a non-Working Day, it will mature on the next Working Day. Interest will continue to accrue until the date of maturity.
10. On maturity or closure we’ll pay your Fixed Rate Saver deposit into the account it was paid from, unless you ask us to pay it into another account in your name held with us. If you don’t have a current or savings account with us we’ll hold the deposit in one of our accounts on your behalf until you open a current or savings account with us or send you a cheque on request.
11. If you’ve a joint Fixed Rate Saver and one of the holders dies during the term, we’ll convert the Fixed Rate Saver into the name of the surviving party.

► Future Saver for Children

Account features

- Save money for the benefit of a child
- Available to any parent, guardian, relative, godparent or friend
- No restrictions on when you can deposit or withdraw money
- Manage your account via Online Banking, Telephone Banking, the HSBC Mobile Banking App, in branch, by post and at the Post Office®
- Variable credit interest – see the Savings Interest Rates insert provided when you applied for your account for more details. Please also see section 12 for details on when we can change interest rates.

Future Saver for Children terms and conditions

1. We calculate interest daily on the cleared balance and pay it monthly.
-

► Instant Access Savings (no longer on sale)

Account features

- Instant access – no restrictions on when you can deposit or withdraw money
- Manage your account via Online Banking, Telephone Banking, the HSBC Mobile Banking App, in branch, by post and at the Post Office® or via self-service machines with a debit card if we've provided you with one. We no longer issue new debit cards on this account, however we'll replace debit cards that expire or are lost or stolen.

You can find details of the interest rate for this account in the Savings Interest Rates insert provided when you opened your account. This is a variable interest rate (see page 42). We calculate interest daily on the cleared balance and pay it monthly.

Important things in our Terms you should be particularly aware of

Payments

In certain situations (set out on page 28) we won't make payments from your account. These include if you don't have enough money or an overdraft to cover the payment, or if we reasonably consider there's a security or fraud risk on your account or on the device you've used to request a payment through Online Banking or the HSBC Mobile Banking App.

If a payment doesn't reach a recipient because you gave us incorrect information we are not responsible for this but we'll try and help you trace the payment. For full Terms about this see page 40.

You should carefully check your statements as soon as you get them for payments you don't recognise and tell us about any errors within 13 months. For full Terms about this see page 39.

In some situations you may be responsible for unauthorised payments from your account; for example, if you've acted fraudulently or haven't kept your card or security details safe. Full Terms about who's responsible for any unauthorised payments from your account are on page 40.

Full Terms about how cheques clear are on page 38. You'll usually be able to withdraw the amount of a cheque you've paid into your account three Working Days later. However, a cheque can be returned unpaid after this time, meaning the money will be taken back out of your account. Most cheques can't be returned unpaid more than six Working Days after you've paid them in.

Set-off

If you owe us money on one account (for example an overdraft, mortgage or credit card) and you hold money in another account (for example a savings account) we can use that money in accordance with the Terms to repay your debt. We'll provide you with information about set-off before we do this. For the full Terms on set-off see page 47.

Joint Accounts

We'll accept instructions from any joint account holder unless you've told us not to or we're aware of a dispute between you.

Each joint account holder is responsible for all payments made and any overdraft on the account. For the full Terms that apply to joint accounts see page 41.

Changing the Terms

We can change any of our charges, interest rates, account eligibility criteria and other terms and conditions for certain reasons. In most cases we'll tell you about changes in advance. For full Terms about changes we may make and the reasons we can make changes see pages 42-44.

Closing your account

In certain limited situations, we can close your account(s) immediately; for example, if you've seriously or persistently broken these Terms, or if we reasonably consider that if we continue to keep your account open we'll be breaking the law. In addition, we can close all products by giving you at least two months' notice. For the Fixed Rate Saver, we'll only close your account by giving you at least two months' notice in certain circumstances. See pages 45-46 for full Terms about closing your account.

Security

You must keep your card and security details safe and secure at all times and let us know as soon as possible if they're lost or stolen. If you don't do this, you may be responsible for unauthorised payments made from your account. See pages 25,26 and 40 for full Terms.

General terms

No one else apart from you, us and, if you've a joint account, any joint account holder, will have any rights under these Terms.

You must not use your account for business purposes.

If you want to authorise another person to operate your account you can apply for a third party mandate to be added to your account. If the third party mandate application is approved, you'll be responsible for the actions of that person when they operate your account as if they were your own. We can remove a third party mandate with immediate effect if the person you have authorised has breached these Terms or any law or regulation. If we remove a third party mandate in any other circumstances, we will give you 2 months' notice in advance.

Important – the following sections include specific information relating to customers in the Channel Islands and Isle of Man:

1, 10 (mental incapacity), 15 (tax on credit interest) and 24 (the law that applies to these Terms). Please note that for cheques paid into branches in the Channel Islands and Isle of Man the timescales in section 8 will start to apply once we receive the cheques in the UK.

You confirm that, at the time of application, and anytime in the future you will not do any of the following or take any steps or make any informal or formal arrangements with anyone with a view to doing any of the following:

- use or seek to use the account for illegal purposes;
- plan or intend to obtain or use the account, service or any money in it illegally;
- agree to someone using the account, or enable it to be used by someone else where that person is not a party to the agreement with you or managing the account in accordance with a Power of Attorney, court order or third party mandate;

- act in a way or do anything that might expose us (or another HSBC Group company) to action or censure from any government, regulator or law enforcement agency; and

if you do not act in accordance with the above so that the confirmation you have provided above is untrue or becomes untrue in the future, we can end this agreement immediately.

You confirm that any information you have provided to us or which you provide to us in the future (during the application or at other times), is or will be true to the best of your knowledge and belief.

We can also end this agreement immediately if we reasonably believe that by you maintaining your account with us this might mean we break a law, regulation, code, court order or other duty or policy.

1. Protecting your account

You must take all reasonable precautions to keep your plastic card, Security Details and security device safe and to prevent fraudulent use of them. This includes protecting the physical and digital HSBC Secure Key, and any card details stored in an e-wallet, on a retailer's website or on any device (such as a mobile phone, tablet, PC or watch).

Examples of how to do this are in our Banking made easy brochure. You must read through these carefully and ensure you follow them.

You must take reasonable precautions to protect e-wallets and any devices:

1. upon which card details are stored;
2. which can be used to view sensitive payment information; and/or
3. which can be used to make payments,

from being accessed by anyone else (for example ensuring that you do not share passwords, PINs or enable other people to access your e-wallets or these devices by registering their fingerprint).

To prevent fraudulent use of the HSBC Mobile Banking App, or e-wallets and devices used to access card details or make payments, you must not choose device security information that can be easily guessed by anyone else, or tell anyone else what your device security information is.

If you have already set up your device Security Details before registering to store card details or downloading the HSBC Mobile Banking App, you must review this and ensure that you change any device Security Details that can easily be guessed or that you have already shared with anyone else and you must delete any fingerprint access that is not your own.

It is sometimes possible to activate certain devices to make payments by linking them to another device where card details are already registered. We will treat any device as your device if you have either:

- 1 actively paired it with another device or e-wallet which has been registered to store card details or is enabled to make payments; or
- 2 linked it to the device to which the HSBC Mobile Banking App has been downloaded.

This means the consequences of failing to keep linked devices safe will be the same as for all other card details and Security Details (for example, we may not be liable to refund you for unauthorised payments where you consent to them being used by others).

You must also not activate a payment session on any device if you are not in full control of the device or it is not in your possession at the time. If you consent to another person using your device by allowing them to register their fingerprint in your device we will treat this as you failing to keep your card and Security Details safe.

Before you:

- Dispose of your device by, for example, selling or giving it to someone else, or
- Pass your device temporarily to someone else, for example, for it to be repaired,

you must delete your cards from the device or from any e-wallets accessed from that device.

If the account relating to a card stored on a device or within an e-wallet is closed, you must delete the card from your devices and your e-wallets.

We'll ask you to help us, and the police, with any investigation into the suspected misuse of your card, Security Details or security device.

If your card, security device, Security Details or a device used to access card details or make payments have been lost or stolen or you suspect someone has used or tried to use them or accessed or tried to access an e-wallet, you must call us without undue delay on one of the numbers below. All lines are open 24 hours a day, 7 days a week.

Cards and Card PINs

From the UK, Channel Islands and Isle of Man	03456 007 010
From abroad	+44 1442 422 929
Telephone banking issues	
From the UK, Channel Islands and Isle of Man	03457 404 404
From abroad	+44 1226 261 010
HSBC Premier customers	
From the UK, Channel Islands and Isle of Man	03457 70 70 70
From abroad	+44 1226 260 260
Textphone for all issues	
From the UK, Channel Islands and Isle of Man	03457 125 563
From abroad	+44 207 088 2077

To help us continually improve our services and for security reasons we may monitor and record your telephone calls with us.

2. Making payments

How you can ask us to make an electronic payment from your account:

Online Banking and HSBC Mobile

Banking App – you need to log in, enter the security information we ask for and the payment details (see below). You then need to confirm this information is correct – this is your agreement for us to make the payment. If you use Quick Transfer in Online Banking once you have entered the payment details and pressed the “Transfer” button, this is your agreement for us to make the payment.

Telephone Banking – you need to call one of the telephone numbers on the back page of these Terms and provide the security information we ask for and the payment details. We’ll repeat the payment information to you and you’ll need to confirm it’s correct – this is your agreement for us to make the payment.

Branch – you need to provide the payment details to us and we’ll need to verify your identity. When you confirm the payment details (see below) are correct, this is your agreement for us to make the payment.

Self-service machines – you need to type out the payment details (see below) and confirm they are correct – this is your agreement for us to make the payment.

Post – you can send a letter to any branch. You must include all the payment details (see below) and sign the letter – this is your agreement for us to make the payment.

Which of these methods you can use varies by the type of payment – see Banking made easy for details.

For the payment details that we require please see Sections 3 and 5 below.

We may change the security information we ask you to provide to help prevent fraud.

When we’ll make payments

We’ll make a payment from your account if you authorise it in accordance with these Terms and:

- There’s enough cleared money in your account to cover it; or
- There’s a formal overdraft facility on your account which covers it; or
- We agree to provide an informal overdraft to cover it.

If you ask us to make a payment in the future, one of the above conditions must be met at the start of the day the payment is due to be made (ie, 00.01am).

For future Bill Payments, Standing Orders and sterling Direct Debits, we’ll still make a payment due to be made on a Working Day (and won’t recall a Direct Debit payment we’ve already made that day) if, before 3.30pm that day:

- you pay in sufficient cleared money to cover the payment; and
- there’s still a sufficient available balance in your account to make the payment at 3.30pm.

If the payment is due to be made on a non-Working Day, we’ll make the payment if you meet the above requirements on the next Working Day.

We’ll take into consideration all payments due to be made, or that we’ve agreed to make, that day when we decide whether there’s a sufficient available balance to make a particular payment.

We’ll decide which payments to make if it isn’t possible to make them all. We’ll usually pay Direct Debits first, starting with the lowest value payments and then Standing Orders, again making the lowest value payments first.

Payments you make by cheque

You must ensure you have sufficient funds in your account before making a payment by cheque. If, at the start of the day on which the cheque is presented for payment, there are insufficient cleared funds in your account, we’ll still make the payment as long as you pay sufficient cleared funds into your account before 3.30pm. You need to tell us you’ve done this. If you don’t tell us, the cheque may be returned unpaid. You’ll need to contact us to check whether the person you made the cheque payable to may re-present it to try to obtain payment. There is no fee for cheques being returned unpaid.

When we won't make payments

We won't make a payment (and won't be responsible for any loss to you) if:

- any of the conditions for making a payment set out in these Terms haven't been met; or
- the payment would exceed any limits we may set; or
- we're not reasonably satisfied the payment or the payment instruction is lawful; or
- we reasonably consider that your account has been or is likely to be misused; or
- we reasonably consider there is a security or fraud risk on the device you've used to request the payment through Online Banking or the HSBC Mobile Banking App; or
- there's a risk of fraud; or
- we're ordered to do so by a Court; or
- we're not able to send the payment by one of the payment methods we use (eg, if a recipient's bank doesn't accept the types of payment we can make).

Occasionally, for fraud prevention purposes, we may have to contact you to re-confirm some payments (for example high value payments) or ask for additional security information. If we leave a message asking you to contact us, you must do so as soon as possible. We may decline payment requests made through telephone banking or Online Banking if you don't call us back. We'll usually make card payments provided there's no reason for us to think other transactions on your account are suspicious.

If we don't make one of your payments

For Standing Orders, Direct Debits and cheques – we'll let you know in writing the first time we don't make a payment.

For other payments – we'll either tell you when you ask us to make the payment or make details available to you immediately after we've made the decision not to make the payment.

In all instances, you can call us for details of the reason(s) why we haven't made a payment and the procedure for correcting any factual errors leading to it not being

made. This information will be available immediately.

We may be unable to let you know that we haven't made a payment and why for fraud prevention or security reasons.

General payments conditions

All payment types can be made from any of our current accounts.

We don't offer some payment types from certain savings accounts:

- **HSBC Premier Savings, Flexible Saver, Regular Saver and Instant Access Savings** – you can't make Direct Debits or Standing Orders from these accounts.
- **Future Saver for Children** – you can't make Direct Debits, Standing Orders, Worldpay payments or Priority Payments from these accounts.

The payment systems we use to send domestic electronic payments use the recipient's sort code and account number. The recipient's bank may only use these details when applying the payment to the recipient's account. You must make sure you give us the correct sort code and account number; if you don't, it's unlikely your payment will reach the intended recipient even if you have the recipient's name correct.

We'll only process payments into your account using the sort code and account number or SWIFT Business Identifier Code and International Bank Account Number.

We may set limits on payment amounts which we'll make available to you when you ask us to make a payment. We may also set internal limits for security purposes, but won't make these available to you.

If a payment has been made into your account by mistake:

We may be asked by another bank to return a payment that has been paid into your account by mistake. Provided we reasonably believe this to be the case, we may:

1. deduct an amount up to the value of the mistaken payment from your

account and return it after we have given you written notice of our intention to do this. If you do not agree that the payment has been made into your account by mistake you must contact us within the time period set out in the letter, otherwise we will return the payment; and

2. prevent you from using the amount of the disputed payment whilst we carry out the actions in paragraph 1 above.

If the payment was received into your account more than two months ago we will always seek your specific agreement before we return it.

If a payment is made into your account as a result of fraud we can deduct it from your account at any time.

If we deduct a payment from your account and this leads to your account either:

- going overdrawn and you don't have a covering formal overdraft facility on your account; or
- going over an existing formal overdraft limit

we'll treat this as an informal overdraft request from you.

Suspension of payment facilities

We can ask you to return your card to us or suspend your use of your card (including card details in e wallets, on merchant devices or on devices such as mobile telephones), telephone or Online Banking if we think it's reasonably necessary because:

- we've concerns about their security; or
- we suspect they've been used fraudulently or in an unauthorised way; or
- there's a significantly increased risk that you'll be unable to repay any overdraft on your account; or
- there are UK or European legal obligations we have to meet; or
- you haven't provided us with identification or other documents that we've asked you for in a reasonable period of time

In addition, we also have the right to restrict or suspend the use of a card

registered on a device or within an e-wallet if:

- the service is no longer available to our customers; or
- you have notified the e-wallet provider, the device manufacturer or a mobile network provider to whom you have been advised to report your device as lost or stolen and they take steps to suspend the cards registered in an e-wallet or on a device.

We'll usually give you advance notice of any suspension and tell you why. However, we won't do so if this would compromise our reasonable security measures or it's unlawful to do this. Occasionally we may not be able to contact you to give you advance notice.

We'll lift any suspension once the reason for it has ended.

3. Making payments to other UK accounts

You can make Internal Transfers, Bill Payments, Standing Orders, Direct Debits, Electronic Funds Transfers and Currency Account Transfers from your account to other accounts in the UK. In order for payments to be made, you must have sufficient funds in your account at the time the items are presented for payment. The presence of an automatic internal transfer (Automatic Transfer) does not guarantee the payment of items. You can also use Priority Payments to make payments to UK accounts in non-UK currencies. We will automatically choose the most appropriate payment type for you depending on your specific instructions and the amount and destination of the payment (taking account of both charges and the time that it will take for the recipient's bank to receive the payment).

If you have set up Automatic Transfers between your UK HSBC accounts, we will make these at the close of business each day (usually after 11pm). We no longer accept instructions to set up new Automatic Transfers.

Payment information required from you

1. The sort code and account number of the account you're making a payment to. These are the details we require to identify the recipient's account.
2. The date you want us to make the payment.
3. The name of the person/organisation you're paying (and their address if you are making an Electronic funds transfer).
4. The amount of the payment
5. Any reference.

6. The reason for the payment if we ask for it.

In addition, for Standing Orders, you need to tell us how often you want the payment to be made and for how long. The above doesn't apply to Direct Debits, which you set up directly with the person/organisation you're paying.

If you are making a payment to a company through Online Banking you should check if the company is on our standard beneficiary list and, if it is, choose the payment details from that list.

Payment timescales

Payment type	Cut-off time (London, UK) for us to receive your payment instructions that day (see below)	How long it takes the payment to reach the recipient's bank after we receive your payment instructions
Internal transfers	11.45pm (11pm for Automatic Transfers)	Immediate
Bill Payments	11.45pm for Bill Payments made through the Faster Payments service. 3.30pm for other Bill Payments.	Immediate for Bill Payments to other HSBC accounts. Three Working Days for Bill Payments to HSBC Bank International branch accounts. Same day for all other Bill Payment.
Electronic funds transfer	4.45pm for payments to non-HSBC accounts; or 5pm for payments to other HSBC Accounts.	Same day
Standing Orders	The end of the Working Day before the first payment in branches or by post. Two days before the first payment if you use telephone banking or Online Banking.	Immediate to other HSBC Bank accounts; two hours to HSBC Bank credit card accounts. Three Working Days to HSBC Bank International branch accounts. Same day for any other Standing Orders.
Direct Debits	We must receive the payment request from the person you're paying by 10.30pm two Working Days before the Direct Debit payment date.]	On the Direct Debit payment date.

Cut-off times

The table above shows how long it will take a payment to reach the recipient's bank. The timescales run from when we receive your payment instructions.

We'll generally receive your payment instructions on the day that you give them to us, but there are some exceptions to this.

If you ask us to make a Bill Payment which is made through the Faster Payments service or you ask us to make an Internal Transfer after the cut-off time, we won't receive your instructions until the next day.

If you ask us to make any other type of payment on a non-Working Day, or after the cut-off time, we won't receive your instructions until the next Working Day.

If you ask us to make a payment on a future date or a series of payments on future dates (e.g. a Direct Debit), we'll only receive your instructions on the day you've asked for the payment to be made (or the next Working Day if you've asked for the payment to be made on a non-Working Day).

Fraud checks

Payments may be delayed if we carry out fraud checks.

Cancelling a payment

If you've asked us to make a payment immediately you cannot cancel it.

If you've asked us to make a payment in the future you can cancel as follows:

Internal transfers and Bill Payments

– up to 11.45pm the day before we send the payment.

Automatic Transfers – up to 11pm the day we send the payment.

Electronic Funds Transfer – up to 3.30pm the Working Day before we send the payment.

Standing Orders – up to 11pm the day before we send the payment.

Direct Debit – up to the end of the Working Day before we send the payment by using telephone banking or in a branch.

Please see Banking made easy for details of how to cancel.

If the recipient has switched their account

If the Current Account Switch Service advises us that the person you're making a payment to has switched their account to another provider, we'll update your instruction with the new sort code and account number.

4. Your debit card

How you can use your card

You can use your plastic card at our self-service machines, LINK cash machines in the UK and cash machines displaying the "Visa" sign abroad. You may need to enter your card PIN. Other providers may charge you to use their cash machines. You're responsible for paying these charges. We're not responsible if you can't use your card in another provider's machine.

You can use our UK self-service machines to pay money to charity. We take the money from your account straightaway and transfer it to an account with us in that charity's name.

You can buy pay-as-you-go mobile phone top-ups at our self-service machines.

This service isn't available in the Channel Islands and Isle of Man. You must make sure you enter the correct mobile telephone number, as we won't be responsible, or provide a refund, if you enter the wrong number.

Charity donations and mobile telephone top-ups count towards your daily cash withdrawal limit.

If we've advised you one of our self-service machines is out of order, you must not use your card in it.

Where you can use your debit card

Post Office® branches

You can use your plastic card and its PIN at Post Office® branches in the UK (but not in the Channel Islands or Isle of Man) to:

- check the balance on the account your card is linked to; and

- pay in and withdraw cash from that account.

You can also pay cheques into the account using a pre-printed paying-in slip. You must hand this and the cheque to a Post Office® cashier in a paying-in envelope.

Post Office Limited is our agent in providing these services to you. The Post Office® is a registered trademark of Post Office Limited in the UK and other countries.

We reserve the right to withdraw or change any services provided by Post Office Limited. Post Office Limited won't be able to give financial or banking advice to our customers about their account or about our business, products or services. They won't be responsible for our dealings with you and your account.

Purchases

You can use your plastic card to make payments to retailers that display the "Visa" sign, both in the UK and abroad

If your plastic card displays the  symbol, you can use it to make contactless payments up to the limit we set. We'll advise you of this limit when we send you your card. Contactless payments can be made at retailers who accept these types of payments – you'll normally see the above symbol on their payment terminal.

If you have registered for an e-wallet, you can use a card stored in it or a card stored on your device to make payments to retailers who display the "Visa" sign and accept contactless payments. Contactless payment limits may apply to transactions authorised using a card stored in an e-wallet or on your device. This can vary between retailers and payment card terminals that are used. We may therefore refuse a payment transaction if it exceeds the current contactless limit applicable to a specific retailer.

You can authorise a plastic card payment in the following ways:

- at a retailer's premises, by entering your card PIN into the card keypad or providing a signature. You must also produce evidence of your identity if asked. If you want to make a contactless payment you must remove your card from your purse or wallet to make sure the right card is used and then tap it on the retailer's card terminal. In some cases you'll also be asked to enter your PIN or provide a signature for a contactless payment;
- if you're shopping online or by telephone, you can make a card payment by providing some of your personal and card details and the 3-digit security number on the back of the card.

If you're making a payment over the internet you may have to register for Verified by Visa. If you don't we may not authorise your payment. Once registered, you may be required to enter certain characters from your Verified by Visa password each time you make a card payment online.

You can authorise a card payment using a card stored on a device or in an e-wallet by following the procedures notified to you by the device manufacturer or e-wallet provider. For example, this will include:

- at a retailer's premises by holding your device (eg, your compatible smartphone or associated watch) within a few centimeters of a card reader and entering the Security Details requested (this includes any device security information and any fingerprints stored in your device). You may also be required to activate your phone or device first or enter Security Details before presenting the device to a card reader;
- to make an "in App" purchase on your compatible device with a participating retailer by selecting to pay by that method and entering the Security Details requested for that type of payment (which may include your device Security Details).

If you have stored more than one card on a device or in an e-wallet, you may be required to select a default card. When you authorise a payment, it will relate to your default card unless you actively select a different card.

We won't be responsible if a retailer refuses to accept your card.

Foreign currency debit card payments

You can use your card to make payments or cash withdrawals in a foreign currency.

If you want us to convert the payment/cash withdrawal to sterling you must select to pay in the foreign currency. Visa will carry out the conversion and we'll deduct the sterling amount from your account. If you select to pay in sterling, the conversion will be done by the retailer or self-service machine owner.

For more details about the exchange rate that will apply and our fees see the non-sterling debit card payments section at the start of these Terms.

Cancelling a debit card payment or withdrawal

You can't cancel a cash withdrawal after you've pressed the button on the keypad agreeing to it, or a card payment once you've authorised it.

You can tell us you want to cancel a recurring debit card payment (also known as a "continuous payment authority") up to the end of the Working Day before the next payment date. Alternatively, you can cancel the recurring payment directly with the retailer who asks us for the payment.

When we deduct card payments and cash withdrawals from your account

Type	When we carry out the deduction
Card payment in the UK, Channel Islands or Isle of Man	Normally the first Working Day after the retailer's bank asks for the payment to be made. We'll make the payment to the retailer's bank that same day.
Card payment outside the UK, Channel Islands or Isle of Man	When we receive details of the payment from Visa, at the latest the next Working Day.
Sterling cash withdrawals from self-service machines in the UK, Channel Islands and the Isle of Man	Same day
Sterling cash withdrawals from the Post Office®	Same day
Non-sterling cash withdrawals at non-HSBC Bank self-service machines worldwide	When we receive details of the withdrawal from Visa, at the latest by the next Working Day. If you instructed the self-service machine owner to convert your cash withdrawal into sterling, we'll deduct the cash when we receive details of the withdrawal from the self-service machine operator.
Cash withdrawals made over the counter in an HSBC branch	Same day

5. International payments

You can use Currency Account Transfers, Worldpay payments, Priority Payments and Global Transfers to make payments in a foreign currency or to make payments abroad. We will automatically choose the most appropriate payment type for you depending on your specific instructions and the amount and destination of the payment (taking account of both charges and the time that it will take for the recipient's bank to receive the payment).

Payment details

You must provide us with:

- details of the recipient's bank, including their SWIFT Business Identifier Code (BIC) address, sort code or national bank code (depending on the destination country);

- the recipient's bank account number or International Bank Account Number (IBAN) (depending on the destination country);
- the name and address of the person you're paying;
- your own account number (or IBAN), name and address;
- the amount of the payment;
- any reference;
- a reason why you're making the payment if we ask for one.

You must make sure you give us the correct details; if you don't, it's unlikely your payment will reach the intended recipient even if you have the recipient's name correct.

Payment timescales

Payment type	Cut-off time (London, UK) for us to receive your payment instructions that day (see below)	How long it takes the payment to reach the recipient's bank after we receive your payment instructions
Global Transfer		Immediate, unless we're unable to convert your transfer into the currency of the receiving account before we send it. In that case the transfer will take up to five days. Occasionally a transfer may take slightly longer than five days due to local regulatory requirements in certain non-EEA countries, eg, China.
Currency Account Transfer	The cut-off time will depend on the currency of your payment.	Next Working Day except for payments to Moroccan Dirham accounts (up to two Working Days).
Worldpay payment	Our cut-off times are: <ul style="list-style-type: none"> • Euro and sterling – 15.30 • US Dollars – 18.00 • All other currencies – Please ask us for details 	<ul style="list-style-type: none"> • Next Working Day if the payment is to an account within the EEA • All other Worldpay payments usually take up to six Working Days, but may take longer depending on the country the money is being sent to.
Priority Payment		<ul style="list-style-type: none"> • Next Working Day if the payment is to an account within the EEA. • All other Priority Payments – up to four Working Days, but may take longer depending on the country the money is being sent to.

When we receive your payment instructions

The table above shows how long it will take a payment to reach the recipient's bank. The timescales run from when we receive your payment instructions.

We will generally receive your payment instructions on the day that you give them to us, but there are some exceptions to this.

If you ask us to make a payment on a non-Working Day, or after the cut-off time, we won't receive your instructions until the next Working Day.

If you ask us to make a payment on a future date or a series of payments on future dates (e.g. a Direct Debit), we'll only receive your instructions on the day you've asked for the payment to be made (or the next Working Day if you've asked for the payment to be made on a non-Working Day).

Exchange rates for international payments

You can ask us to convert a payment into a different currency before we send it. The HSBC Exchange Rate applies to all conversions apart from Global Transfers when the HSBC Global Transfers Exchange Rate will apply. These are variable rates that change frequently.

If you ask us to make a payment immediately, we'll provide details of the exchange rate and you'll have the opportunity to accept or reject it before confirming you want us to send your payment.

If you ask us to make a payment in the future, we'll apply the HSBC Exchange Rate/Global Transfers Exchange Rate at the time we make the payment.

For Global Transfers between accounts in different currencies:

- If the receiving account is in a currency we can convert your Global Transfer into, we'll convert it before sending it. We can convert into most currencies, including all EEA currencies and US dollars.
- If the receiving account is in a currency we can't convert your transfer into, we'll provide you with

an indicative exchange rate when you ask us to make the transfer. The HSBC Group company that provides you with the receiving account will carry out the conversion when they receive the transfer, using their exchange rate at that time. For details of currencies we're unable to convert, you can contact us by telephone. You can find our contact details in the "Contact Information" section on the back page.

If:

- a payment we converted into a foreign currency is returned to us; or
- we're unable to make the payment after we've converted it for any of the reasons set out in the "When we won't make payments" section above;

we'll convert that payment back into sterling using the HSBC Exchange Rate/HSBC Global Transfers Exchange Rate (as applicable) that applies at that time. This means the amount added back to your account could be less than the original amount of the payment. We're not responsible for this.

You can get details of the HSBC Exchange Rate/Global Transfers Exchange Rate by calling us, in any branch or through Online Banking. If you've asked us to make a payment on a date in the future, you can check the HSBC Exchange Rate by:

- calling us before midnight the day before we make your payment; and
- for online payments, using the currency calculator in the Send Money Overseas section of Online Banking.

Cancelling a payment

If you've asked us to make a payment immediately you cannot cancel it.

If you've asked us to make a payment in the future, you can cancel:

Global Transfers – through Telephone Banking before 6pm (5pm at weekends) the day before we send the payment, or through Online Banking before 11.59pm the day before we are due to send the payment;

Worldpay payment or Priority Payment

– through Online Banking before 11.59pm the Working Day before we're due to send the payment.

Text messages for future dated and recurring payments

We may send you text messages to:

- Remind you to keep a sufficient available balance on your account before a payment is made and how to check current exchange rates
- Alert you when a payment cannot be made because there is an insufficient available balance in your account
- Notify you when a payment has been made.

It may not be possible to send you text messages on every occasion set out above (for example, if there are problems with our systems) and you must continue to monitor your accounts carefully yourself.

6. Cheques you write**How long it takes for a cheque to be deducted from your account**

How the cheque is paid in	When the cheque is deducted from your account
At your branch	Same day
Into another HSBC Bank account	Same day
Cashed by you at an HSBC branch	Same day
Cashed by you at a Post Office® branch (you must agree this with us in advance)	Usually three Working Days after you pay it in, provided you pay it in before the relevant Post Office® branch cut-off time
Specially Presented	On the day we receive your cheque
All other cheques	Usually two Working Days after the recipient of the cheque pays it into their account

General conditions about cheques

You mustn't write a future date on a cheque as the person you're giving it to may pay it into their account before that date. We won't be responsible if we pay one of your cheques before the date you've written on it. If you want to make a future dated payment you should call us or use Online Banking.

You must take reasonable precautions to stop anyone altering or forging your cheques.

You must only write cheques in the currency of your account.

You must tell us as soon as possible if you want to stop a cheque. We won't be able to stop a cheque after 1.30pm on the day we receive it for payment.

If one of your cheques is lost or stolen you must call us immediately.

We can refuse to pay a cheque you've written if the date on it is more than six months old; however, we can still make the payment. If you're asked to write a replacement for a lost cheque, it's your responsibility to cancel the original cheque first.

Banking of cheques for payment will be subject to the rules and clearing processes of any cheque clearing system(s) used.

7. Payments into your account

Cash

Method of payment in	When the cash will show in your account and be available for you to withdraw	Procedure
Over the counter at our branches	Immediately	Complete a paying-in slip
At our self-service machines that accept payments in and which automatically count your cash	Immediately	Complete a paying-in slip
At our self-service machines that accept payments in	The same Working Day, provided you pay in before the cut-off time displayed on the machine. If you pay in after the cut-off time the cash will show in your account the next Working Day.	Complete a paying-in slip
Using your card at any Post Office® branch	Immediately	Swipe your card through the card reader and hand your cash to the cashier.
A maximum limit of £1,000 applies to cash payments in at Post Office® local branches.		
At other banks if they allow you to do so – they may charge you	Immediately after we receive your cash from the other bank.	Depends on the other bank's procedures

Electronic payments

If we receive a non-sterling payment for your account, we'll convert it into sterling using the HSBC Exchange Rate at the time we receive the payment.

8. Cheques you receive

How long it takes for a cheque to show in your account

For sterling or euro cheques issued in the UK and paid into branches of UK banks in the UK, Channel Islands and Isle of Man:

The day the amount of the cheque shows in your account balance	The day we take the amount of the cheque into account when we calculate any interest	The day the amount of the cheque is available to withdraw	The last day a cheque can be returned unpaid
Day 0	Two Working Days later (Day 2)	Three Working Days later (Day 3)	For sterling cheques drawn on and paid in at a UK bank, usually six Working Days after we receive the cheque* Other cheques – no time limit

For example, if a UK sterling cheque is paid into a UK bank on a Monday:

Monday	Wednesday	Thursday	Tuesday the following week. If the cheque is returned unpaid, the cheque amount will be deducted from your account by 9am Wednesday.
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Day 0 means the day we receive the cheque. If you pay in a cheque after a cut-off time this means we'll receive the cheque the next Working Day. Details of our cheque cut-off times are in our Banking made easy brochure.

Because we process overnight, the deduction of an unpaid cheque from your account can happen up to 9am seven Working Days after the cheque has been received by us.

* A cheque may be returned unpaid more than six Working Days after we received it if:

- you are, or we reasonably suspect you are, knowingly involved in a fraud concerning the cheque; or
- you've given your express consent.

If you pay a cheque in at the HSBC branch detailed on the cheque and your account is also held at that branch, we'll take the amount of the cheque into account when we calculate any Overdraft Interest on that day.

If you pay in a cheque at a Post Office® branch before the branch cut-off time, we'll receive your cheque on the next Working Day when the timescales in the above table will start.

If you pay a cheque into your account and are more than three Working Days into the process of switching your account to another provider, we'll send your new provider the amount of the cheque four Working Days after the day you paid it in.

Unpaid cheques

If a cheque is returned unpaid ("bounces"), we'll deduct the amount of the cheque from your account.

If this leads to your account either:

- going overdrawn, and you don't have a covering formal overdraft facility on your account; or
- going over an existing formal overdraft limit

we'll treat this as an informal overdraft request from you.

Cheques made payable to someone else

You can pay a cheque made payable to someone else into your account if the person it's payable to has signed the back. We can also ask for other details before we accept it.

However, this doesn't apply to a cheque marked "account payee only" or "not transferrable", which can only be paid into the account of the person it's made payable to.

Foreign cheques

You can pay both cheques drawn in a foreign currency and cheques drawn on foreign banks into your account. We'll agree to either "negotiate" the cheque or send it for collection. We charge in both instances, and you may also have to pay foreign agents charges and charges imposed by the bank on which the cheque is drawn.

Negotiation of a cheque

We'll immediately add the cheque amount (less our charges) to your account. If we need to convert the cheque amount into sterling we'll apply the HSBC Exchange Rate.

If the cheque is returned unpaid we'll deduct the amount of the cheque from your account. If the cheque was converted into sterling then we'll reconvert it back to the currency of the cheque using the HSBC Exchange Rate before we make the deduction. There's a charge if a foreign cheque is returned unpaid.

Collection of a cheque

We'll collect the amount of the cheque first and then pay that money into your account.

We may wait for a short time before paying the money into your account to make sure that the cheque isn't going to be returned unpaid.

We'll convert the amount we receive into sterling using the HSBC Exchange Rate before we pay it into your account.

We're not responsible for any losses that result from changes to the HSBC Exchange Rate.

You must sign on the back of a foreign cheque you want to pay into your account using the exact same name given on the front of the cheque.

9. What happens if things go wrong?

If you don't recognise a payment from your account

You must check your statements regularly and carefully and call us immediately if you don't recognise a transaction or think we've made a payment incorrectly.

If you tell us that you didn't authorise a payment, we'll immediately refund your account with the payment amount and any interest or charges you've paid as a result of that payment. We'll have no further responsibility to you.

If we later become aware that we're not responsible for the unauthorised transaction, we'll deduct the amount of the refund from your account.

We won't make an immediate refund if we suspect fraud or that you intentionally or with gross negligence failed to keep your card, security device or your Security Details (including PINs and passwords) safe. However, we'll investigate the transaction as quickly as possible.

You must tell us about any unauthorised payments within 13 months of the date of the payment; otherwise you may not be entitled to have any errors corrected.

If you authorise a payment, but not the amount, in advance (for example a hotel room service bill)

If you authorise a payment and:

- the authorisation didn't set out the exact amount of the payment; and
- the amount of the payment exceeds the amount you could reasonably be expected to pay, taking into account your previous spending pattern, the Terms and all other circumstances;

you can ask us for a refund within eight weeks of the payment being deducted from your account (subject to your additional rights under the Direct Debit Guarantee Scheme). We won't make a refund if you've agreed with us for the payment to be made and, where appropriate, details of the payment are provided or made available to you at least four weeks before the payment is deducted from your account.

You must provide us with any further

appropriate information we ask for so we can decide whether we should make a refund. We'll make any refund or provide you with our reasons for refusing your request within 10 Working Days of receiving all the information we require.

Tracing payments

If you ask us to, we'll make reasonable efforts to trace and recover an incorrect payment within two Working Days, and will tell you the outcome. This may take longer for international payments.

Responsibility for unauthorised payments or fraud on your account

You act fraudulently	You're responsible
You let another person use your card or your Security Details or your account	You're responsible
You intentionally or with gross negligence don't use your card, telephone banking or Online Banking in accordance with these Terms or Banking made easy	You're responsible
You don't keep your card, security device or your Security Details safe	You're responsible
You intentionally or with gross negligence don't notify us as soon as possible of the loss or theft of your card, Security Details or security device, or if you suspect someone has tried to use any of them	You're responsible
If someone else uses your card before you receive it	We're responsible, unless you've acted fraudulently
If your card has been used to purchase goods via the telephone, internet or mail order or you've purchased goods or services via Online Banking or telephone banking	We're responsible, unless you've acted fraudulently
After you've told us that your card or Security Details have been lost or stolen	We're responsible, unless you've acted fraudulently
If we haven't provided the facilities for you to tell us that your card or any Security Details have been lost or stolen	We're responsible, unless you've acted fraudulently
If you've asked us to make a payment and provided the correct payment details	We're responsible, unless we can prove the recipient's bank has received the payment within the usual timescales for making the payment
You've provided us with incorrect payment details (see pages 30 and 40)	You're responsible

Responsibilities

We're not responsible if we don't comply with any of the Terms:

- due to abnormal or unforeseen circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary; or
- where our failure to comply is due to our obligations under European or national law.

This clause will also apply if you are unable to use a device, an e-wallet or any of your cards stored on a device or within an e-wallet unless this is as a result of something we have done. This is because these services are not provided by HSBC and we do not control the platform, e-wallet or device.

10. Joint accounts

Unless you tell us otherwise in writing, any joint account holder can:

- instruct us to make or stop payments;
- apply for an overdraft;
- request any information about the account;
- close the account.

If we convert a sole account to a joint account, any joint account holder(s) will be able to access information from any point in the account history, including when it was a sole account.

We won't convert joint accounts into sole accounts unless one of the account holders dies (see below).

Disputes between joint account holders

If we become aware of a dispute, we'll require all instructions on the joint account to come from both/all of you going forward. This includes payment instructions, withdrawals and account closure instructions.

We may also suspend your use of Online Banking and ask you to return your card and cheque book to us.

You can also tell us at any time that we must only accept instructions from both you and your joint account holder going forward.

Death of a joint account holder

Once we receive evidence of the death of one of the joint account holders, we'll transfer the account into the name of the remaining holder(s). This is subject to any rights that we, or another person (for example, a beneficiary under the will of the person who has died), may have in respect of the account.

Mental incapacity

If we receive notice that one joint account holder has become mentally incapable we won't allow withdrawals, accept new payment instructions or an instruction to close the account from the remaining joint account holder(s) from that time. We'll only be able to make payments that were authorised before we received notice of mental incapacity until either an Attorney or Receiver (or a Curator in Jersey) is appointed to act for the person who is mentally incapable.

11. Balance information and statements

We'll either post you a paper statement regularly (at least every 12 months), or your statement will be available to view within Online Banking.

You can ask us to post you a paper statement free of charge if you:

- have made a payment from your account; and
- wouldn't normally receive a paper statement covering the month you made the payment.

It's important to view your transactions regularly and keep track of your balance, review any overdraft usage and identify unusual or irregular transactions on your accounts. If you've opted to receive online statements via Online Banking, we'll email you directly when your statement is ready to view. You need to log on to Online Banking regularly to keep track of your statements, otherwise we may need to start sending you paper statements again. We won't change your delivery preference, but we'll continue to send paper statements until all parties on the account are logging on to Online Banking regularly to view their accounts.

Account balance and available balance

The balance on your account can include payments still being processed (for example card payments) and doesn't include the amount of any formal overdraft facility.

The available balance includes cleared funds in your account and any formal overdraft facility.

In Online Banking and on Express Banking machines (where available in branches), you can see payments due to be credited to your account one Working Day before they show on your statement. However, these payments may be returned or recalled by the person making the payment, and therefore may never be added to your statement.

Court Orders

We may have to comply with a legislative or court order (for example, a child maintenance order) that we receive. This may mean we've to make deductions from your account and payments may not be processed or may be reversed.

If a bankruptcy petition or sequestration order is presented against you in the UK then we'll:

- suspend your ability to make payments through telephone banking and Online Banking;
- ask you return your card and cheque book;
- not be able to make payments from your account without a Court Order; and
- set up a separate account in your name in which any future payments to you will be held.

12. Changes and how we'll tell you about them

Changes to interest rates, charges, eligibility requirements and benefits and these Terms

We can make changes to interest rates, our charges (including applying new charges), eligibility requirements and benefits and these Terms at any time if we reasonably believe the change is to your advantage, or is needed for any one or more of the following reasons. These reasons may relate to circumstances existing at the time or those that are expected to apply in the near future:

- to respond proportionately to changes in general law or decisions of the Financial Ombudsman Service;
- to meet our regulatory requirements;
- to reflect new industry guidance and codes of practice;
- to respond to the making of a relevant recommendation, requirement or decision of any court, ombudsman, regulator or similar organisation;
- to allow us to make reasonable changes to the way in which we manage the account as a result of changes to technology or the systems we use, including introducing new services or facilities or replacing an existing service or facility with a new one.

Other reasons when we can change interest rates

We can also change the interest rate (both credit interest and Overdraft Interest) at any time:

- to respond proportionately to changes in the Bank of England base rate, other specified market rates or indices or tax rates;
- to proportionately reflect other legitimate costs in providing the account (including our funding costs).

We can also change interest rates for any other valid reason.

We won't change the interest rate that we've agreed will apply during the term of a Fixed Rate Saver.

Other reasons when we can change charges

We can also change charges at any time to proportionately reflect legitimate increases or reductions in the costs of providing the account, services or facilities (including our funding costs).

We can also change charges for any other valid reason.

Changes to our exchange rates

We can change the HSBC Exchange Rate and the HSBC Global Transfers Exchange Rate, which are reference rates, immediately and without giving you prior notice.

Changes to interest rates, charges, eligibility requirements and benefits and other Terms for reasons not stated in this section

We can make any change as long as we give you advance notice and you're able to close your account, or end a service that relates to an account, before the change takes effect without charge.

We need this flexibility to change because we need to be able to manage how we provide an account over a long period of time, and it's very difficult for us to anticipate all the circumstances when we might need to change the way an account works. If you don't like any change we make in this way, you've the right to close your account and move to a new account either with us or with another bank.

How we'll tell you about changes to variable rate credit interest

Credit interest based on an underlying reference rate

The credit interest we pay on the Student Bank Account is based on the Bank of England base rate which is a reference rate.

If the Bank of England base rate changes, we'll change the credit interest rate on your account within one day of the change to the Bank of England base rate. The new rate will be set out on your statement.

We can also change the amount by which the Student Bank Account credit interest rate is set above or below the Bank of England base rate or we can make changes so that the Student Bank Account credit interest rate is not linked to the Bank of England base rate at all. In each of these situations, we'll tell you personally before the change happens and, if the change is unfavourable to you, we'll tell you at least two months in advance.

Credit interest not based on an underlying reference rate

- If we introduce credit interest on your account or we increase the rate of interest applicable to your account, we'll either tell you personally within 31 days of us making the change, or within three Working Days of us making the change, we'll provide the details in a notice in the press and on our rates and charges notice in branches. We'll also display this information on our website.
- If we reduce the rate of credit interest or remove it (meaning that credit interest is no longer payable on your account), we'll tell you personally at least two months in advance.

Changes to Overdraft Interest

Overdraft Interest based on an underlying reference rate

The Overdraft Interest that you pay may be based on an underlying reference rate such as the Bank of England base rate or the HSBC base rate. If your Overdraft Interest rate is based on an underlying reference rate, your Overdraft Interest rate will be set at a certain amount above or below the underlying reference rate.

If the underlying reference rate changes, we'll change your Overdraft Interest rate within one day of any change to the underlying reference rate. The new rate will be set out on your statement

We can also change the amount by which your Overdraft Interest rate is set above or below the underlying reference rate or we can make changes so that your Overdraft Interest rate is not linked to that underlying reference rate. In each of these situations, we'll tell you personally before the change

happens and, if the change is unfavourable to you, we'll tell you at least 30 days in advance of us making the change.

Overdraft Interest not based on an underlying reference rate

If we're reducing the Overdraft Interest rate applicable to your account we'll either:

- tell you personally within 31 days; or
- provide the details in a notice in the press and on our rates and charges notice in branches within three Working Days of us making the change.

If we're increasing the Overdraft Interest rate applicable to your account, we'll tell you personally at least 30 days in advance.

Changes to charges

Overdraft charges

- If we increase or introduce new overdraft charges, we'll tell you personally at least 30 days in advance of us making the change
- If we reduce overdraft charges we'll tell you personally within 30 days of the change being made.

Other charges

If we change any other charges set out in these Terms (including introducing new charges), we'll tell you personally at least two months in advance of us making the change.

How we'll tell you about other changes

If we make changes to:

- account benefits and eligibility in the Product Summaries;
- the terms and conditions in the Product Summaries that apply to the following products: Regular Saver and Fixed Rate Saver Bond; and/or
- sections 6, 8 and 15-17 of these Terms,

and the change is unfavourable to you, we'll tell you personally at least 30 days in advance of us making the change. If the change isn't unfavourable to you, we'll tell you within 30 days of the change being made.

If we make changes to:

- the account features in the Product Summaries;
- the section of these Terms headed "Important things in our Terms you should be particularly aware of";
- the terms and conditions in the Product Summaries that apply to the following accounts: HSBC Premier Bank Account, HSBC Advance Bank Account, Bank Account, Current Account, Bank Account Pay Monthly, Amanah Bank Account, Student Bank Account, Graduate Bank Account, Basic Bank Account, Appointee Bank Account Future Saver for Children and Flexible Saver;
- Sections 1-5, 7, 9-14 and 18-24 of the Terms; and/or
- the Glossary;

we'll tell you personally at least two months in advance of us making a change.

Changing payment information in our Banking made easy brochure

In these Terms we've referred you to our Banking made easy brochure for further information on certain payments-related matters. There is also important information in Banking made easy about us, who we are regulated by and how you can make a complaint. If we change this information, we'll tell you personally at least two months in advance of us making a change. Our Banking made easy brochure contains more details about how we make changes to it.

What you can do if you don't like a change that we've made to interest rates, charges or the Terms

If we provide you with notice that we're going to make a change to the Terms, you can close your account before that change takes effect, or within the next 60 days whichever is longer, without charge.

If you don't tell us that you want to close your account within the timescales set out above, then we'll assume you've accepted the change and it will take effect automatically at the end of the notice period.

13. Closing your account/ Fixed Rate Saver

All references to “account” in this section also include Fixed Rate Saver unless we say otherwise.

Unless you have a product or service with a fixed term (e.g. the Fixed Rate Saver), your account and our relationship with you will continue indefinitely until you or we end it in accordance with these Terms.

Cooling-off period

A 14 day cooling-off period applies in relation to your account. During this time you can close your account in any branch, by writing to us at PO BOX 6125, Coventry CV3 9GW, by calling us on 03457 404 404 or via Online Banking . You won't have to pay any charges for exercising this right, but you'll have to pay for any transactions relating to the time that your account was open.

If you applied for your account by telephone or online the cooling-off period will start from the day after you receive these Terms.

If you applied for your account in branch, the cooling off period will start on the day after the account is opened.

If you don't close your account in the 14 day cooling-off period, you can still close your account in accordance with the section “How you can close your account” below.

A cooling-off period does not apply to Fixed Rate Saver.

How you can close your account

You can close your account at any time in any branch, by calling us or in writing.

You can also tell us using Online Banking if:

- you hold at least two accounts with us or First Direct; and
- you're transferring the balance on the account you're closing to another account you have with us.

If you close your account we'll withdraw any account benefits.

When we can close your account (excluding a Basic Bank Account opened in the UK)

We can close your account immediately and without notice if you've seriously or persistently broken any of the Terms, including where:

- you are, or we reasonably suspect you may be, using or obtaining, or allowing someone else to use or obtain, an account, service or money illegally; or
- your account is, or we reasonably suspect your account is, being used for an illegal purpose; or
- you are, or we reasonably suspect you may be, acting fraudulently; or
- your behaviour is improper, for example you act in a threatening or violent manner towards staff; or
- you weren't entitled to open your account or take out your service; or
- we've demanded that you repay an overdrawn balance on your account to us and you fail to do so; or
- you haven't provided us with adequate information that we've requested in relation to your liability for tax; or
- if we reasonably consider that by continuing the contract we may break a law, regulation, code, court order or other duty; or we, or another HSBC Group company, may be exposed to action or censure from any government, regulator or law enforcement agency.

We can close your Account (excluding a Fixed Rate Saver and Basic Bank Account opened in the UK) for any reason provided we give you two months' notice.

We can close a Fixed Rate Saver provided we give you two months' notice if:

- any of the reasons in the “What happens if you don't meet your responsibilities” section 19 below apply; or
- we reasonably consider it's necessary to comply with our regulatory and compliance controls, policies and procedures, and responsibilities.

If we close your Fixed Rate Saver, we'll pay you interest up to the date we close it.

When we can close a Basic Bank Account opened in the UK

We can close your Basic Bank Account for any of the following reasons:

- there has been no transaction on your account for more than 24 months; and/or
- you are no longer legally resident in the European Union.

We'll tell you personally in writing at least two months before we close your account and we'll confirm the reason that we're closing your account, unless it would be unlawful for us to do so.

We can also close your Basic Bank Account with immediate effect for any of the following reasons:

- you have knowingly used, or attempted to use, your account for an illegal purpose;
- you provided incorrect information to us when applying for your account and we would have refused your application if you had provided the correct information;
- we consider that you have acted in a way towards our staff which breaches laws relating to harassment; and/or
- any reasons that we notify to you at the time that we tell you we're closing your account, provided such reasons are permitted under the Payment Accounts Regulations 2015.

We'll tell you that we're closing your account and we'll confirm the reasons that we're closing your account without delay, unless it would be unlawful for us to do so.

Moving to a current account outside of the UK

If you hold any of our current accounts which you opened in the UK and you tell us that you want to open a current account with a bank or other financial institution located outside of the UK but within the EU, on your request we'll take the following steps.

We'll provide you with a list of your currently active Standing Orders (where available) and available information about any recurring payments into your account

and any Direct Debits taken from your account within the last 13 months. We won't charge you for this.

We'll transfer any positive balance on your account with us to the new account, provided that:

- you have asked us to do so;
- you have given us full details of the new account; and
- there are no outstanding charges or debts on your account with us.

Provided that there are no outstanding charges or debts on your account with us, we'll close your account (if you would like us to do so). If there are any outstanding charges or debts, we'll tell you without delay.

We'll take such steps on the Working Day that you specify, but this must be at least six Working Days after we receive your request.

When your account is closed

If you close your account, we'll deduct any charges and interest which haven't yet been applied to your account before paying the balance of the account to you.

If you switch a current account to another provider using the Current Account Switch Service (CASS), we'll deduct any outstanding interest and charges that haven't yet been applied to your account before sending the balance to your new account.

You're responsible for cancelling payments into and out of your account.

You must destroy any unused cheques and your card by cutting them into at least six pieces.

If, after account closure, we pay any card or cheque payments authorised by you, or any charges relating to them, you'll be responsible for these.

If someone tries to make a payment into your account after it's been closed and any redirection period under the Current Account Switch Service has come to an end, we'll take reasonable steps to return the payment to them.

14. Set-off (using money in one account to meet a debt on another account)

If you:

- have money in a sole or joint account with us; and
- owe us money on another sole or joint account (this could be an overdraft, loan, credit card or any other credit product):

we can use the money you have with us to reduce or repay the amount you owe us.

This is our right of “set-off”.

We can use this right in the following ways:

Account in credit held in the name of:	Right of set-off can be applied against amounts owed on accounts held by:
A	A
A	A and B
A and B	A and B
A and B	A
A and B	B

Unless prevented by law, we'll use our right of set-off in relation to any sole or joint accounts that you hold with any HSBC Group company worldwide.

Exceptions

We cannot use our right of set-off:

- against any money in an account in your name which you've told us isn't yours;
- against any money which we're required to hold by law in an account in your name for someone else;
- in a way that doesn't comply with any law, regulation, code of conduct or industry guidance;
- against any money in an account we think you need to cover essential living expenses or certain important debts.

If we're considering using our right of set-off:

- we'll provide you with general information about our rights and the circumstances when we may use our right of set-off in advance, and
- we may convert to sterling any balance that is in a currency other than sterling at the HSBC Exchange Rate that applies at the time.

15. Tax on credit interest

We'll pay credit interest gross. We'll calculate any credit interest on payments once these have been added to your account. It's your responsibility to comply with your tax obligations.

16. Overdrafts

You must be at least 18 to apply for an overdraft. Overdrafts are subject to status.

Overdraft requests are classed as “formal” or “informal”.

A formal overdraft request is where you ask us for an overdraft facility in advance of making any payments that would take your account overdrawn.

If you authorise a payment that would take your account:

- overdrawn (if you don't have a formal overdraft); or
- over the limit of a formal overdraft

this is an informal overdraft request.

Every time you authorise such a payment, this constitutes a new informal overdraft request.

If we agree to provide an informal overdraft to cover a particular payment, we'll provide you with this for 31 days.

Overdraft Interest and charges

We'll calculate Overdraft Interest each day and deduct it from your account once a month unless we've agreed something different with you. Details of our current Overdraft Interest rates are set out in the Product Summaries above.

We may also charge you an Informal Overdraft Usage Fee on any day your account is in informal overdraft. Please

see the “Overdraft Interest and Overdraft Charges” sections at the start of these Terms for more details.

We’ll give you at least 14 days’ notice before deducting any Overdraft Interest or charges from your account.

If we don’t agree to your overdraft request:

Formal overdraft request – we’ll tell you when you apply.

Informal overdraft request – we won’t make the payment you’ve authorised.

When you have to repay your overdraft

Overdrafts are a short-term way to borrow money. You must make regular payments into your account and tell us straightaway if you’re not able to do this.

We can, at any time, end your overdraft.

If we do this, we’ll send you a demand in writing asking you to repay the overdrawn balance on your account immediately.

We can also ask you to repay part of your overdrawn balance at any time. If we end or reduce your overdraft this will usually be because there has been a change in your personal circumstances.

Joint Accounts

All joint account holders are responsible for repaying any overdraft on a joint account. We can demand repayment of the overdraft from all or any of the joint account holders.

17. Text alerts

To try to help you avoid charges, if we hold a mobile telephone number for you we may send you text messages:

- if we’ve agreed an informal overdraft on your account; or
- if there’s an insufficient available balance in your account to meet payments due to be made that day.

You can opt out of receiving these text messages by calling us.

It may not be possible for us to send you text messages on every occasion set out above (for example, if there are problems with our systems or if it’s after 10.45pm)

and you must continue to monitor your account carefully yourself.

We’ll send these text messages to the most recent mobile telephone number we hold for you. You must tell us as soon as possible if you change your mobile telephone number.

If you’re outside the UK some mobile network operators may charge you for receiving text alerts. You should consider if you want us to temporarily suspend the text alerts whilst you’re abroad to avoid these charges.

18. Contacting you

We’ll use any contact details we have for you to contact you for service and operational reasons; for example, to tell you about changes to the Terms.

You must tell us as soon as possible if any of the contact details we hold for you change.

If we are going to stop providing the type of account that you hold with us, we may need to move you to a different account and we may not be able to notify you of this if you do not tell us when your contact details change.

We may record telephone numbers you call us from. In limited circumstances we may contact you using these numbers, but only if we haven’t been able to contact you on the numbers you’ve provided to us.

We may also contact you using the secure e-message facility within Online Banking.

My documents

If you’re registered for Online Banking we may place documents and correspondence in the My documents facility in your Online Banking. We may stop sending you these items by post so it’s important that you log into Online Banking and check “My documents” regularly. If you want to make sure that we always send you communications and documents by post you must either

- select “no” for “My messages and My documents” within Contact Preferences in your Online Banking,
- tell a member of staff in any of our branches, or

- tell us using Telephone Banking

Provided we hold an up to date email address for you, we will send you an email alert each time we place a new item in My documents.

Occasionally we may not be able to send you an email alert, for example if there is an issue with our systems, so it's important you do check My documents regularly.

Once we have placed items in My documents we will not delete them provided you have a relationship with us. If you do end your relationship with us you can ask us to provide you with paper copies of items that were in My documents for at least the next 6 years. We will not change items once we have placed them in My documents.

19. Your information

General Information

Where we refer in this section to the HSBC Group this includes HSBC Bank.

We won't disclose Customer Information to anyone, other than where:

- we're legally required to disclose;
- we've a public duty to disclose;
- our, or a third party's legitimate business purposes require disclosure;
- you consent to the disclosure; or
- it's disclosed as set out in this "Your Information" section.

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 (eg, 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.

Your responsibilities

- you must tell us in writing about any changes to Customer Information provided to any member of the HSBC Group within 30 days of the change;
- you must promptly provide any Customer Information requested by any member of the HSBC Group;
- before you provide any personal data or tax information about a Connected Person to a member of the HSBC Group, you must first tell them about and obtain their agreement to, their information being processed, transferred and disclosed as set out above. You must also tell them that they can access and correct their information.

You're responsible for complying with your tax obligations (and Connected Persons are responsible for complying with theirs), such as payment of tax and filing of returns, in all countries where those obligations arise and relating to the opening and use of accounts and services provided by members of the HSBC Group.

Some countries' tax laws may apply to you even if you don't live there or aren't a citizen of that country. No member of the HSBC Group provides tax advice or is responsible for your tax obligations in any country, including in connection with any accounts or services provided by members of the HSBC Group. You should seek independent legal and tax advice.

What happens if you don't meet your responsibilities

If:

- you don't promptly respond to our requests for Customer Information; or
- you don't agree that we can disclose, agree or process Customer Information in accordance with this section (other than for marketing or market research purposes); or
- a member of the HSBC Group suspects Financial Crime;

then we may:

- be unable to provide all or part of the Services to you, and can end our entire relationship with you;
- take necessary steps for any member of the HSBC Group to meet the Compliance Obligations; and/or
- block or close your account(s).

If you don't give us Tax Information about you or a Connected Person when we request it, we may make our own decision about your tax status. This may result in us reporting you to a tax authority, withholding any amounts from products or services you have with us and paying those to the appropriate Tax Authority.

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, for example, if we return a cheque or other payment due to insufficient cleared funds in your account;
- 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 statement 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.

This "Your information" section will continue to apply even if this agreement is ended by you or us.

20. Actions we take to prevent financial crime

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.

21. Account transfers

Transferring you to a different account

We can transfer you to another account we believe is appropriate for you if:

- your account is no longer going to be sold by us; or
- your account has eligibility requirements you no longer meet.

If we're going to transfer you to another account for one of the above reasons, we'll give you at least two months' personal notice that we're going to do so. You can close your existing account during the 2 month notice period. Once your account has been transferred, you can close it within 60 days with no charge.

Transferring your account to a different bank

We can transfer all of our rights in relation to your account to someone else.

We can transfer all of our obligations in relation to your account, but only to someone we reasonably consider capable of performing them equally as well as us and who is authorised or recognised by our regulator as being able to accept deposits. This won't reduce any of your rights in relation to your account.

Transferring your account to another person

You cannot transfer any of your rights and obligations in relation to your account, or your account itself, to any other person.

22. General

Your statutory rights

Nothing in the Terms will reduce your statutory rights including your rights relating to misdescribed accounts or services, the fairness of terms on which they are provided to you, our responsibility to perform the services with reasonable care and skill, any rights you may have to close your account(s) and/or claim compensation. For further information about your statutory rights contact your local authority Trading Standards Department or the Citizens Advice Bureau.

Inactive accounts

If there has been no activity from you on your account for some time, we may suspend your account (which will mean no payments can be made into or out of it) to protect against fraud.

Unless we are concerned that doing so may jeopardise the security of your account, we'll give you two months' advance personal notice.

Unclaimed assets scheme

We participate in the unclaimed assets scheme. If you've an account with us (including an account that we've closed in accordance with these Terms but we haven't been able to repay your money to you) and there has been no activity from you on your account for at least the last 15 years we may transfer any money in your account to the unclaimed assets scheme at Reclaim Fund Limited. We'll tell you at least 30 days before we do this. If we haven't already done so, we may then close your account. You'll still have the right to your money – you should ask us for information about how to get your money back. The transfer of money to the unclaimed assets scheme won't affect any entitlement you may have to compensation under the Financial Services Compensation Scheme.

Further information to help you find lost accounts can be found at www.mylostaccount.org.uk.

The unclaimed assets scheme is not applicable in the Channel Islands and the Isle of Man.

Complaints

Accounts held in the UK

If we have not been able to resolve any complaint you make about our products and services within eight weeks, or you are not satisfied with our response, you can refer your complaint to the Financial Ombudsman Service. If you want to contact the Financial Ombudsman Service, you will need to do this within six months from receipt of our final response.

To find out more about the service you can:

- visit:
www.financial-ombudsman.org.uk; or
- write to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR; or
- phone them on:
0800 0234 567 or 0300 1239 123

Alternative dispute resolution (ADR) can take place in various ways, including face-to-face, by telephone, in writing or online. To encourage use of online dispute resolution (ODR) there is an ODR platform created by the EU Commission which allows consumers to submit their complaint through a central site which will forward the complaint to the right ADR scheme. In relation to these Terms, this is the Financial Ombudsman Service and you can also contact them directly as per the above contact details. For more information about ODR please visit ec.europa.eu/odr.

Accounts held in the Channel Islands

If you are a customer of our branches in the Channel Islands and you are not satisfied with our final response to your complaint, you can refer your complaint to the Channel Islands Financial Ombudsman (CIFO). You must contact CIFO within six months of the date of our final response or CIFO may not be able to review your

complaint. You must also contact CIFO within six years of the event complained about or (if later) two years of when you could reasonably have been expected to become aware that you had a reason to complain. You can contact CIFO at:

Channel Islands Financial Ombudsman
(CIFO) PO Box 114

Jersey, Channel Islands, JE4 9QG

Tel: 01534 748610 (Jersey office)

Tel: 01481 722218 (Guernsey office)

Email: enquiries@ci-fo.org

Website: www.ci-fo.org

Accounts held in the Isle of Man

If you are not satisfied with our final response to your complaint, you can refer your complaint to the Financial Services Ombudsman Scheme for the Isle of Man (FSOS). You must bring your complaint to the FSOS within six years of the act or omission which led to your complaint and within two years of when it should have come to your notice if you weren't aware of it immediately. You can contact the Isle of Man FSOS at:

The Financial Services Ombudsman
Scheme for the Isle of Man (FSOS)

Government Buildings

Lord Street

Douglas

Isle of Man

IM1 1LE

Tel: 01624 686500

Email: ombudsman@iomoft.gov.im

Website: www.gov.im/oft/ombudsman

23. Extra time

If we allow you some extra time to meet your obligations in these Terms or don't use some of our rights, this doesn't mean that we'll do so again.

24. The law that applies to these Terms

Where you opened your account	Which country's laws apply to these Terms and how we dealt with you before you opened your account
UK (except Scotland)	England and Wales
Scotland	Scotland
The Channel Islands or Isle of Man	The island where your account was opened

You can take legal proceedings against us in the UK, Channel Islands, Isle of Man or in the country where you live.

These Terms are, and any communications we send to you will be, in English.

Glossary

Apple TouchID means the functionality provided by Apple on Apple devices which enables you to unlock the device and authenticate certain actions using fingerprint recognition.

Authorities includes any judicial, administrative, public or regulatory body, any government, any Tax Authority, court, central bank or law enforcement body, or any of their agents with jurisdiction over any part of the HSBC Group.

Bill Payment means a payment to someone else's account in the UK.

Channel Islands means Jersey and Guernsey (including Alderney and Sark).

Compliance Obligations means obligations of the HSBC Group to comply with:

- Laws or international guidance and internal policies or procedures;
- any demand from Authorities or reporting, disclosure or other obligations under Laws; and
- Laws requiring us to verify the identity of our customers.

Connected Person means any other person or entity with whom you've a connection relevant to your relationship with the HSBC Group and whose information is received by an HSBC Group member either directly from you or otherwise, in connection with the provision of Services. Examples include a guarantor, recipient of a payment, anyone who has opened or operates an account on your behalf or anyone entitled to the money in an account.

Contactless card means a plastic debit card you can use to make contactless payments, ie, payments when you don't always have to enter a card PIN.

Currency Account Transfer means a transfer you make in a foreign currency to another one of your HSBC Bank accounts in the UK.

Customer Information means your Personal Data, confidential information, and/or Tax Information or that of a Connected Person.

Direct Debit means a regular payment to someone else's account. The person or organisation you pay a Direct Debit to can change the amount, but should give you advance notice of this.

EEA means all the countries in the European Union together with Iceland, Norway and Liechtenstein.

Electronic Funds Transfer means a payment you make to someone else's account through the Clearing House Automated Payment System (CHAPS) service.

Faster Payments is a clearing scheme within the United Kingdom which many banks participate in and which supports the timely transfer of payments.

Financial Crime means money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or break any Laws relating to these matters.

Financial Crime Risk Management Activity means any action to meet Compliance Obligations relating to the detection, investigation and prevention of Financial Crime. This may include:

1. screening, intercepting and investigating any communication, application for Services or any payment, whether sent to or by you or on your behalf;
2. investigating the source of or intended recipient of money;
3. combining Customer Information with other related information in the possession of the HSBC Group; and/or
4. making further enquiries as to the status of a relevant person or entity, whether they are subject to a sanctions regime or confirming their identity or status.

Foreign Cheque means either a cheque in a foreign currency drawn on a bank anywhere or a sterling/euro cheque drawn on a bank abroad.

Global Transfer means a payment from one of your accounts held in the UK, Channel Islands and Isle of Man to an account you hold with another HSBC Group company that you have linked in Global View.

Global View means a service in Online Banking where you can link accounts you hold with another HSBC Group company.

HSBC Bank means HSBC Bank plc but excludes first direct.

HSBC base rate means the Bank of England base rate.

HSBC Group and any member of the HSBC Group means HSBC Holdings plc, and/or any of its affiliates, subsidiaries, associated entities and any of their branches and offices.

HSBC Mobile Banking App means our Mobile Banking Application, which can be downloaded to any mobile device that runs an operating system supported by us.

IBAN is an international standard for identifying account numbers that facilitates international payments.

Internal Transfer means a transfer you make to another one of your HSBC Bank accounts.

Laws include any local or foreign law, regulation, judgment or court order, voluntary code, sanctions regime, agreement between any member of the HSBC Group and an Authority, or agreement or treaty between Authorities and applicable to any member of the HSBC Group.

Online Banking means our online banking service for personal customers.

Overdraft Interest means interest you pay for any overdraft on your account.

Personal Data means any information relating to an individual from which they can be identified.

Priority Payment means an international payment or a foreign currency payment to another account in the UK.

Recipient means the person receiving the money being paid (another person/ company, or you if you're sending a payment to another of your accounts or are withdrawing cash).

Security Details means all PINs and passwords you use to access your account by any method, eg, telephone banking, Online Banking, plastic debit card and any card details in e wallets, on retailer's websites or on devices such as mobile phones. If you have registered a card on a device or within an e-wallet or enabled the HSBC Mobile Banking App Apple TouchID login functionality, Security Details include security information used to access your card and make payment, which can include passwords and security processes used to access your device or e-wallet (device ID, passcodes or passwords) and any fingerprints or other biometric or identification methods stored in your device.

Services means (a) opening, maintaining and closing your account(s), (b) providing you with credit facilities and other banking products and services and associated benefits, processing applications, credit and eligibility assessment, and (c) maintaining our overall relationship with you, including marketing services or products to you, market research, insurance, audit and administrative purposes.

Special Presentation means we'll post a cheque to the bank it's drawn on and they confirm whether the cheque will be paid.

Standing Order means a regular payment (for a set amount) to someone else's account.

SWIFT Business Identifier Code (BIC) is a unique international bank sort code used to clearly identify a specific bank worldwide (For incoming payments to your account, use MIDLGB22).

Tax Authorities means UK or foreign tax, revenue or monetary authorities (for example, Her Majesty's Revenue and Customs).

Tax Certification Forms means documentation issued or required by a Tax Authority or by us at any time to confirm your tax status or the tax status of that of a Connected Person.

Tax Information means documentation or information about your tax status.

Terms means these Personal Banking Terms and Conditions.

UK means England, Scotland, Wales and Northern Ireland.

We, us, our, HSBC Bank means HSBC Bank plc.

Working Day means Monday to Friday, excluding bank holidays.

Worldpay payment means an international payment up to the currency equivalent of £2,000 which can be made to 21 countries in the currency of the country where the recipient's account is held.

Accessibility

To find out more about our accessible services please visit www.hsbc.co.uk/accessibility or ask at any HSBC Bank branch.

If you'd like this document in another format such as large print, Braille or audio, please contact us on 03457 404 404.

A textphone service is available for customers with hearing and/or speech impairment (s) on 03457 125 563 (+44 2070882077 from overseas). BSL Video Relay Service is also available (Monday-Friday, 8am-6pm, excluding Bank and Public Holidays) at www.hsbc.co.uk/accessibility.

Contact Information

Account type	From the UK, Channel Islands and Isle of Man	From overseas
UK accounts (including HSBC Advance)	03457 404 404	+44 1226 261 010
Channel Islands/ Isle of Man accounts	03456 006 161	+44 1226 261 010
HSBC Premier customers	03457 70 70 70	+44 1226 260 260
Textphone for all accounts	03457 125 563	+44 207 088 2077
Telephone calls will be put through to our Automated Service. Textphone calls will be put through to our Customer Service Centre. To help us continually improve our services and in the interests of security we may monitor and/or record your telephone calls with us. All lines are open 24 hours unless otherwise stated.		
Online Banking	www.hsbc.co.uk	
Connect with the HSBC Mobile Banking App		

In the UK, HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

In Jersey, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business. In Guernsey, HSBC Bank plc is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business. In the Isle of Man, HSBC Bank plc is licensed by the Isle of Man Financial Services Authority.

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PO Box 20, Douglas, Isle of Man IM99 1AU