

Banking  
made easy



# Contents

<b>Welcome</b>	<b>3</b>
<b>Easy access to your account</b>	<b>4</b>
Connected Money App	4
Digital Banking	4
By phone	4
Services available at Post Office® branches	4
In branch	4
Cash machines	5
<b>What payment types are there?</b>	<b>5</b>
Pay by Bank app	6
International Payments	6
<b>Protecting your information</b>	<b>7</b>
Keep your details up-to-date	7
Regularly check your statements	7
Tips for writing cheques	7
Telephone banking	7
Textphone users	7
Important security information	8
General	8
Cards and card PINs	8
<b>Contacting us about security concerns</b>	<b>9</b>
<b>Additional information</b>	<b>10</b>
Services for disabled customers	10
Protecting yourself against fraud and financial crime	10
Dormant accounts	10
Financial difficulties	10
Accessibility	11

# Welcome

This guide explains how your account works. It takes you through the ways you may be able to access your account, make payments and keep both your finances and information safe. Not all of the services mentioned apply to all types of accounts.

## To find out more:

**Click** [www.hsbc.co.uk](http://www.hsbc.co.uk)

**Call** **03457 404 404\***

From outside the UK: **+44 1226 261 010**

Textphone: **03457 125 563**

**Visit** **your local branch**

\* See important information at the back of this leaflet. Customer service centre: 8am to 10pm (open 24-hours for Advance customers) Automated service: open 24-hours Telephone calls will be put through to our Automated Service. Textphone calls will be put through to our Customer Service Centre.

## Account contact numbers

HSBC Premier

Within the UK: **03457 707 070**

From outside the UK: **+44 1226 260 260**

HSBC Advance

Within the UK: **03456 006 161** (8am to 10pm)

From outside the UK: **+44 1470 697139** (8am to 10pm)

Textphone for all accounts

Within the UK: **03457 125 563**

From outside the UK: **+44 207 088 2077**

# Easy access to your account

## Connected Money App

Our App which helps to connect you to the bigger picture of your money. Features like 'Joined-Up Banking' allow you to see your accounts from different banks together in one place. 'Discover' gives you a clear picture of your spending by tracking purchases across different categories and merchants and with 'Balance After Bills', we could help take the guesswork out of managing your finances. Download on the App Store today\*.

\* T&Cs apply. HSBC UK customers only, with Online Banking and iPhone, iOS 10 or above.

## Digital Banking

The quickest and easiest way to access your accounts 24/7.

You can use Mobile and Online Banking to:

- ◆ View your balances, recent transactions and statements
- ◆ Move money between your own accounts and to friends, family or companies
- ◆ Report your card lost or stolen, replace a damaged card or temporarily block your card
- ◆ Deposit cheques using your mobile app

To register, visit [hsbc.co.uk/ways-to-bank](https://www.hsbc.co.uk/ways-to-bank) and follow the instructions.

## By phone

Check your account, move money or pay your HSBC Credit Card by using our automated 24-hour telephone service, provided you have a touch-tone telephone. You can also speak with a member of our team using the numbers listed on page 3.

## Services available at Post Office® branches

You can withdraw cash, pay in cash and check your current account balance at Post Office® branches in the UK using your debit card. You can also pay in cheques. You must have a card PIN to be able to use your card at Post Office® branches.

Cheques deposited at Post Office® branches must have a pre- printed HSBC paying in slip enclosed and will take longer to reach your account than those paid in at HSBC branches.

## In branch

Visit one of our branches, we're always happy to help. Call us to arrange an appointment if you'd like to discuss your banking needs face-to-face. For speed and convenience, most branches also offer:

**Paying-in machines** – deposit cheques, bank notes and, in some branches, coins. You may need to complete a paying in slip.

**Express Bank machines** (where available in branch) – view your accounts, pay bills when the recipient is already set up on your account, send money between your accounts, check balances, print statements, change standing orders and cancel Direct Debits. They're perfect when you're in a hurry.

**Counter service** (where available in branch) – pay cash and cheques into your account(s). You mustn't send cash to us by post. If you don't have a card issued by us you may still be able to pay cash into your account(s) at one of our self-service machines

### **Cash machines**

Use an HSBC cash machine in the UK to withdraw cash, check your account balance, top up your mobile phone, pay your credit card bill, get a mini-statement or change your PIN. You can also withdraw cash, up to your daily card limit, from cash machines within and outside the UK wherever Visa is accepted.

## What payment types are there?

You can pay for goods and services using your debit card (including contactless payments), on the move or from the comfort of your armchair electronically (via Online Banking or Mobile Banking), or by cheque. Some payment types have cut-off times which can be found in your Personal Banking Terms and Conditions, online, in branch or by giving us a call. Whichever payment type you choose, we'll action your request as soon as possible.

You must make sure you have enough money (or an arranged overdraft) in your account before making a payment. If a payment has been sent in error, you must contact us as soon as possible.

You can also use:

- ◆ Apple Pay, Samsung Pay and Google Pay – a fast, easy and secure way to pay for goods and services by linking your HSBC card to your mobile device.
- ◆ Faster Payments – an easy and effective method of paying bills and one off payments in sterling to individuals and businesses in the UK, Channel Islands and Isle of Man.
- ◆ Standing Orders – a regular payment made in sterling to a person or business in the UK.
- ◆ Direct Debits – a regular payment made in sterling to a person or business in the UK which may vary by amount or date.
- ◆ CHAPS (Electronic Funds Transfers) – an irrevocable payment made in sterling through the Clearing House Automated Payment System
- ◆ Internal Transfers – a payment made in sterling between UK accounts held with us in your name, including joint accounts.
- ◆ Cheques – it's important you have the money in your account when you write a cheque. Cheques you write will pass through a clearing system and this will either be by way of a digital image or paper. If a cheque you have written is cleared through the image clearing system, you'll see the funds being debited from your account the next working day.
- ◆ Paym – to securely send money from eligible current accounts to recipients using their mobile telephone number (if they are registered for Paym) instead of their account details.

## **Pay by Bank app**

Pay by Bank app is a simple, secure and transparent way to pay for goods and services through your HSBC UK Mobile Banking app.

**Simple** – select ‘Pay by Bank app’ at checkout and make the payment directly from your mobile app. There’s no need to use a separate app or new password, and you won’t have to enter any card details when shopping online.

**Secure** – your card and account details are always kept safe and secure with HSBC, and are never shared with any third party.

**Transparent** – Pay by Bank app works in real time, displaying your bank account’s balance before you pay, as well as your updated available balance after confirming the payment – so it’s even easier to keep track of how much you’re spending.

By logging in to the HSBC banking app with your Digital/Physical Secure Key, Touch ID or Face ID, your transaction details will be securely retrieved from the merchant you are shopping with, either via a six-letter code presented by the merchant, or by pushing you straight in to your banking app if shopping on the same phone.

## **International Payments**

We’ve made it convenient, quick and easy for you to make your International Payments:

**Available 24/7 via Online Banking** – send sterling or foreign currency in a matter of minutes. We’ve also made it easy for you to set up future dated and recurring payments.

**Simple fees** – send money online for a small fee – please see the Charges and Additional Product Terms for details. There’s no payment fee at all if you transfer to another HSBC Account.

**Exchange rate certainty** – with live rates updated by the second during market hours we’ll provide you with our most up to date foreign exchange rate available - providing you with the certainty and visibility of how much you’re sending.

**Safe and secure** – using your own bank means you’ll have peace of mind knowing that your transaction is secure.

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# Protecting your information

It's important to keep your finances safe. Here are some of the steps you can take to help keep your money and information secure:

## **Keep your details up-to-date**

Let us know if you change your name or contact details as soon as possible. Remember to make sure that confidential information detailed in any of our communications with you is not seen by anyone else.

## **Regularly check your statements**

You should check your statements as soon as you get them, and call us immediately if anything looks suspicious.

## **Tips for writing cheques**

### **We recommend that you:**

- ◆ write clearly and use ink that can't be erased
- ◆ reduce gaps between words or figures
- ◆ add further information, e.g., a reference name or an account number when making a cheque payable to a large organisation
- ◆ draw horizontal lines through blank space on the 'pay' line
- ◆ do not sign a cheque before you use it
- ◆ if you post a cheque to someone, clearly write the name of the person you are paying the cheque to and put extra information about them on the front of the cheque e.g. Inland Revenue, Account J Jones.

## **Telephone banking**

When you register for telephone banking, you'll be asked to create a personal security number. You will also need to re-do this if you forget your security number. The number must be between six and 10 digits long. If you call us, we'll never ask for more than two digits of your security number to identify you as the account holder.

If we call you, we'll never ask for your security number or other security details.

We'll only ask questions based on information known to us about you, and the transactions on your account. We may not be able to assist you if we're unable to identify you as our customer using our security procedures.

## **Textphone users**

Please remember to clear your textphone's memory after every conversation with us. Remember to tear out and destroy any printed record of your personal details from any printer attached to your textphone. Keep your textphone in good working order as a general security measure.

## Important security information

You must take all reasonable precautions to keep safe and prevent fraudulent use of any cards, security devices (such as the HSBC Secure Key) and security details (including PINs, security numbers, passwords or other details including those which allow you to use Online Banking and telephone banking). These precautions include but are not limited to all of the following, as applicable:

### General

- ◆ never writing down or otherwise record your PINs 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 accounts with us;
- ◆ not allowing anyone else to have or use your card, security devices, or PINs , (including us or the police), except details when using your card in connection with making payments, and your security details when registering for or resetting your telephone banking security details (but even then do not disclose in full).

Although you should also not generally give your security details to anyone else, you may give them to a Third Party Provide (TPP) if it's necessary to allow them to provide their services to you.

- ◆ keeping card receipts and other account Information containing personal details (such as statements) safe and disposing of them safely.
- ◆ changing your security details immediately and telling us as soon as possible, on the number below, if you know, or even suspect, that someone else knows any of those details, or if we ask you to;
- ◆ keeping your card, security devices, PINs and other security details safe;

### Cards and card PINs

- ◆ safely destroying any card PIN advice we send you immediately after receipt, e.g., by shredding it;
- ◆ signing each card as soon as you receive it, if it bears a signature strip;
- ◆ not disclosing the card number, card PIN or card security codes except when using the cards to make payments;
- ◆ not disclosing your card PIN for mail order payments or when paying for goods and services over the telephone or through the internet;
- ◆ using fraud prevention systems (such as Verified by Visa) when using debit cards to make payments through the internet;
- ◆ not tampering with the card;
- ◆ complying with all reasonable instructions we issue regarding keeping your card and card PIN safe;

# Contacting us about security concerns

If any card, PIN, security device or security details are lost or stolen, or you suspect that someone has used or tried to use them, you must tell us without undue delay by calling us on the applicable number set out in the table below. All lines are open 24-hours unless otherwise stated. If you need to call about your telephone banking or Online Banking security details and lines are closed, please call without undue delay the applicable number for cards and card PIN issues and we will block access to your account via Telephone Banking Service (TBS) (to re-set your relevant security details you will need to call the usual number during opening hours). 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.

If you no longer require your card (or find it after having you have told us it was lost) and/or any unused cheques then you must cut them into at least six pieces and return them to us.

		<b>From within the UK, Channel Islands and Isle of Man</b>	<b>From outside the UK</b>
<b>Cards and card PINs</b>		0800 085 2401 (Premier only: 0800 085 2403)	+44 1442 422 929
<b>Telephone banking Issues for:</b>	<b>UK accounts</b>	03457 404 404 (8am to 10pm)	+44 1226 261 010 (8am to 10pm)
	<b>Channel Islands/ Isle of Man accounts</b>	03456 006 161 (8am to 10pm)	+44 1470 697 139 (8am to 10pm)
	<b>HSBC Premier customers</b>	03457 70 70 70	+44 1226 260 260
<b>Textphone for all issues</b>		03457 125 563	+44 207 088 2077

# Additional information

## Services for disabled customers

Customers with disabilities may find the following services particularly convenient:

- ◆ textphone to textphone service available to customers – please call **03457 125 563** to access this service
- ◆ statements in Braille, audio and large print
- ◆ on request, items of literature in your preferred format
- ◆ cheque, paying-in slip and plastic card templates
- ◆ hearing loops in branches to assist hearing aid users
- ◆ sign language interpreter, speech to text translation or lipspeaker services to assist with detailed discussion
- ◆ calls via the Text Relay service
- ◆ chip and signature cards – if you have trouble using a chip and PIN card, a chip and signature card can be issued in its place
- ◆ a larger Secure Key is available for accessing Online Banking, with bigger keys and display, as well as audio instructions and information.

## Protecting yourself against fraud and financial crime

HSBC takes fraud and other financial crime very seriously. For useful tips to help you protect yourself, refer to the following link: [hsbc.co.uk/fraud-financial-crime-guide](https://www.hsbc.co.uk/fraud-financial-crime-guide)

## Dormant accounts

If you ask us, we will tell you how you can access an account that we've suspended because you haven't used it for a while, either directly or via the British Bankers' Association, the Building Societies Association or National Savings and Investments dormant account scheme. If you have money in a dormant account, it will remain your property (or if you die it will form part of your estate).

## Financial difficulties

If you do find yourself in a position of financial difficulty or you are worried about your finances, please contact us. The sooner you talk to us, the sooner we might be able to help you.

## The Financial Services Compensation Scheme

Your HSBC Bank or Savings Account 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 [www.fscs.org.uk](https://www.fscs.org.uk) and the HSBC Personal Banking Terms.

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## Accessibility

To find out more about our accessible services please visit [www.hsbc.co.uk/accessibility](http://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 2070882077)** from outside the UK). BSL Video Relay Service is also available (Monday-Friday, 8am-6pm, excluding Bank and Public Holidays) at [www.hsbc.co.uk/accessibility](http://www.hsbc.co.uk/accessibility)

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

### **For more information:**

**Call 03457 404 404 Textphone 03457 125 563**

**Visit [www.hsbc.co.uk](http://www.hsbc.co.uk)**

**Come into branch**

**Download our app\***

\* iPhone is a trademark and App Store is a service mark of Apple Inc. registered in the US and other countries.

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