

Graduate Bank Account

Wherever your journey takes you



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Congratulations. All that studying is behind you and you're on the verge of an exciting new chapter.

Yet in the middle of all this change, one thing you don't want to worry about is your banking. That's why our Graduate Bank Account offers you benefits, rates and services designed to make the transition from study to career that much easier.

All the essentials

- 24/7 Online and Telephone Banking, subject to scheduled maintenance periods
- 24/7 HSBC Mobile Banking App* to manage your money on the move, subject to scheduled maintenance periods
- 24/7 Chat service via Online banking and the HSBC UK Mobile Banking App**, meaning you can contact us when it suits you best
- make purchases and cash withdrawals outside the UK using your HSBC debit card. Cash withdrawals in a foreign currency outside the UK are charged at 2.75%. And for withdrawals at a cash machine, 2.75% plus a fee of 2% (minimum £1.75, maximum £5)
- standing order/Direct Debit facility
- monthly statements

* Our mobile banking app is currently available on iPhone devices with an operating system of iOS10.3 or higher, iPads that are 5th generation or above, and Android devices with an operating system of 5.0 or higher. iPhone, iPad, iPad mini, iPad Touch and Touch ID are all trademarks of Apple Inc. App store is a service mark of Apple Inc. Android is a trademark of Google LLC.

** See footnote *

HSBC: helping you after you graduate

It can take some time to shake off student debt. Therefore, to help you through the changes ahead, we'll only charge interest on any overdraft balance exceeding your interest-free entitlement. Please see our Personal Banking Terms and Conditions and Charges for details and remember all credit is subject to status, an assessment of your financial circumstances and account conduct.

Overdraft Text Alerts

Where we have a valid mobile number for you we'll send you texts to let you know about your overdraft usage and to help you avoid being charged overdraft interest.

We'll send text alerts when you have entered or we are aware that later in the day you are due to enter:

- your arranged overdraft – so you are aware of your usage
- your unarranged overdraft – so you are aware of your usage and can take steps that day to avoid being charged unarranged overdraft interest

We'll also text you to let you know if your arranged overdraft limit is reducing.

If you don't provide your mobile number, or let us know you've changed it, we won't be able to send them and you may incur avoidable overdraft interest.

You can opt out of arranged or unarranged overdraft texts at any time by sending a secure message via Online Banking, or you can chat to us 24/7 (subject to maintenance periods) via Online Banking or the HSBC UK Mobile Banking App. You can also call us on **03457 404 404** or visit us in branch.

If you choose to opt out of text alerts, this will apply to all personal current accounts you hold with HSBC UK.

For more information about our overdraft service, please see our **Making sense of overdrafts** brochure.

Manage your money anytime

24-hour access to your money

Online Banking

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

- access to your account and our chat service 24/7, subject to maintenance periods
- pay bills and send money to friends and family quickly, easily and securely
- send money between your UK HSBC accounts in an instant
- view balances and statements to keep track of your transactions
- manage your standing orders and Direct Debits

To register, simply visit [hsbc.co.uk/register/](https://www.hsbc.co.uk/register/) and follow the on-screen instructions. If you're new to HSBC you'll need to set up a security number first by calling us on **03457 400 004** (lines are open 08:00 to 20:00 every day). If you'd prefer to talk to someone in person, just ask a member of our team – 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™ devices. It lets you manage your accounts easily from your mobile phone. You can view your balances and your last 90 transactions, make bill payments and also send money between your HSBC personal accounts. Our Chat service is available via the HSBC UK Mobile Banking App 24/7 so you can chat to us when it suits you best.

Depending on your operating system, you may not have access to all of the services provided within the HSBC UK Mobile Banking app. For more information please see [hsbc.co.uk/ways-to-bank/mobile/](https://www.hsbc.co.uk/ways-to-bank/mobile/).

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

Pay them with Paym

Using Paym you can use the HSBC Mobile Banking App to send money to 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: [hsbc.co.uk/ways-to-bank/mobile/paym/](https://www.hsbc.co.uk/ways-to-bank/mobile/paym/) or see the HSBC Mobile Banking App.



Text alerts

A great tool to help keep track of your money and keep your finances in check.

You can request 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 specific amount – great if you're close to your limit
- your balance has reached a specific amount, set by you
- a lump sum has been deposited in your account e.g. your salary
- a lump sum has been withdrawn from your account e.g. your rent

Important information

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 **12 Endeavour Square, London, E20 1JN**. 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 **fca.org.uk** or by contacting the Financial Conduct Authority on **0800 111 6768**.

Further information and written details about our products and services are available from any branch or from:

Customer Information:

Customer Service Centre, BX8 1HB.

For more information about your Graduate Bank Account and our charges and interest rates:

Click [hsbc.co.uk/current-accounts/products/graduate](https://www.hsbc.co.uk/current-accounts/products/graduate)

Visit your **local branch**

Connect with our **HSBC Mobile Banking App**



Call **03457 404 404** (textphone **0800 028 0126**)

Lines are open 08:00 to 22:00 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.



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Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563 (+44 207 088 2077** from outside the UK).

BSL Video Relay Service is also available (Monday-Friday 08:00 to 18:00, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility).

hsbc.co.uk

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Customer Information: Customer Service Centre, BX8 1HB.

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