

Your information

In this document, 'we', 'us' and 'our' refer to HSBC Bank plc and 'HSBC Group' means HSBC Holdings plc, its subsidiaries, associated and affiliated companies.

This document explains how we will use information about you once you have applied for any of our products and services and where we tell you this document will apply.

1. Confidentiality

Information we hold about you will not be disclosed to anyone (including other members of the HSBC Group), other than:

- where we are legally required to disclose;
- where we have a public duty to disclose;
- where our legitimate business purposes require disclosure,
- where the disclosure is made with your consent; or
- as set out in the terms below.

2. Tax liability and withholding of income

We may require you to provide us with information and documentation to determine your liability to tax (both within the UK and, where appropriate, overseas), and we may share this information and documentation with domestic and foreign tax authorities to establish your liability to tax in any jurisdiction. If you do not supply us with adequate and timely information and documentation that we have requested, then we may withhold income, or a proportion of income, from your account and pass it to domestic or foreign tax authorities. Neither we nor any other member of the HSBC Group shall be responsible to you or any third party for any loss incurred as a result of us or any other member of the HSBC Group taking the actions set out in this clause.

3. General use and sharing of your information

3.1. The HSBC Group may collect, use and share relevant information about you, your transactions, your use of our products and services, and your relationships with the HSBC Group:

- to process applications you make;
- to supply you with products and services you request; and
- for credit assessment, customer service, market research, behavioural scoring, product analysis, insurance, audit and administrative purposes.

This may include information provided by you or someone acting on your behalf. Where appropriate (for example if you have relationships with other members of the HSBC Group in other countries) this information may be shared with the HSBC Group outside of the UK.

3.2. We may use other members of the HSBC Group and/or third parties to provide services on our behalf which may include the processing of information about you.

3.3. Whether it is processed in the UK or overseas, in accordance with data protection legislation, your information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to.

4. Credit reference agencies

4.1. We may share information with credit reference agencies to verify your identity and suitability for an account, using information from the Electoral Register and other public sources.

4.2. If you apply for a current account or credit, we may use details of your credit history to assess your ability to meet your financial commitments. The credit reference agencies will record details which will form part of your credit history whether or not you proceed with your application. If you make several applications within a short period of time this may temporarily affect your ability to obtain credit. We may share details of how you manage any current accounts or borrowing from us with credit reference agencies.

4.3. If we make demand for repayment following default and you fail to repay the full amount due or to make and keep to acceptable proposals for repayment within 28 days we may (in the absence of any genuine dispute about the amount owed) register the default with the credit reference agencies. This may affect your ability to obtain further credit.

4.4. If you make a joint application for a current account or credit, an association linking your financial records with those of your fellow applicant(s) will be created by the credit reference agencies. The credit history of your 'associates' may be taken into consideration in any future application for credit. The association will continue to link your credit histories unless and until you successfully file a 'notice of disassociation' with the credit reference agencies.

5. Crime Prevention, Tax and Debt Recovery

5.1. To recover debt, prevent crime, assist in the collection of tax, verify your identity and meet our legal obligations, we may exchange information (both within the UK and, where appropriate, overseas) with other members of the HSBC Group and, where appropriate, with credit reference, debt recovery, fraud prevention tax and law enforcement agencies, and other relevant organisations including other lenders.

5.2. Your information may be processed for the purposes of complying with applicable laws including anti-money laundering and anti-terrorism laws and regulations and fighting crime and terrorism. This may require the disclosure of information to UK or overseas governmental or regulatory authorities or to any other person we reasonably think necessary for these purposes.

5.3. In order to prevent or detect fraud, the information provided in the application will be shared with fraud prevention agencies. If you give us false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

6. Further information on credit scoring, credit reference and fraud prevention agencies

Further details on credit scoring and explaining how information held by credit reference agencies and fraud prevention agencies may be used is set out in a leaflet entitled "Credit Scoring, Credit Reference and Fraud Prevention Agencies" available on our website hsbc.co.uk or can be requested from branches or by phoning 0800 587 7008 (textphone 0800 028 3516). Please call this number if you require details of the credit reference and fraud prevention agencies we use. Lines are open 8.30am to 6pm Monday to Friday except public holidays.

7. Information about products, services and promotions and market research

If you agree, the HSBC Group may use and share relevant information about you, your transactions and your relationships with the HSBC Group to give you information about products, services (including mortgages) and promotions available from members of the HSBC Group and selected third parties which may interest you by post, telephone, electronic and other means.

We will ask you whether you are happy for us to contact you about such products and services when you open an account. If you change your mind at any time please let us know.

The HSBC Group may share relevant information about you, your transactions and your relationships with third party research agencies who may invite you (by post, telephone, electronic and other means) to take part in market research activities for the HSBC Group.

If you do not wish to be contacted for market research purposes please let us know.

When you use a computer or other device to access websites operated by or on behalf of the HSBC Group and associated third parties, information may be stored and accessed on that device:

- to improve your experience;
- to improve the functionality, security and performance of those websites;
- to provide you with promotional content; and/or
- to provide us with information about how those websites are used and how users arrive at those websites.

In the event that you receive emails sent by or on behalf of the HSBC Group, such emails may contain technologies to track for market research purposes whether you opened those emails and whether you accessed internet links contained within those emails.

You agree to information being stored, accessed and used in this way. Members of the HSBC Group may also exchange, analyse and use relevant information about you in the ways described above to ensure that promotional content displayed to you on screen when you use HSBC Group websites is more likely to be relevant and of interest. Further information is available on our cookie policy, and site terms and privacy statement at our website hsbc.co.uk.

8. Miscellaneous

8.1. Under data protection legislation, you can make a written request for a copy of certain personal records we hold about you. The current fee is £10.00 per request from each individual.

8.2. To ensure that we carry out your instructions accurately, to help us to improve our service and in the interests of security, we may monitor and/or record your communications with us including telephone calls and conversations we have with you in our branches. In the interests of security and for preventing and investigating crime we may use closed-circuit television in and around our premises for the monitoring and collection of sound and/or visual images. Any recordings remain our sole property.

8.3. We may make and retain copies of passports, driving licences or other identification evidence that you provide.

8.4. We will obtain your written consent before providing a banker's reference about you, however, if we receive a request from another financial services institution we will provide information required to verify your identity for money laundering prevention purposes.

8.5. We may share information about you with any third party:

- to whom we transfer, or may transfer, any of our rights and obligations under the Terms; or
- in connection with the sale, acquisition or restructure of any member of the HSBC Group provided that the third party uses such information for the same purposes for which it was supplied to us or used by us.

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Issued by HSBC Bank plc.

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