Important Changes

Personal Internet Banking
Terms and Conditions

HSBC
Introduction – Important Information

We’re making some changes to your Personal Internet Banking (PIB) service, including changing the name of our PIB service to Online Banking (OB). As a result we are changing the Personal Internet Banking Terms and Conditions on 10 November 2014.

The changes are set out in this document, which should be read in conjunction with the Personal Internet Banking Terms and Conditions provided with this document.

These changes will also enable us to introduce some enhancements to our service over the coming months. You’ll still have access to the full Internet Banking service by logging on with your Secure Key, but in addition, you’ll also be able log on to a limited service when you don’t use your Secure Key – you’ll simply need to verify your identity by providing other security information we request.

We’ll contact you again to let you know when this new feature becomes available to you.

If you have any questions, please contact us in the usual way and one of the team will be happy to help.

If you’d like a full copy of the new Terms and Conditions they are available from hsbc.co.uk/legal.

Customers with disabilities
If you’d like this brochure in another format such as large print, Braille or audio, please contact us.

If you have a speech or hearing impairment and would like more information about the products and services in these Terms, you can use our textphone service. Simply call 08457 125 563 (+44 207 088 2077 if you’re calling from overseas).

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A summary of the main changes we are making to the Personal Internet Banking Terms and Conditions

**Personal Internet Banking**

We’re changing the name of our service to Online Banking.

**Online Banking service**

There will be more options available for logging on to Online Banking. The services available to you will not change if you log onto Online Banking in the same way. However, if you choose to access Online Banking using other security information we request, you’ll have access to a limited Online Banking service. We will contact you again to provide you with more information about this.

**UserID**

This will now be referred to as Username.

**Notifying you of changes**

We’re adding other ways in which we can notify you about changes to these terms.

**Reasons for making changes**

We’re clarifying the circumstances in which we can make changes to these terms.

**Change in regulator**

Regulatory responsibility for credit activities has now passed to the FCA. Consequently, references to the Office of Fair Trading have been removed.

Full details of the changes we are making to your PIB Terms

1. **Personal Internet Banking**

   We’re changing the name of our service to Online Banking. Our Terms will be updated accordingly.

2. **Online Banking service**

   There will be more options available to you for logging on to Internet Banking. Clause 2 of the Terms has been changed as follows:

   **“Using OB**

   You can use OB by logging on, using your username, and providing any other security information we may request. We will be writing to you to let you know that a higher level of security will be required for some services available on OB, such as:
   - paying someone for the first time;
   - sending a secure e-message; and
   - applying for certain products.”

   We may notify you from time to time of changes in the security information we may require.

3. **UserID**

   UserID will be referred to as to Username. This change will be reflected in our Terms.

4. **Notifying you of changes**

   We’re adding new ways in which we can notify you about changes to our Terms. We can send you notifications by post, email or by placing details of the change within Online Banking.

5. **Reasons for making changes**

   We’re clarifying and simplifying the circumstances in which we can make changes to our terms. Clause 10 has been amended as follows:

   **“10. Reasons for making changes**

   10.1. We may make any change to these Terms at any time if we reasonably believe that the change is to your advantage or is needed for any one or more of the following reasons (which may relate to circumstances existing at the time or those which are expected to apply in the near future):
   - (a) to respond proportionately to changes in general law or decisions of the Financial Ombudsman Service;
   - (b) to meet our regulatory requirements;
   - (c) to reflect new industry guidance and codes of practice;
   - (d) to respond to the making of a relevant recommendation, requirement or decision of any court, ombudsman, regulator or similar organisation.
   - (e) to allow us to make reasonable changes to the way in which we manage the service 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.
10.2. We have a right to make changes to these Terms for reasons not stated in this clause as long as we give you advance notice and you are able to end this service and agreement, before the change takes effect without charge.

We need this flexibility to change because we need to be able to manage how we provide OB over a long period of time and it is very difficult for us to anticipate all the circumstances when we might need to change the way OB works. If you do not like any change we make in this way you can exercise your right to end this service and agreement, with us.”

6. Change in regulator
The Office of Fair Trading is no longer responsible for consumer credit activities. From 1 April 2014, HSBC Bank plc is regulated for credit business by the Financial Conduct Authority. Consequently, our General Information section has been updated to remove reference to the Office of Fair Trading.

7. Other changes
We’re also making some minor changes to make the Terms clearer. Because of the nature of these changes, we haven’t detailed them here.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. In the Channel Islands, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business. Licensed by the Isle of Man Financial Supervision Commission.

hsbc.co.uk

Issued by HSBC Bank plc
Registered Office: 8 Canada Square, London E14 5HQ

Customer Information:
PO Box 6201, Coventry CV3 9HW
PO Box 14, St Helier, Jersey JE4 8NJ
PO Box 31, St Peter Port, Guernsey GY1 3AT
PO Box 20, Douglas, Isle of Man IM99 1AU

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Personal Internet Banking

Terms and Conditions

Effective from 1 April 2014

Your agreement with us for the use of the Personal Internet Banking Service consists of:

• these Personal Internet Banking Terms and Conditions and any additional terms and conditions we give to you relating to the Personal Internet Banking Service (the 'Terms'); and

• any specific terms and conditions relating to your use of the Personal Internet Banking Service that are in the terms and conditions that apply to any specific product or service you can access via the Personal Internet Banking Service which may be provided before, at the same time as, or after you start using the Personal Internet Banking Service.

In the event of a conflict between the Terms and any terms and conditions that apply to any specific product or service you have that you can access via the Personal Internet Banking Service and which relate to your use of the Personal Internet Banking Service, the Terms will apply unless the conflict relates to terms and conditions about making payments via PIB in which case the terms and conditions that apply to the specific product or service that you have will apply.

We may change the Terms in accordance with clauses 9 to 11.

Please read the Terms and keep them in a safe place.

You can ask for a copy of the Terms at any time.

1. Definitions

1.1 ‘you’, ‘your’ and ‘yours’ mean the person requesting PIB.

1.2 ‘we’ ‘us’ and ‘our’ mean HSBC Bank plc, and any agents we appoint to provide all or any part of PIB.

1.3 ‘HSBC Group’ means HSBC Holdings plc, its subsidiaries, associated and affiliated companies and any of their branches and offices.

1.4 ‘Personal Internet Banking Service’ and ‘PIB’ mean the internet banking service provided by us to you by which you may access information and give instructions in respect of certain of your products or services. We may make additional functions available to you such as e-messaging or the ability to apply for new products or services; if we do this, we will make information about it available to you.

1.5 ‘User Guide’ means the guidance and information set out in the ‘User Guide’ or ‘Help Centre’ on PIB and all other guidance issued by us in connection with PIB, as amended from time to time.

1.6 ‘working days’ mean Monday to Friday except public holidays.

2. Using PIB

You can use PIB by logging on, using your user ID, password and providing other security information. We may notify you from time to time of changes in the security information we may require for accessing PIB.

3. Your security details

3.1 You must take all reasonable precautions to keep safe and prevent fraudulent use of your PIB security details (this will include your user ID, PINs, passwords and other security information).

3.2 These precautions include, but are not limited to all of the following:

• never writing down or otherwise recording your PIN and other security details in a way that can be understood by someone else;

• not choosing security details that may be easy to guess;

• taking care to ensure that no one hears or sees your security details when you use them;

• keeping your security details unique to your products with us;

• not allowing anyone else to have or use your PIN or any of your other security details and not disclosing them to anyone, including the police and us, except when registering for or resetting your security details (but even then do not disclose in full);

• keeping information about your account containing personal details (such as statements) safe and disposing of them safely.

People who commit fraud use many methods such as searching in dustbins to obtain this type of information. You should take simple precautions such as shredding paper containing such information;

• changing your security details immediately and telling us as soon as possible if you know, or even suspect, that someone else knows any of those details, or if we ask you to;

• keeping your PIN and other security details safe;

• keep your personal computer secure by using anti-virus and anti-spyware software and a personal firewall;

• keep your passwords and PINs and other security details secret – we will never ask you for your online banking security information in full;

• never go to an internet banking site from a link in an email and then enter personal details, always access PIB by typing in the bank address to your web browser;

• never access PIB from any computer connected to a local area network (LAN) (this is usually the case for computers you use at work) or any public internet access device or access point (for example, at an internet cafe) without first making sure that no one else will be able to observe or copy your access or get access to PIB by pretending to be you;

• never record any password or other security details on any software which retains it automatically (for example, any computer screen prompts or ‘save password’ feature or the line on your internet browser) unless retaining your password or security details is a specific function of a banking service provided by us;

• once you have logged on to PIB, do not leave the device from which you have accessed it or let anyone else use that device until you have logged off; and
3.3 If any PIN or security details are lost or stolen, or you suspect that someone has used or tried to use them, you must tell us without delay by calling us on the following numbers:
- From the UK: 08456 002 290 (8am to 10pm);
- From abroad: + 44 1226 261 226 (8am to 10pm);
- Textphone from the UK: 08457 125 563 (24 hours); and
- Textphone from abroad: +44 207 088 2077 (24 hours).

If you need to call and lines are closed, please call without delay the following numbers and we will block access to your account via PIB (to re-set your relevant security details you will need to call the usual number during opening hours):
- From the UK: 08456 007 010 (24 hours); and
- From abroad: +44 1442 422 929 (24 hours).

3.4 If asked, you must confirm in writing the loss or theft of your security details.

3.5 We will ask you to co-operate with us and the police in relation to any investigation into the actual or suspected misuse of your passwords, PIN(s), security details and/or accounts. You must report any unauthorised transactions to the police within seven days of our request. We may also disclose information about you or your account to the police or other third parties if we think it will help prevent or recover losses.

4. Instructions

4.1 General

4.1.1 If your personal security details have been used to access PIB and we have not received any notification from you under clause 3.3 of these Terms, we will act on any instruction we receive via specific functionality on PIB, but we may make further fraud prevention checks into an instruction and may refuse to act on an instruction:
- if we are permitted to do so under any of your specific product terms and conditions;
- if we are not reasonably satisfied the instruction is lawful;
- if we consider PIB has been or is likely to be misused; or
- for fraud prevention purposes.

4.1.2 If we refuse to act on an instruction, we will make reasonable efforts to tell you, or make this information available to you, with the reasons for the refusal (if possible) and any factual errors that led to the refusal. We will not do this where it would be unlawful to do so.

4.2 Making payments

Depending upon the account you have you may be able to make some payments through PIB by logging on, using your user ID and providing other security information that is personal to you that we request. We may notify you from time to time of changes in the security information we may require for accessing PIB. When you have provided your payment instructions, you will be asked to confirm those instructions. This will be your agreement for us to make the payment. Please see your specific product terms and conditions for details about this, including the different payments you can make, when payments will and will not be paid and responsibilities and liabilities around payments.

4.3 Secure e-messaging

4.3.1 If we make this facility available to you, you may send us, and we may send you, secure messages over PIB through the 'My Messages’ function.

4.3.2 If you send us a message we will aim to respond to you within two working days. If this is not possible or we are not willing to answer your query or comply with your request within this timescale or at all we will aim to let you know this within two working days. Please be aware that once you have sent a request we may not be able to reverse it before it is implemented.

4.3.3 You must not send us messages:
- in relation to matters for which there is a specific functionality on PIB, for example, to notify us of a change to your address or to make a payment;
- which require immediate attention (please telephone us instead);
- which are requests of a transactional nature, for example, share dealing or fund management instructions;
- which are requests to open or amend or renew existing insurance policies, for example life insurance, motor insurance, travel insurance, buildings insurance or home contents insurance;
- reporting the loss or theft of cheques and/or cheque or credit cards (please telephone us instead);
- on behalf of any other person or in relation to our dealings with any other person;
- in relation to any of your products or services that you can access via PIB that you hold with other HSBC Group companies or with third party companies;
- which are offensive, frivolous or otherwise inappropriate.

If you do so we may, acting reasonably, remove the 'My Messages’ facility.

4.3.4 We may send you messages concerning any products or services which you have with us, including PIB, or any other service related matters. You should check your messages regularly and every time you log on to PIB as the messages may contain important information, including details of changes that are made to these Terms.

5. Products/Services

5.1 Not all products/services may be accessed under PIB. For details of products/services for which PIB is currently available please refer to the User Guide.

5.2 You authorise us to add to PIB all of, or any combination of, the products/services (including those you hold jointly with someone else) that you hold now or in the future with us, other HSBC Group companies, and/or certain other third parties with whom you have a product/service that you opened through us or through another HSBC Group company. This includes (without limitation) your authorisation to add to PIB any products/services that you hold with certain other third parties, following advice from us or another HSBC Group company. You can let your HSBC adviser know if you do not want any such information added to PIB.

6. Fees

6.1 You are liable for any telephone or other communication charges and any charges made by your internet service provider or any other third party as a result of the use by you of PIB.

6.2 Currently, we do not charge you for having PIB but you may be charged for using some of the specific PIB functionalities, for example, you may be charged for instructing us to make certain types of payment via PIB – please see the price list that applies to your products/services for details.

7. Responsibilities

7.1 You will be responsible for all losses you may incur if you act fraudulently in the use of PIB.

7.2 You will be responsible for all losses if you intentionally or with gross negligence fail to use PIB in accordance with the Terms (including keeping your PIN and security details safe and notifying us as required in accordance with clause 3.3), but you will not be responsible for any losses you incur after you have notified us of the loss or theft, or suspected use by a third party, of your PIN or other security details in accordance with clause 3.3, or if we fail to provide you with the facilities to notify us as described in clause 3.3.

7.3 We will take reasonable care to ensure that any information provided to you by PIB is an accurate reflection of the information contained in our computer systems or, where the information is provided by a third party, accurately reflects the information we receive from that third party. Where information
provided via PIB is beyond our reasonable control (for example, it is provided by a third party), we cannot guarantee that it is accurate or error free. We also may explain in the User Guide or on PIB screens that certain information is provided subject to certain restrictions, or on a specific basis (for example, it is only accurate as at a certain date). If we do this and you rely on the information, you do so subject to those restrictions or the basis on which the information is provided.

7.4 We will not be responsible for any loss of or damage to your data, software, computer, telecommunications or other equipment caused by you using PIB unless such loss or damage is directly and solely caused by our negligence or deliberate default.

7.5 Unless we have specifically agreed with you otherwise, we shall have no liability for:

7.5.1 any equipment, software or associated user documentation which any person other than us produces at any time for use, or which can be used, in connection with PIB; and

7.5.2 any services through which you access PIB or which you access through PIB which are not controlled by us.

7.6 We shall not be responsible to you if we fail to comply with any of the Terms or you suffer any loss:

7.6.1 due to abnormal and unforeseen circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary; or

7.6.2 where this is due to our obligations under European or national law.

8. Suspending PIB

8.1 We may at any time suspend your use of PIB if we have reasonable grounds which relate to:

8.1.1 the security of or the suspected unauthorised fraudulent use of PIB;

8.1.2 if we consider there is a significantly increased risk that you will be unable to repay any overdraft on your accounts;

8.1.3 if we consider there is a significantly increased risk that you will be unable to repay any debt that you owe to us and you can make payments using PIB that would increase that debt;

8.1.4 if you hold products or services jointly, and we are required under the mandate to suspend your use of PIB (for example, because we learn of a dispute between the parties).

8.2 We will normally give you advance notice (in writing or by phone) if we are going to suspend your use of PIB. We will tell you why we are taking this action but we will not give you notice or details of the reason for the suspension if this would compromise our reasonable security measures or if it is unlawful to do so. We may occasionally suspend your use of PIB without notifying you where we have been unable to contact you in advance. We may also suspend your use of PIB due to national or European legal obligations that apply to us.

8.3 You can ask us to lift any suspension of your use of PIB by calling us. We will notify you at the time, if the circumstances leading to the suspension no longer apply, that you may continue to use PIB.

9. Changing these Terms

9.1 We may change clauses 13.3 to 13.6 in the following ways:

9.1.1 if the change is unfavourable, by giving you at least 30 days’ advance personal notice; and

9.1.2 for any other changes, by telling you about it personally within 30 days of the change.

9.2 We may make any other change to the Terms, including introducing specific charges for using PIB, by giving you at least two months’ advance personal notice.

9.3 When we tell you about a change personally, we will do so by sending you a secure message to your PIB inbox.

10. Reasons for making changes

We may make any change to the Terms under clause 9 for all or any of the reasons set out in this clause 10 that apply.

• If the change is favourable to you.

• Following, or in anticipation of, and to reflect a change in relevant law or regulation or to reflect a change in industry guidance or code of practice or good banking practice.

• To reflect the making of a relevant recommendation, requirement or decision of any court, ombudsman, regulator or similar body.

• To reflect the costs or consequences of any event beyond our control that may impact our provision of accounts, services or facilities to you.

• To make the Terms clearer.

• To reflect any change in our systems and procedures, including any change arising from any reorganisation of our business as a result of it being acquired by, or by our acquiring, another bank or organisation.

• To reflect changes or anticipated changes in costs associated with relevant technology, the costs we pay to others in respect of the product in question, inflation and/or in our costs of providing accounts, services or facilities.

• To improve the services we provide.

• To reflect our internal policies on competitiveness, market share and/or the profitability of our business as a whole, where we are not acting dishonestly, for an improper purpose, in a manner which inappropriately discriminates against a particular customer or as an unreasonable financial institution would.

• For any other valid reason that is not set out in this clause 10.

11. What you can do when we tell you about a change

11.1 You may end this agreement within two months of the date of any advance notice of a change we send to you in accordance with clause 9, or, if longer, up to the date the change is due to take effect. If you do so, you will no longer be able to access PIB and we may also take this as notice from you that you want to close immediately any products you have that can only be accessed and operated via PIB. There will be no charge for this. If you do not tell us that you want to end this contract, and if we do not hear from you as described in clause 12 before the date each change is to take effect, then you will be deemed to have accepted the change and it will take effect automatically.

11.2 If you do not accept a change made under clause 9, then you must tell us before the change takes effect and we will treat this as notice from you to end this agreement immediately in accordance with clause 12, and we may also take this as notice from you that you want to close immediately any products you have that can only be accessed and operated via PIB. There will be no charge for this. This will mean that you will no longer be able to access PIB.

12. Ending this agreement

12.1 You can end this agreement at any time by writing to HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV2 9HW or by contacting us via PIB. If you close PIB, we may also take this as notice that you want to close immediately any products you have that can only be accessed and operated via PIB.

12.2 We can end this agreement immediately in the following circumstances:

12.2.1 if you have significantly broken any of the Terms; or

12.2.2 if we have reasonable grounds for believing you have committed or are about to commit a crime in connection with any of your products that you can access through PIB.

12.3 We will give you notice in writing immediately after this agreement has been ended under clause 12.2.

12.4 We may end this agreement for any other reason by giving you at least two months’ personal written notice.
12.5 If this agreement ends, you will no longer be able to access Personal Internet Banking. This may have an impact on some of your products, for example, any products you have that can only be accessed and operated via PIB may be closed, and if you receive online statements for your products you will start to receive paper statements instead.

13. General

13.1 Cancelling PIB
For a period of 14 days after you register for Personal Internet Banking you have the right to cancel your agreement with us. You can do this by writing to HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW or by contacting us via PIB.

13.2 Availability of PIB
PIB, or services provided through PIB, may be temporarily unavailable if we have to carry out routine or emergency maintenance. We will try to inform you in advance but it may not always be possible to do so.

13.3 Changing the web site through which you access PIB
The layout, form and wording of the site(s) or screens through which you access PIB, and PIB screens themselves, are subject to change by us. Unless we have specifically agreed to give prior notice to you we may make such changes without notification to you.

13.4 Copyrights, trademarks and copying materials
13.4.1 “HSBC” and our Hexagon logo are registered trademarks.
13.4.2 We have a licence for or own all copyrights for our internet web site(s) through which you access PIB and all trademarks and other materials used on it.

13.5 Online applications
You may be eligible to apply for savings products and current account products through the ‘Apply Online’ function.

13.6 Information about you
13.6.1 Full details of how we and other members of the HSBC Group process your personal data can be found in your General Terms and Conditions, HSBC Credit Card Terms and Conditions and/or the terms which are applicable to any other account/policies or other products/services which you can access through PIB.
13.6.2 The HSBC Group may collect, use and share relevant information about you, your transactions, your use of our products and services, and your relationships with the HSBC Group to provide you with PIB and details of your accounts/policies or other products/services via PIB.

13.7 Notices
All notices to be given by us to you under the Terms (including any changes to the Terms) will be given to you personally and this may, subject to the requirements of clause 9 above, be in writing, by email or electronically through PIB.

13.8 Not enforcing the Terms
If any part of the Terms proves to be unenforceable in any way, this will not affect the validity of the remaining Terms in any way. We may occasionally allow you extra time to comply with your obligations or decide not to exercise some of our rights. However, we can still insist on the strict application of these terms later on.

13.9 Governing law and language
13.9.1 For products/services held in the UK, the Terms are governed by the laws of England and Wales as are our dealings with you until the time your product/service is opened. For products/services held in the Channel Islands and Isle of Man, the local law of the island where your products/services are held will apply. Alderney and Sark are governed by the laws of the Bailiwick of Guernsey. You and we submit to the non-exclusive jurisdiction of the courts of England and Wales, or the Isle of Man, Jersey or Guernsey as appropriate depending upon where the products/services are held.
13.9.2 The Terms are in English and all communications we send to you will be in English.

General Information

HSBC Bank plc is established at 8 Canada Square, London E14 5HQ which is its registered office. HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are a financial services organisation and banking institution. The Financial Conduct Authority is the supervisory authority under Consumer Credit Act 1974. Its address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. HSBC Bank plc is entered in the Financial Services Register under reference number 114216. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768. HSBC Bank plc’s registered VAT number is GB365684514 and its company register number is 14259.

In Jersey, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and we abide by the Code of Practice for Consumer Lending. 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 Supervision Commission.

We offer many services for our disabled customers. For more information call us on 08457 404 404 (textphone 08457 125 563). Lines are open 8am to 10pm every day (excluding Christmas Day, Boxing Day and New Year’s Day) in the UK or 08456 006 161 (textphone 08457 125 563) in the Channel Islands and Isle of Man.

To help us continually improve our service and in the interests of security we may monitor and/or record your telephone calls.

How to complain
If we do not deliver the standard of service you expect, or if you think we have made a mistake, please let us know. We will investigate the situation and, if necessary, set about putting matters right as quickly as possible. Where appropriate we will also take steps to prevent a recurrence. Please allow your local branch manager or the manager of the department concerned the first opportunity to answer your concerns and put matters right. However, if you remain dissatisfied and would like further information about our process for resolving complaints, please ask us for our explanatory leaflet ‘Listening to Your Comments’ or view this on our website. You may be able to refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 5SR. For accounts held in the Channel Islands or the Isle of Man you may be entitled to refer your complaint to the Financial Services Commission in Jersey or Guernsey and the Financial Services Ombudsman Scheme in the Isle of Man.