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

Welcome to HSBC student banking. Just like your new friends, we’re here to support you during your studies. We’re here for your everyday banking needs and can offer you some really useful benefits.

Who is eligible?
You need to be 18 or over and have been a resident in the UK for the past three years.

You can’t have a student account elsewhere.

You need to be studying, or have a confirmed place to study either:

- a full-time qualifying course or a Higher Level/Degree Apprenticeship at a UK university/college; or
- a part-time qualifying course with a Disabled Students Allowance.

We’ll need proof of your place on a qualifying course. For example, if you are a first year student and have been accepted onto an undergraduate course via UCAS we’ll need your 16-digit UCAS status code. If you’re unable to provide this or you’re not a first year student we’ll need a copy of your UCAS AS12 Confirmation Letter which you can access and print from https://track.ucas.com or letter from the university or college.

If you’ve been accepted onto a Higher Level or a Degree Apprentice contract, we’ll need a copy of your Apprenticeship agreement which contains details of your Apprenticeship framework/level and has been signed by your employer. If you’re unable to provide this, we’ll need a copy of a letter from your university/training provider confirming your place on the Higher Level/Degree Apprenticeship.
Your key benefits at a glance

**Student Bank Account**

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*1 Subject to scheduled maintenance periods.
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*3 Refer to the Personal Banking Terms and Conditions and Charges.
*4 Subject to status and account conduct.

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

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

**The day-to-day basics**
Everything you’d expect from a current account including:

- online statements
- standing order and Direct Debit facilities
- mobile, Online and Telephone banking.

**Online Banking**
Our Secure Key and personalised login combination gives you peace of mind that your account details are protected.

- Access your account 24/7, subject to maintenance periods
- Pay bills and make payments to friends and family quickly, easily and securely
- Move money between your UK HSBC accounts
- View balances and statements to keep track of your transactions
- Manage your standing orders and Direct Debits
- Update your address if you’re moving away for your course. You can even future date your address change if you know the date you’re moving in.

To register, simply visit hsbc.co.uk and follow the on-screen instructions.

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

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

**Mobile Banking**
Bank on the go with the HSBC Mobile Banking app available for iPhone, iPad, iPod touch and Android™. It lets you manage your accounts easily from your mobile phone. You can view your balances and your last 90 transactions, make bill payments to existing beneficiaries and also transfer money between your HSBC personal accounts.

To download just visit the App Store or Google Play™ storefronts and follow the instructions.

**Pay them with Paym**

Using Paym you can pay your friends and family using just their mobile number.

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

To find out more and register, go to our website: [www.hsbc.co.uk/paym](http://www.hsbc.co.uk/paym) or see the HSBC Mobile Banking App.
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To find out more and register, go to our website: [www.hsbc.co.uk/paym](http://www.hsbc.co.uk/paym) or see the HSBC Mobile Banking App.

**Text Banking service**
A great tool to help keep track of your money and keep your finances in check.

You can ask us for weekly or monthly balance and mini-statements to be sent to your phone, on the day of your choice. Text alerts can also tell you when:

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

**Topping-up your mobile**
Top-up at our UK cash machines. Top-ups can be bought for all the major UK mobile phone providers.

**HSBC Contactless debit card**
- Make purchases wherever Visa is accepted in the UK and overseas (including online)
- Withdraw local currency from cash machines throughout the world, wherever Visa is accepted.

See Important information on page 9 for guidance on using your card abroad and any fees that may apply.

**Contactless technology**
Make contactless payments of £30 or less wherever you see the contactless logo – simply hold your card in front of the reader. From time to time you may be asked to enter your PIN or sign – it’s just another way of keeping the service secure for you.
The extra benefits

You can enjoy access to even more products and services.

**Overdrafts**
Guaranteed overdraft of at least £500
We offer you a guaranteed overdraft limit of £500 to £1,000 when you open your account.

Up to £3,000 interest-free by your third year of studying
As your studies progress we offer the option to increase your overdraft. You can request up to £2,000 in year two and £3,000 in year three. Approval is subject to status and account conduct.

Interest and fee-free
Whenever you need to take advantage of your overdraft limit, you can be certain we won’t charge you anything for using it.

For details of our overdraft interest rates, please see our Personal Banking Terms and Conditions and Charges.

Representative example (assumed overdraft £1,200): 0% EAR variable.
For more information, call us on 03457 404 404, visit us in branch or at www.hsbc.co.uk/overdrafts

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

You can set up regular Direct Debits straight away – for the minimum monthly payment or the full amount – helping you to avoid late payment charges. Subject to status and account conduct.

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

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

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

**Student Exclusives**
Get access to our Student Exclusives website which features regular freebies and discounts to help you make your money go further. For more information please refer to www.studentexclusives.hsbc.co.uk
Supporting you through university and beyond

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

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

**Graduate Bank Account**
We’re also here to help you make the transition from studying to working. That’s why, once you’ve graduated, we’ll automatically transfer you to our Graduate Bank Account for the next two years. We’ll write to you two months before your account changes to let you know about your new account features.

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

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

**Continuing or extending your studies?**
If you choose to continue your studies past the graduation date provided at opening, please contact us to advise us of your new graduation date.
Important information

**General Information**
This brochure sets out a summary of our Student Bank Account. Please also read the Personal Banking Terms and Conditions and Charges brochure, which will apply to your Student Bank Account.

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

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

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

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

We reserve the right to change any of the benefits that you might be entitled to with our Student Bank Account and/or the terms and conditions which apply to them.

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

We’ll need proof that you’re studying or have a confirmed place to study a full-time qualifying course or Higher Level/Degree Apprenticeship at a UK university/college or a part-time qualifying course with a Disabled Students’ Allowance:
- if you are a first year student and have been accepted onto a undergraduate course via UCAS we will need your 16 digit UCAS status code. This will have been contained in UCAS email correspondence with yourself and enables us to confirm your University place. If you are unable to find your UCAS status code please call UCAS between 8.30 and 18:00 Monday to Friday on UK 0371 468 0468 or International +330 3330 230 and they will re-issue your code within 24 hours.
- if you are unable to provide your 16 digit UCAS status code or are not a first year student we will need a copy of your UCAS...
You are eligible for Student Bank Account if you:

- if you've been accepted onto a Higher Level or a Degree Apprentice contract, we’ll need a copy of your Apprenticeship agreement which contains details of your Apprenticeship framework/level and has been signed by your employer. If you’re unable to provide this, we’ll need a copy of a letter from your university/training provider confirming your place on the Higher Level/Degree Apprenticeship.

**List of qualifying courses**

- Postgraduate degree (for example PHD, MBA, MSc, PGCE, MPhil, M.ED, M.ST, LL.M)
- Undergraduate degree (for example BA, BSc, BEd, BN)
- Diploma of Higher Education (DipHE)
- Business & Technical Education Council (BTEC). The following BTEC courses qualify:
  - Higher National Diploma (HND)
  - Higher National Certificate (HNC)
  - National Vocational Qualifications (NVQs) levels 4 and 5.
- Foundation Degree – FDA (art based) or FDSc (science based) and/or subsequent one year full honours degree course
- Pre-registration or First Level Nursing and Midwifery Diploma
- Higher Level or Degree Apprentice (Level 4-7) studying a Foundation, Bachelor’s or Master’s degree
- A foundation year which is an integral part of one of the courses listed above.

**Using your card abroad**

**General**: Unless you agree that the currency conversion is done at the point of sale or point of withdrawal and agree the rate at that time, for example, with the shop keeper or on the self-service machine screen, the exchange rate that applies to any non sterling debit card payments (including cash withdrawals) is the Visa Payment Scheme Exchange Rate applying on the day the conversion is made. For non sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a ‘Non Sterling Transaction Fee’.

Details of the current Visa Payment Scheme Exchange Rate can be obtained by calling us on 03457 404 404 or visiting the card support section of our website [hsbc.co.uk](http://hsbc.co.uk).

We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

**Cash Machines**: For cash machine withdrawals in a currency other than sterling we’ll charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5.00). This fee applies to all cash machines outside the UK and to cash machines in the UK if we convert the withdrawal to sterling for you. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this should be advised on screen at the time of withdrawal.

**Shops and retailers**: We’ll not apply a Non Sterling Purchase Fee when you use your debit card to pay for goods and services outside the UK.

**Telephone and Online Banking**

Our 24-hour Telephone Banking or Online Banking service are subject to maintenance periods. The 24-hour automated Telephone Banking service is available subject to you successfully identifying yourself using our automated system. Customer Service Representatives are available every day from 8am to 10pm. Textphone [03457 125 563](tel:03457%20125%20563). Standard network rates apply. From abroad, please call +44 1226 261 010. To help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

**Mobile Banking**

iPhone, iPod touch and iPad are trademarks of Apple Inc, and App Store is a service mark of Apple Inc. Android™ and Google Play™ are trademarks of Google Inc. HSBC UK Bank plc is not affiliated with, endorsed, sponsored, or otherwise authorized by Apple Inc. or Google Inc.
About us
HSBC UK 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 UK Bank plc is entered in the Financial Services Register under reference number 765112. 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.

Our terms and conditions are governed by the laws of England and Wales as are our dealings with you up until the time your account is opened. We are required by law to tell you the terms and conditions are in English and we will communicate with you in English.

Credit interest is paid gross.

Gross is the rate of interest, if interest were paid and not compounded each year.

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

Compensation
HSBC UK Bank plc is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, each depositor would have a claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS deposit limit. The FSCS deposit limit relates to the combined amount in all the eligible depositor’s accounts with the bank, including their share of any joint account, and not to each separate account.

First Direct and HSBC are both trading names of HSBC UK Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of up to the FSCS deposit limit in total.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100.

Complaints
If you have a concern please let your local branch manager or the manager of the department concerned know. We will endeavour to resolve any issues and put matters right. If your concern is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Scheme in the UK.
Current Account Switch Guarantee

We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and hassle-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.

What happens to any debit card transactions that I have asked my old bank to stop?

The Current Account Switch Service should not interfere with this process and any debit card transactions that you have asked your bank to stop should remain so after your switch.

Can I prevent my new account details being given to someone who sends one-off payments to my old account?

You may be able to transfer your payments to your new bank without redirecting payments from your old account, and you should discuss this requirement with your new bank.

Please note that not all banks in the Channel Islands and Isle of Man participate in the Current Account Switch Service which may impact our ability to offer this service, ask in your branch for more details.
Accessibility

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

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 (+44 207 088 2077 from overseas).

BSL Video Relay Service is also available (Monday-Friday, 8am-6pm, excluding Bank and Public Holidays) at www.hsbc.co.uk/accessibility

For more information:
Click www.hsbc.co.uk/students facebook.co.uk/hsbcstudents
Visit your local branch
Connect with our HSBC Mobile Banking App
Call us on 03457 404 404  Textphone 03457 125 563

Lines are open 8am to 10pm every day. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.