

Extended Warranty Insurance

Policy Summary

Insurance Policy

Terms and Conditions

Important information
about HSBC

This is an important document containing full details of the Extended Warranty Insurance. It is important that you read the full policy wording carefully and keep it for future reference.

Introduction to the Extended Warranty Insurance Benefit

Under the terms of your HSBC Premier or Platinum Credit Card, you are entitled to the Extended Warranty Insurance Benefit. You can register up to three items of equipment (six if a joint card is held) per calendar year for the Extended Warranty Insurance Benefit. Each item of equipment will be protected under its own separate policy.

The most that you may receive in claims under all the Policies together provided under the Extended Warranty Insurance Benefit during any 12 month period is £6,000 including VAT (or £12,000 including VAT between you and the joint cardholder). This 12 month period runs from the earliest purchase date of the equipment registered under any of your Policies and consecutively thereafter.

In the event that HSBC withdraws the Extended Warranty Insurance Benefit under the terms of your qualifying HSBC credit card you will be notified in writing and provided with the terms and conditions of any replacement benefits. Cover under any Policies provided will cease 30 days after the date of such notification.

For each item of equipment registered for a policy you may also purchase an additional policy to extend the cover for up to five years from the date of purchase of that equipment.

How to get help

Extended Warranty Registration and Advice helpline	0800 169 1074
Extended Warranty Registration online	hsbc.domesticandgeneral.com
<p>To qualify for cover you must purchase equipment using your Premier or Platinum Credit Card and call Domestic & General Insurance PLC within 90 days of purchase to register your equipment.</p> <p>When registering your equipment, you will be required to provide certain information such as: make and model number, date purchased, purchase price and the manufacturer's warranty period, which can normally be found on your receipt. Most common household appliances costing between £50 and £2,000 can be registered.</p> <p>Certain items are excluded from cover and we recommend that you call before purchasing the equipment to check whether cover is available.</p>	<p>Lines open: 8am to 8pm every day (except Christmas Day, Boxing Day and New Year's Day)</p>
Extended Warranty Claims	0800 169 1074
<p>You must contact us as soon as possible and in any event within 45 days of becoming aware of the claim incident. You must use our approved repairer who will normally send the repair bill to us so that you have no repair bill to pay.</p> <p>If we arrange for an approved repairer to inspect your equipment, you will be asked to contact them to agree an appointment date and time. The authorised repair agent will then inspect your equipment and decide on the action to be taken.</p>	<p>Lines open: 8am to 8pm every day (except Christmas Day, Boxing Day and New Year's Day)</p>
Claims Authority line	0800 597 8180
<p>In the unlikely event that we advise you to select a repairer yourself, if the intended repair is estimated to cost more than £125, authorisation must be obtained by ringing the Claims Authority line for an authorisation number. If this is not done this may affect the amount we pay.</p> <p>If your claim is for food spoilage you must call the Claims Authority line, quoting your agreement number and the estimated value of the loss. We may request that you keep the spoiled food for up to two working days to allow our agents to verify your claim.</p>	<p>Lines open: 8am to 8pm every day (except Christmas Day, Boxing Day and New Year's Day)</p>

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

Contents

Extended Warranty – Policy Summary and Other Important Information About Your Policy	4
Extended Warranty – Policy Terms and Conditions	6
Other important pre-contract information from Domestic & General	11
Important Information about HSBC	11

PLEASE ENSURE YOU READ THIS SECTION

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Section 1 – Policy Summary

This is a policy summary and does not contain the full terms and conditions of the Insurance Policy. Full terms and conditions can be found in 'Section 2 – Insurance Policy'. It is important that you read the Insurance Policy carefully and keep it for future reference.

Insurance provider

This cover is underwritten by Domestic & General Insurance PLC.

Eligibility

This policy is only available to people living in the United Kingdom (meaning you live in England, Scotland, Wales, Northern Ireland, Isle of Man or the Channel Islands) and for equipment purchased using your Premier or Platinum Credit Card.

Significant features and benefits

This is a general insurance policy contract that provides cover for your equipment against the costs of:

- Breakdown – following expiry of the manufacturer's warranty
- Accidental damage
- Frozen food spoilage (for freezing equipment only)

Please see 'Explanation of Sections' for full details of these terms, which can be found in 'Section 2 – Insurance Policy' page 6.

A full list of what is not covered by your policy is contained in the 'What is not provided' section of the Insurance Policy, which can be located in section 2 of this booklet. The following are significant exclusions and limitations to your cover:

Significant exclusions and limitations	Relevant section in Insurance Policy
Breakdown costs if they are still covered elsewhere by any manufacturer's, supplier's or repairer's guarantee or warranty.	Page 7, Point 1 of 'What is not provided'
The cost of claims for any equipment which was purchased for less than £50 or more than £2,000 (including VAT).	Page 7, Point 19 of 'What is not Provided'
The maximum we will pay in claims under each policy (ie, for each item registered) during any 12-month period is £2,000 (including VAT).	Page 7, Point 20 of 'What is not Provided'
The maximum we will pay in claims for Food Spoilage during any 12-month period is £500 (including VAT). The maximum we will pay per claim for spoiled food is £300, whilst the maximum we will pay per claim for hiring temporary freezer space is £50.	Page 6, Point c of 'Explanation of Sections'
Any claim for equipment not registered within 90 days of purchase.	Page 8, Point 22 of 'What is not Provided'
Any claim for equipment which was not purchased using your qualifying HSBC credit card.	Page 8, Point 23 of 'What is not Provided'
Any claim where the intended repair is estimated to cost more than £125 and prior authorisation has not been obtained.	Page 6, Point d of 'How to Claim'
Any claim not notified to us within 45 days of you becoming aware of the claim incident occurring.	Page 6, Point a of 'How to Claim'
Any costs you may incur to dispose of your original equipment.	Page 8, Point 24 of 'What is not provided'
Costs arising from not being able to use your equipment.	Page 8, Point 13 of 'What is not provided'
Cosmetic damage.	Page 8, Point 14 of 'What is not provided'

PLEASE ENSURE YOU READ THIS SECTION

Duration of the insurance contract

Your breakdown protection will commence at the earlier of:

- The expiry of the manufacturer's guarantee, or
- Two years after the purchase of the equipment. It will continue until the first of the following termination events occur:
 1. the two year period of cover expires;
 2. we provide you with replacement equipment or a monetary settlement as described in the 'What we will pay' section of the Insurance Policy; or
 3. you cease to have a Premier or Platinum Credit Card, in which case cover will stop 30 days after the date the card is terminated.

Your frozen food spoilage and accidental damage protection will commence on the date your equipment is registered with us and will remain active until the first of any of the events shown above occurs.

Cancelling your policy

You may cancel the policy at any time after you have registered your equipment. You will not receive a refund as no money has been paid by you to us.

To cancel your policy, you can call us on 0800 561 4495 (call charges apply, please contact your telephone provider for further details) or click on 'contact us' at www.domesticandgeneral.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

We may cancel your policy under the Fraud section of these terms. We may terminate your policy immediately by sending written notice to you if we find inappropriate content (see 'Conditions' of the Insurance Policy, which can be located in section 2 of this booklet) on your equipment and we will have no further liability to you under the policy.

In the event that HSBC withdraw the benefits of this policy under the terms of your Premier or Platinum Credit Card you will be notified in writing and provided with the terms and conditions of any replacement benefits. Cover under this policy will cease 30 days after the date of notification.

How to claim

You can find details of how to arrange your repair on page eight in the 'How to claim' section of the Insurance Policy, located in Section 2 of this booklet.

How to complain

If you wish to complain, then:

- Call the Customer Service Department on 0800 169 1074;
- Write to the Customer Care Manager at:
Domestic & General Insurance PLC,
Leicester House
17 Leicester Street
Bedworth
Warwickshire CV12 8JP
- Email Domestic & General by clicking on 'contact us' on our website (www.domesticandgeneral.com)

Domestic & General Insurance PLC hope you will be satisfied with their response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case.

Following the complaints procedure does not affect your right to take legal action.

The Financial Services Compensation Scheme

Domestic & General Insurance PLC are covered by the Financial Services Compensation Scheme so, if they cannot meet their obligations to policyholders, compensation may be available to cover these obligations. The compensation provides for 90% of any claim with no upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk, or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Section 2 – Insurance Policy

Definitions

The following words and phrases always relate to or have the meanings given below:

- **Equipment:** The equipment registered with us, paid for using your qualifying HSBC credit card.
- **Qualifying HSBC credit card:** Premier or Platinum Credit Cards.
- **United Kingdom:** England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.
- **You, Your:** The Premier or Platinum credit card holder who must live in the United Kingdom.
- **We, Our or Us:** Domestic & General Insurance PLC.

Explanation of sections

A: Breakdown: the provision of repair to, or the replacement of, the equipment following mechanical or electrical breakdown.

B: Accidental Damage: the provision of repair to, or the replacement of, the equipment following accidental damage.

C: Food Spoilage: if the equipment breaks down or there is an accidental failure of the public electricity supply (except as a result of bad weather conditions) we will provide the cost of:

- food spoilt in the freezing compartment (up to the value of £300 for any one claim); or
- hiring temporary freezer space (up to the cost of £50 per claim) to prevent the food from spoiling.

The most we will pay for food spoilage in any consecutive 12 months is £500.

Customer services – additionally we will provide a UK-based customer call centre offering help and assistance in respect of your policy.

How to claim

- a) You should contact us as soon as possible, and must do so within 45 days of becoming aware of the claim incident occurring, by telephoning us on 0800 169 1074.
- b) You must use our approved repairer who will normally send the repair bill to us so that you have no repair bill to pay. In the unlikely event that we advise you to pay the repairer yourself, we will tell you how to claim back from us.
- c) If we arrange for an approved repairer to inspect your equipment, you will be asked to contact them to agree an appointment date and time. The authorised repair agent will then inspect your equipment and decide on the action to be taken.
- d) In the unlikely event that we advise you to select the repairer yourself, if an intended repair is estimated to cost more than £125, authorisation must be obtained by ringing our Claims Authority line on 0800 597 8180 for an authorisation number. If this is not done, it may affect the amount we pay.
- e) We have the right, if we choose, to request a copy of the purchase receipt of the equipment. Your claim may be rejected if you do not supply this.
- f) If your claim is for food spoilage, you must call our claims authority line on 0800 597 8180 quoting your agreement number and the estimated value of the loss. We may request that you keep the spoilt food for up to two working days to allow us or our agents to verify the claim.

Repairs and replacements

1. We will always, subject to the full terms, conditions and exclusions of your policy, repair your equipment unless:

- 1.1 we are unable to repair it;
- 1.2 we cannot obtain the spare parts to repair it;
- 1.3 we can replace it for less than the cost of the repair; or
- 1.4 the estimated cost of repair exceeds any of the claim limits set out in the 'What is not provided' section.

2. If we replace your equipment, we will replace it with equipment of the same or similar make and specification. We will only replace your equipment if we have agreed to do so before a repair is carried out.
3. If we cannot reasonably arrange a replacement we will pay you a contribution towards the cost of the new equipment, usually this will be vouchers redeemable from a retailer chosen by us. This contribution will be equivalent to the price that would have been charged to us by our chosen supplier for the equipment.
4. If the estimated cost of repair exceeds any of the claims limits set out in the 'What is not provided' section, then we will only pay you a contribution up to the claims limit (subject to the full terms and conditions of your policy). If any of the claims limits have already been reached, no contribution will be provided.
5. When we have fulfilled our obligations under the policy under conditions 2, 3 or 4 above your policy will end immediately.
6. When your equipment has been replaced you will be responsible for disposing of the original equipment at your own cost if it remains in your possession.
7. If we replace your equipment, we will pay for the supplier's delivery charges.

What is not provided

1. Costs provided by any manufacturer's, suppliers or repairer's guarantee or warranty.
2. The equipment being recalled by the retailer, the supplier or the manufacturer.
3. The cost of modifying the equipment.
4. Claims arising from your failure to follow the manufacturer's instructions.
5. Claims arising from using your equipment in a non-domestic or commercial environment, unless we agree to the use in writing beforehand.
6. Theft, attempted theft, malicious damage or damage caused by fire or explosion.
7. Claims arising from floods, lightning, storms, frost or other bad weather conditions.
8. Claims arising from any problem with the supply of electricity, gas or water (unless your claim is for food spoilage).
9. Costs if no fault is found with your equipment.
10. Routine maintenance, cleaning and servicing.
11. Labour charges for work outside our repairer's normal working hours which are Monday to Friday 9am to 5pm.
12. Repairs carried out outside the United Kingdom.
13. Costs arising from not being able to use your equipment or from loss or damage caused when the equipment breaks down, including any costs to remove or reinstate built-in or fitted equipment.
14. Cosmetic damage such as damage to paintwork or dents or scratches to the equipment.
15. The cost of replacing any item or accessory that is intended to be replaceable. These include: fuses, belts, batteries, light bulbs, fluorescent tubes and related starters, filters, attachments, cables, plugs, light covers or rain covers.
16. Costs for damage caused by rust, corrosion or water damage.
17. Any cost arising from the change from analogue to digital broadcasting including the termination of analogue transmission of any type.
18. Damage or failure of the equipment due to: a software virus; the configuration of user settings; the process of backing up or recovery of data; loss, corruption or damage to data or operating system.
19. The cost of claims for any equipment which was purchased for less than £50 or more than £2,000 (including VAT).
20. The maximum we will pay in claims under each policy during any 12-month period is £2,000 (including VAT). This 12-month period runs from the purchase date of the equipment registered under this policy and consecutively thereafter.

21. Any claim made when you no longer have the qualifying HSBC credit card. Please check your HSBC Credit Card terms and conditions for further details.
22. Any claim for equipment not registered within 90 days of purchase.
23. Any claim for equipment which was not purchased using your qualifying HSBC credit card.
24. Any costs you may incur to dispose of your original equipment.
25. Any claim for an accessory unless it has been registered as a separate item of equipment.
26. This policy will not protect against claims arising from third parties or personal injury.
27. Protection is also not provided for the following:

Cooking equipment:

- Oven liners.

Vacuum cleaners and floor polishers:

- Bags, brushes or belts.

Shower equipment:

- Scale damage.

Audio visual equipment:

- Tuning.
- Styli or cartridges.

Satellite equipment:

- Realigning or re-siting the dish.
- Rust.
- Tuning.
- Water damage.

Computer equipment:

- Software (applications or operating system).
- Damage caused by viruses.
- Replaceable printer heads.

In-car equipment:

- Removing or re-installing the equipment.

Lawnmowers:

- Belts, blades and/or blade sharpening, oil or petrol.

Gas/Electric fires:

- Fuel lines to the equipment and the flue system from the equipment.
- Difficulties in getting to the equipment.
- Turning on or lighting up the equipment and adjusting the switches and controls, except following a repair provided by the policy.
- Work caused by equipment which is not installed correctly.

Energy management systems or immersion heaters

Televisions:

- Costs due to unusual physical or electrical stress, burned screen or software interface problems.
- Claims arising due to a failure to install the display in line with the manufacturer's instructions.
- Costs associated with gaining access to cables within the fabric of a building or wall.
- Repairs due to pixel failure where the number or location is not in excess of the manufacturer's acceptable limit.
- Wall mounted units if not fitted as per the manufacturer's recommendations.
- Damage during delivery.
- The loss or damage to glasses used to view 3D TV.

Conditions

Each policy is issued as part of the Extended Warranty Insurance Benefit provided by your qualifying HSBC credit card and is subject to the terms and conditions of your qualifying HSBC credit card.

Under the terms of the Extended Warranty Insurance Benefit, you cannot register more than three items of equipment for a policy in any calendar year using your qualifying HSBC credit card (six if you are a joint cardholder). Each item of equipment will receive its own policy.

Most free-standing domestic electrical appliances and portable entertainment products can be registered. Items that cannot be registered include (but are not limited to) the following:

- Mobile phones
- iPads
- Smart phones
- Tablet computers
- CCTV equipment
- Boilers (including boiling water taps)

This is a non-exhaustive list so please contact us on 0800 169 1074 to check if the items can be registered. We have the right not to accept items for registration even if they are not mentioned above. If new technology items come onto the market after you have received this booklet, we also have the right not to accept them for registration.

The most that you may receive in claims under all the Policies provided under the Extended Warranty Insurance Benefit during any 12 month period is £6,000 including VAT (or £12,000 including VAT between you and a joint cardholder). This 12 month period runs from the earliest purchase date of the equipment registered under any of your Policies and consecutively thereafter.

In the event that HSBC withdraws the benefits of this policy under the terms of your qualifying HSBC credit card you will be notified in writing and provided with the terms and conditions of any replacement benefits. Cover under this policy will cease 30 days after the date of notification.

You must ensure that your equipment does not contain any content that we may consider to be illegal, including, without limitation, indecent images of children, content related to or intended to promote or encourage terrorist activities, racist hate crime or interference with computer systems (“Inappropriate Content”). Please see ‘Cancelling your Policy’ and ‘Data Protection’ for further details.

Governing law and statutory rights

We will communicate to you in English and the law of England and Wales will apply to this contract unless:

1. you and we agree otherwise; or
2. at the date of the contract you are a resident of Scotland, Northern Ireland, Channel Islands or Isle of Man in which case the law of that country will apply.

Nothing in these conditions will reduce or affect your statutory rights; for further information about your statutory rights contact your local authority Trading Standards Department or Citizens Advice Bureau.

Exclusion of third party rights

This policy is for the benefit of the policy holder only and any permitted transferee at our discretion and no rights or benefits will be given to any other third party under the policy. The provisions of the Contracts (Rights of Third Parties) Act 1999 will not apply.

Transferring your policy

Your policy cannot be transferred to any other equipment or to a new owner of the equipment.

How to complain

If you wish to complain, then:

- Call the Customer Service Department on 0800 169 1074;
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or
- Email us by clicking on 'contact us' on our website (www.domesticandgeneral.com).

We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at: Exchange Tower, London E14 9SR. Email: complaint.info@financial-ombudsman.org.uk.

Contacting us

We want you to contact us so that we know what you think of us and the services we provide. If you wish to contact us, then please call the Customer Service Department on 0800 169 1074 or write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. We may monitor or record our communications with you to improve the quality of the service we provide.

Cancelling your policy

You may cancel the policy at any time after you have registered your equipment. You will not receive a refund as no money has been paid by you to us.

To cancel your policy, you can call us on 0800 561 4495 (call charges apply, please contact your telephone provider for further details) or click on 'contact us' at www.domesticandgeneral.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

Your policy will end automatically if we have provided you with replacement equipment or a monetary settlement. No refunds will be due.

If you cease to have a qualifying HSBC credit card, cover under this policy will cease 30 days after the date the credit card is terminated. We may also cancel your policy under the Fraud section of these terms. We may terminate your policy immediately by sending written notice to you if we find Inappropriate Content on your equipment and we will have no further liability to you under the policy.

In the event that HSBC withdraw the benefits of this policy under the terms of your qualifying HSBC credit card you will be notified in writing and provided with the terms and conditions of any replacement benefits. Cover under this policy will cease 30 days after the date of notification.

Customers with disabilities

We offer a number of services for customers who have disabilities. In particular we can provide this document in Braille, large print or audio formats. For further information please telephone us on 0800 169 1074.

Fraud

The policy will not be valid if a) any information you give us is false, exaggerated, or misleading; or b) any relevant information is omitted.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme so, if we cannot meet our obligations to policyholders, compensation may be available to cover these obligations. The compensation provides for 90% of any claim with no upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk, or by writing to them at: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Other policies or insurance

If, when you make a claim, there is any other insurance policy or a service agreement under which you are entitled to claim, we will only pay an appropriate proportion.

Other important pre-contract information from Domestic & General

Registering your equipment for cover

You can register up to three items of equipment per calendar year.

To qualify for your cover each and every item of equipment must be registered with the Extended Warranty Helpline on 0800 169 1074 or online at HSBC.domesticandgeneral.com within 90 days of purchase. Most common household items with a purchase price between £50 and £2,000 can be registered.

You can check before purchasing the equipment by calling the Extended Warranty Helpline.

Further information about us and our regulator

Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check this on the Financial Services Register by visiting the Financial Conduct Authorities website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768. Domestic & General Insurance PLC's Financial Services Register Number is 202111. Our registered address is Swan Court, 11 Worples Road, Wimbledon, London SW19 4JS. Registered in England. Company Number 485850.

Our product and our service

Domestic & General Insurance PLC only offers its own insurance products, which meet the demands and needs of those who wish to ensure that their domestic electrical appliance is protected against the costs of repair or replacement in the event of a breakdown. You will receive information about the details of the products and their terms from us, but will not receive advice from us on whether they are suitable for your needs – you should make your own choice as to whether they are suitable.

Section 3 – Important information about HSBC

Explaining HSBC's service

Your Extended Warranty policy is provided by Domestic & General Insurance PLC and as an intermediary HSBC Bank plc deals exclusively with Domestic & General Insurance PLC for the purposes of your policy. When you register your equipment, you will deal directly with Domestic & General Insurance PLC. They will be responsible for all your ongoing policy administration and claims. When taking out your Premier or Platinum Credit Card, you received no advice or recommendation from HSBC Bank plc in relation to this cover. No fee has been charged by HSBC Bank plc for arranging this contract.

HSBC Bank plc is registered in England number 14259. Registered Office: 8 Canada Square, London E14 5HQ.

HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc.

HSBC Bank plc may from time to time use a different insurer(s) to provide you with this product.

A change of insurer(s) may take place at any time.

HSBC Bank plc will notify you prior to any change of insurer(s) and advise you of any change in the policy terms. You will have the opportunity to cancel this insurance both before and after such a change becomes effective.

Who regulates HSBC Bank plc?

HSBC Bank plc, 8 Canada Square, London E14 5HQ (www.hsbc.co.uk) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 114216. Its permitted business is advising on and arranging insurance contracts. You can check this on the Financial Services Register's by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Fund Services and Investment Business. HSBC Bank plc, Guernsey Branch is licensed by the Guernsey Financial Services Commission for Banking, Insurance Intermediary and Investment Business. In the Isle of Man HSBC Bank plc is licensed by the Isle of Man Financial Services Authority.

What to do if you have a complaint about HSBC Bank plc

Every effort is made to ensure that high standards of service are maintained. However, if you need to bring any matter to HSBC's attention or wish to register a complaint about HSBC Bank plc, please contact us:

- in writing:
The Manager
Service Quality Team
HSBC Bank plc
Arlington Business Centre
Millshaw Park Lane
Leeds LS11 0PP
- by telephone: 0800 881 155 (textphone 0800 0283 516). Lines are open 9am to 5pm Monday to Friday
- by email: servicequality@hsbc.com

To help HSBC Bank plc continually improve its service, and in the interests of security, your communications may be monitored and/or recorded. If you cannot settle your complaint with HSBC Bank plc, you may be entitled to refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

Is HSBC covered by the Financial Services Compensation Scheme (FSCS)?

HSBC Bank plc is covered by the FSCS and you may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries @fscs.org.uk or by writing to them at FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Further important information about your policy

Important Notice – Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions asked when you register an appliance with Domestic & General.

Telephone calls

You can contact HSBC Customer Services on the appropriate helpline number associated with your account. The telephone number will vary according to whether you are a Premier or Platinum customer. You can contact HSBC Premier Customer Services on 03457 707 707. Lines are open 24 hours a day.

If you are a Platinum customer you should contact Customer Services on 03457 404 404 8am to 10pm, seven days a week excluding Christmas Day, Boxing Day and New Year's Day.

To help HSBC Bank plc continually improve our service and in the interests of security, your communications may be monitored and/or recorded.

Privacy Overview

Who are the data controllers?

Domestic & General Insurance PLC is the insurer of the Extended Warranty Insurance product. Domestic & General Insurance PLC collects and uses personal information about you so that they can provide you with a policy that suits your insurance needs. Some of this information may be collected directly from you and some may be collected from other sources including HSBC Bank plc, for example, during the sale of the policy. Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth CV12 8JP, is the data controller in respect of your personal information that it has received from HSBC Bank plc, as distributor, and also in respect of any information that it has collected directly from you or from other sources as set out in its Privacy Notice.

HSBC Bank plc, 8 Canada Square, London E14 5HQ, is responsible for the promotion and distribution of the Extended Warranty Insurance product. HSBC Bank plc will collect and use personal information about you during the promotion and sale of the product which may be provided by you but could also include information that we have previously collected about you, e.g. any information held about you as a banking customer. HSBC Bank plc is the data controller for this information which will be shared with Domestic & General Insurance PLC as set out in its Privacy Notice.

HSBC Bank plc Privacy Overview

HSBC Bank plc will share your personal information with Domestic & General Insurance PLC to enable Domestic & General Insurance PLC to provide you with a quote, administer your policy and manage your claims. If you make a claim, any information you give to us, or to Domestic & General Insurance PLC may be put in a register of claims database and it may be shared with other insurers to prevent fraudulent claims.

Please read an overview of our Privacy Notice below. You can access the full privacy notice at www.ciiom.hsbc.com/privacy

This provides an overview of:

- the types of information we collect about you
- how we collect and use it
- who we might share it with
- the steps we'll take to make sure it stays private and secure.

We'll also explain your rights to your information. This is just an overview of some key points. A full description is contained in the privacy notice which you can obtain by visiting www.ciiom.hsbc.com/privacy or by writing to:

For Jersey customers:

HSBC Bank plc (Jersey branch), HSBC House, Esplanade, St Helier, Jersey JE1 1HS

For Guernsey customers:

HSBC Bank plc (Guernsey branch), Arnold House, St Julian's Avenue, St Peter Port, Guernsey GY1 3NF

For Isle of Man customers:

HSBC Bank plc (Isle of Man branch), HSBC House, Ridgeway Street, Douglas IM1 2SG

Who we are

When we say 'we', we mean HSBC Bank plc, 8 Canada Square, London E14 5HQ, who is the 'data controller' for the information in this overview. This means we're responsible for deciding how we can use your information.

The information we collect

We collect information about you from different places including:

- directly from you
- from a third party acting on your behalf e.g. an intermediary or broker
- from other HSBC companies
- from publicly available sources
- when we generate it ourselves
- from other organisations.

We'll only collect your information in line with relevant regulations and law and this may relate to any of our products or services you apply for, currently hold or have held in the past.

You're responsible for making sure you give us accurate and up to date information. If you provide information for another person on your policy, you'll need to direct them to the privacy notice and make sure they agree to us using it for the purposes set out in the privacy notice.

How we'll use your information

We'll use it to provide you with any products and services you've requested and other purposes including for example:

- to confirm your identity and address
- to understand how you use any other accounts, products or services you hold with us
- to carry out your instructions
- to improve our products and services
- to offer you other services we believe may benefit you unless you've asked us not to.

We'll only use your information where we're allowed to by law, including for example, carrying out an agreement we have with you, fulfilling a legal obligation, because we have a legitimate business interest or where you agree to it.

We may use automated systems to help us carry out fraud and money laundering checks.

Who we can share your information with

We may share your information with other companies we work in partnership with and other HSBC Group members. We may also share your information with others outside of the HSBC group including regulators (e.g. the Financial Conduct Authority), insurers, other banks, brokers, agents as well as credit reference and fraud prevention agencies.

Sensitive information

When you apply for insurance, you may need to give us sensitive health information if the insurer needs this to give you a quote. We will keep this information secure and process it in accordance with relevant laws and regulations. Where appropriate, we will ask for consent to collect and use this information.

How long we'll keep your information

We'll keep your information for as long as you have a relationship with us. After it ends we'll keep it where we may need it for our legitimate purposes, to help us respond to queries or complaints, or for other legal and regulatory reasons, including for example, fighting fraud and financial crime and responding to requests from regulators.

Transferring your information overseas

Your information may be transferred and stored in countries outside the European Economic Area (EEA), including some that may not have laws offering the same level of protection for personal information.

When we do this, we'll ensure an appropriate level of protection is maintained

Your rights

You have a number of rights relating to your information e.g. to see what we hold, to ask us to share it with another party, ask us to update incorrect or incomplete details, to object to or restrict processing of it etc.

For a fuller statement of your rights and how to complain if you're unhappy with anything you think we are doing, please see the full privacy notice.

More information

If you'd like more details about anything covered in this summary, please see our full Privacy Notice you can view or download a copy by visiting www.ciom.hsbc.com/privacy, or if you prefer paper, give us a call on one of the telephone numbers below and we will send you one in the post.

For Premier customers: 03457 70 70 70

For Platinum customers: 03457 40 40 40

Domestic & General Insurance PLC Privacy Notice

What we do with your Information

At Domestic & General we want to reassure you that we use your information both responsibly and securely to provide you with the best possible service. Below we explain what we do with your information and your rights to your information. If you would like any further details you can get in touch with us using the contact details below or visit our website (www.domesticandgeneral.com).

Using your information

Domestic & General Insurance PLC (“we”) is the “data controller” of your information. We process two sets of information about you, “Personal Information” (your name, address, contact and payment details) and the “Goods Information” you provide to register your appliance or device (your name, address, contact and goods details). We’ll use your information: (i) as necessary to fulfil our contract with you (including to recover any amounts owing); (ii) for our legitimate interests in: undertaking market research; customer surveys; printing services; checking and verifying your identity and contact details; recording your conversations for training, quality and compliance purposes; and for analytics; and (iii) where required to do so by law. We may also ask for your consent to some uses of your information.

Sharing your information

From time to time your Personal Information and Goods Information may also be shared with other members of the Domestic & General Group of Companies (Domestic & General Insurance or Services and other future members of the Group whose details we will notify to you (“Group”)), where applicable with HSBC Bank plc which is the subject of your protection policy and with companies acting on our behalf or providing services to us (e.g. the companies we use to carry out repairs, IT & mailing services, storage of paper records and telecommunications). HSBC Bank plc will process your Personal Information for their legitimate business interests (including analytics) in accordance with their privacy policy.

Transferring your information

In exceptional cases, we may transfer your information to countries outside the European Economic Area (including the US) which may not have data protection laws which provide the same level of protection as provided in the UK. We have put in place Model Clauses as an appropriate safeguard to ensure that such information is adequately secured and protected and that such transfers meet the requirements of applicable data protection law.

Keeping your information

We keep your personal information for six years after you terminate your policy so that we can deal with any claims. Your goods information we keep for a bit longer, normally 10 years (the average life of an appliance) for health and safety.

Rights to your information

By writing to the Data Protection Officer using the contact details provided below, you have the right to ask us:

- for a copy of the personal information we hold about you
- for a copy of the personal information you provided to us to be sent to you or a third party in a commonly used, machine readable format
- to update or correct your personal information to keep it accurate
- to delete your personal information from our records if it is no longer needed for the original purpose; and
- to restrict the processing of your personal information in certain circumstances.

And you may also:

- object to us processing your personal information – in which case we will either agree to stop processing or explain why we’re unable to; and
- where we rely on your consent, withdraw that consent at any time.

Please note that the above rights are not absolute and certain exemptions apply to them.

You can also make a complaint to the Information Commissioner (www.ico.org.uk) if you feel your personal information has been mishandled.

Contact Details

If you need to contact us about your information or your information rights, or to see a copy of our Model Clauses, please write to: Freepost Plus RTKS-CLRA-GRYE, Data Protection Officer, Domestic & General, Leicester House, 17 Leicester Street, Bedworth CV12 8JP or dataprotection@domesticandgeneral.com and we'll be happy to help you.

ciiom.hsbc.com

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Registered Office: 8 Canada Square, London E14 5HQ

Customer Information:

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.

