

Welcome to HSBC Advance

Here to help you thrive



HSBC UK
Advance

Congratulations,
you're an HSBC
Advance kind of
person now

A warm welcome to HSBC Advance. Over the following pages you'll find everything you need to make the most of it.

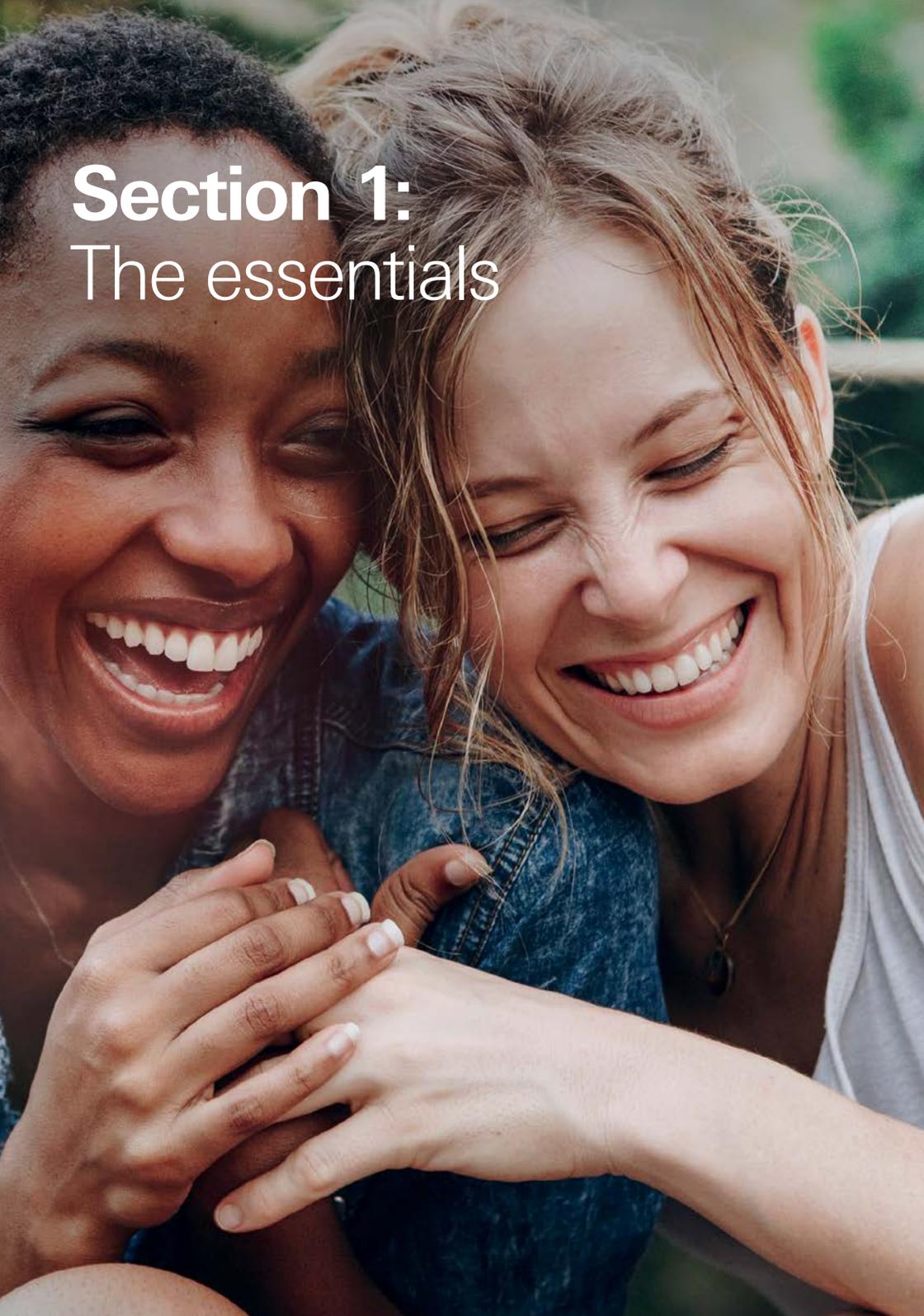
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A close-up photograph of two women laughing joyfully and hugging each other outdoors. The woman on the left is Black and the woman on the right is white. They are both smiling broadly, showing their teeth. The woman on the right has her eyes closed in a moment of pure happiness. They are wearing casual clothing; the woman on the right is wearing a denim vest over a white tank top. The background is a soft-focus green, suggesting an outdoor setting like a park or garden.

Section 1:

The essentials

Let's get started

Here's a checklist of all the things you should receive in the next seven working days.

If you're new to HSBC and have chosen to use the Current Account Switch Service, all your standing orders and Direct Debits will be moved to your new account.

- Account number and sort code
- Debit card
- Credit card (if chosen)
- Card PIN number(s)
- Telephone banking ID

If any of these don't arrive, please call us on **03457 404 404**. Lines are open 8am to 8pm every day.

Our account opening guarantee

We know you want your new HSBC Advance account to be up and running as soon as possible. Your Advance Debit Card will be delivered to your home address within five working days and your PIN within seven working days. We're so sure of this, we'll give you £10 if they're delayed.

Getting the most from your account

Follow these **three steps** to unlock the features of HSBC Advance.

1. Set up your telephone banking security number

Your telephone banking security number is a 6 to 10 digit number that only you will know. It is what we use to verify you when you call us.

If you haven't already done this, give us a call on **03457 404 404** to set up or visit one of our branches.

2. Activating your card(s)

Activate your debit and/or credit card by Mobile App, Online Banking, phone or at a UK cash machine. If you've a joint account and have more than one card on the account, you'll need to activate each card individually.

By Mobile App

You can activate it right away in the mobile banking app. From your Account details page just tap on 'Manage cards' and follow the prompts to have your card ready to use in minutes.

Online

If you're already an HSBC customer and you've set up online banking, you can activate your card in just a few clicks.

1. Select 'Log on to activate your card'
2. Enter your log on details using your Digital Secure Key
3. Follow the instructions

By phone

Call one of the automated numbers below, which are available 24/7.

You'll need your card details and to answer a few questions about your personal details we hold.

For debit cards: **0800 783 5263**

For credit cards: **0800 328 1370**

At a cash machine

If you're already an HSBC customer you can activate your debit card or credit card at any UK cash machine.

Just make a PIN transaction (such as a cash withdrawal or balance enquiry) and your new card will be automatically activated.

3. 24/7 digital banking

If you haven't already or you're new to HSBC it's easy to register for digital banking. You'll need your HSBC sort code, account number and telephone security number to hand.

1. Download the HSBC UK Mobile Banking app from your app store¹
2. Read and accept the terms and conditions
3. Select 'Register for mobile and online banking'
4. Follow the prompts

Alternatively, head to [hsbc.co.uk/register](https://www.hsbc.co.uk/register) for online registration.

More products and services

We're happy to tell you about our range of banking products and services, such as a variety of savings accounts and lending products (i.e. personal loans, overdrafts and mortgages). If you'd like more information, please visit [hsbc.co.uk/advance](https://www.hsbc.co.uk/advance), you can chat with us 24/7 via Online Banking or the HSBC UK Mobile Banking App. You can also, call us on **03457 404 404** or visit one of our branches.²

Your home may be repossessed if you do not keep up repayments on your mortgage

¹ 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, iPod Touch and Touch ID are trademarks of Apple Inc. App Store is a service mark of Apple Inc. Android is a trademark of Google LLC.

² Subject to status and an assessment of your financial circumstances.

Ways to bank

Mobile banking app

If you always carry your phone then you can always carry your bank. It's secure, convenient and in your pocket.

Handy app features

- Use our 24/7 chat service at a time that suits you
- Temporarily block your card
- Pay in cheques on the go
- Send money to friends, companies or between your accounts

Online banking

From paying bills to checking transactions, you can carry out your everyday banking quickly and easily online, 24/7.

Useful online features

- Use our 24/7 chat service at a time that suits you
- View recent transactions and up to six years' worth of statements
- Update personal details including your home address and email address
- Activate new cards, report them lost or stolen, replace a damaged one or add a temporary block

Telephone banking

A quick call is often all it takes to settle a wide variety of banking issues.

Key telephone features

- Use Voice ID to securely access your account without needing your security number (call **0800 085 2380** to enrol)

- Call your 24/7 automated service on **03457 404 404** to check balances, make payments and transfer money outside of business hours

Cash machines

Our standard cash machine withdrawal limit is £300 a day, but as an Advance customer you can withdraw up to £500.

Visit us in branch

Pop into your local branch and our staff will be happy to help you.

In-branch services

- If you prefer to bank in-branch but are still interested in our digital banking features, our **Assisted Digital** service could be of interest
- You can book an appointment online for anything you'd rather discuss face-to-face in branch

Text services and alerts

Want a weekly balance reminder?

A low balance alert? Register for our text banking service through Online Banking.

Our 24/7 Chat teams can support you in setting up your customer text alerts. You can also call us on **03457 404 404**.

Unless you've opted out, we'll send alerts to let you know if you've entered an overdraft. We'll also tell you how to avoid additional overdraft costs.

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

Worldwide support

We give you extra features to help your international life run smoothly.

Emergency cash

Advance customers can get up to US\$10,000 emergency cash sent to any HSBC branch inside and outside the UK (providing you have available funds in your account) even if you lose your card(s) or money while you're outside the UK.

Using your cards outside the UK

Advance customers can make debit card ATM cash withdrawals in the UK without charge. Some ATM machines, however, may charge.

Using your debit card to make a payment, or cash withdrawal, in a foreign currency or cash withdrawal from a cash machine outside the UK is subject to a 2.75% fee.

A fee of 2.99% of the transaction in sterling is applicable to all credit card transactions made in a foreign currency (including ATM withdrawals). A fee of 2.99% (min. £3) is applicable to all cash withdrawals.

Dedicated Advance line

Real people, ready when you are. Chat to us 24/7 via Online Banking and the HSBC UK Mobile Banking App and someone will be on hand to help answer your questions. You can also call us on **03457 404 404**.

Global View and Global Transfers

This service lets you send money between your globally-linked HSBC accounts with no payment¹. You can access this service through online banking or the HSBC UK Mobile Banking app.

See your different currencies and accounts on one screen with Global View, send money to over 30 countries with a US\$200,000 (or currency equivalent) limit using Global Transfers.

Some countries may have local limit restrictions. Please check our limits within online banking for more information.

¹ The HSBC Global Transfers exchange rate will apply to any money sent that requires a currency exchange.

Section 2:

Security & good to know



Keeping your money safe

FSCS Protection

Your Bank or Savings Account with HSBC UK Bank plc is protected up to the FSCS compensation limit by the Financial Services Compensation Scheme, the UK's deposit protection scheme (most deposits are covered by the scheme).

For more information, please visit the FSCS website at fscs.org.uk and the HSBC 'Personal Banking Terms and Conditions and Charges'.



Protected

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 stress-free way. It will only take seven working days.

As your new current account provider we offer the following guarantee for permanent UK residents.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of 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.

Contact

General enquiries

Lines are open 8am to 8pm every day.

Chat with us 24/7 via Online Banking or through the HSBC UK Mobile Banking App.

Visit [hsbc.co.uk/advance](https://www.hsbc.co.uk/advance)

Call us on **03457 404 404**¹

01226 261 010 (from outside the UK)

Online banking registration

0345 600 2290 (for help)

[hsbc.co.uk/ways-to-bank](https://www.hsbc.co.uk/ways-to-bank)

Lost and stolen cards

(available 24/7)

Log in via Online Banking or the HSBC UK Mobile Banking App and report your card(s) as lost/stolen.

Call us on **0800 085 2401**²

+44 1442 422 929 (from outside the UK)

You can also tell us about a lost or stolen card via the HSBC UK Mobile Banking App or through Online Banking.

Except where stated, lines are open from 8am to 8pm every day. Lines are open Christmas Day, Boxing Day and New Year's Day. Calls may be monitored or recorded.

For information about charges and interest rates please refer to the Personal Banking Terms and Conditions and Charges which can be found at [hsbc.co.uk/legal](https://www.hsbc.co.uk/legal) or visit one of our branches.

¹ Textphone **03457 125 563**. BSL Video Relay Service available (Monday to Friday, 8am to 6pm, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)

² See footnote 1

Borrowing – loans, credit cards, overdrafts

0800 032 4735

For more information, visit [hsbc.co.uk](https://www.hsbc.co.uk)

Mortgages

0800 169 6333

[hsbc.co.uk/mortgages](https://www.hsbc.co.uk/mortgages)

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 8am-6pm, 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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