

Your
HSBC Bank
credit card



Welcome to your new HSBC Bank credit card

We'd just like to take this opportunity to thank you for choosing HSBC.

Your new card gives you a fast, convenient and reliable way to pay for goods and services, 24 hours a day, seven days a week. And we have over 6,000 branches worldwide.

You should find everything you need to know about using your HSBC Bank credit card in this guide, but if you have any further questions, just call us on the appropriate number opposite.

What to do next

Before you can start using your HSBC Bank credit card, there are a couple of things you need to do.

- ◆ Sign your new card on the signature panel on the reverse using a ballpoint pen.
- ◆ **If you are the main cardholder activate your card(s) using Internet Banking or calling 03456 00 61 61.** Once the main cardholder's card is activated, all additional cards on this account will be automatically activated.
- ◆ If this is a newly opened account, your Personal Identification Number (PIN) will arrive shortly.
- ◆ Once your new card is activated and valid, make sure you dispose of any old cards securely – by shredding or cutting them up.
- ◆ If you are registered for Internet Banking please review your statement and Direct Debit preferences online.

Your HSBC Bank credit card

You can use your HSBC Bank credit card at over 24 million outlets worldwide, wherever you see the symbol appropriate to your card.



VISA



Contactless

For your convenience, it comes with contactless technology, a simple tap to pay for purchases up to £45 at checkouts displaying the contactless logo in the UK* and overseas. And don't worry, contactless payments are safe and secure, you are 100% protected against fraud, just like you are with Chip & PIN payments. You will need to make at least one chip and PIN transaction before contactless is enabled.

You will need to make one Chip & PIN or signature transaction to enable contactless on your card, but after that you're good to go. For your added protection we may decline a contactless payment from time to time and require you to complete the transaction by Chip & PIN or signature instead, to make sure it is you. When this happens simply insert your card into the card reader and enter your PIN or provide your signature when prompted.

Please note: If you've asked for a non-contactless card, the contactless information in this guide won't apply to your card.

Online Protection

Use your HSBC Bank credit card online and you're protected in law against internet fraud. You won't be charged for any unauthorised online transactions.

*Within the UK includes the Channel Islands and the Isle of Man

Manage your accounts online

To register for online banking you'll need a Security Number. Visit us at ciiom.hsbc.com, or if you don't have a Security Number call **03456 00 61 61**.

Once registered you'll be able to:

- ◆ view your accounts and recent transactions
- ◆ make payments to your card
- ◆ request a new PIN
- ◆ switch off paper statements and much more.

Important points to remember

- ✓ Let us know if your renewal card does not arrive a week before your old one expires.
- ✗ Never leave your card unattended anywhere. Protect it as if it were cash.
- ✗ If possible, try not to let your card out of sight during any transactions.
- ✗ Never allow anyone else access to your credit card. If your card is borrowed by a family member (spouse, child, parent), with or without your consent, you, the cardholder, may be responsible for any transactions on it.

Balance transfers

Transfer a balance from another credit or store card

You could save yourself some money by transferring your other balances over to your HSBC Bank credit card. Just ask our advisors for the latest promotional rates on **03456 006 161**. See page 15 for opening hours.

For a quick and easy transfer, have your other card(s) handy when you call.

Alternatively you can log on to Personal Internet Banking and follow the prompts.

Important notes about balance transfers

- ◆ A handling fee applies to balance transfers. For full terms and conditions please see the back of your statement and your Agreement Terms.
- ◆ Balances cannot be transferred from credit and store cards issued by the HSBC Group, including first direct, John Lewis Partnership Card and Marks and Spencer Money.
- ◆ A balance transfer (including the balance transfer fee) must not cause your credit limit to be exceeded.
- ◆ HSBC Bank can decline balance transfer requests and accepts no liability for interest and charges incurred due to the transfer not being made by the anticipated date.
- ◆ Once your balance transfer has been processed, it cannot be reversed.
- ◆ Your first repayment will be due the following month, even if you have transferred a balance at a 0% introductory rate.

Get a free additional cardholder on your account

You can get free additional cards on your account, for use by your partner or family members over 18.

The nominated person will receive their own card and PIN, but the transactions will appear on your statement.

If you are the main cardholder and would like to find out more, please contact us or visit ciiom.hsbc.com.

Protecting your HSBC Bank credit card

Protecting your PIN

Your PIN is personal to you. If you have any additional cardholders on your account, they will have their own PIN. Protect your PIN by following the tips below:

- ✓ Once your card is activated, please memorise your PIN. If you'd like to change it to something more memorable, you can do so at any HSBC Bank cash machine in the UK, Channel Islands or the Isle of Man. To do this, insert your card, select 'PIN Services' and follow the instructions.
- ✓ When using cash machines or making purchases on the high street, stand close to the PIN pad to stop anyone seeing you enter your PIN.
- ✓ If you lose/forget your PIN, just give us a call and we'll send you a reminder. Alternatively you can request one through Personal Internet Banking.
- ✓ When choosing your own PIN, avoid obvious or easily guessed numbers. ie, don't choose 1234 or 1111.
- ✗ Don't write down or tell anyone your PIN/security information.
- ✗ Don't let anybody else use your PIN or enter it for you.
- ✗ Don't keep your card and PIN advice together.
- ✗ Never disclose your PIN when ordering by phone, mail order or using your card on the Internet.
- ✗ If you receive an unsolicited telephone call never disclose your card details.
- ✗ Never divulge your PIN to anyone, even if they claim to be police or HSBC staff.

When using a cash machine

You can withdraw up to £300 a day at any cash machine using your PIN or over the counter at all banks in the UK, Channel Islands or the Isle of Man and abroad displaying the MasterCard® or Visa symbol appropriate to your card. When withdrawing cash over the counter you may be asked to provide further proof of identification, such as your driving licence or passport.

All cash withdrawals, both over the counter and from cash machines, are subject to a handling fee.

Important points to remember

- ✓ Be vigilant when using a cash machine. Call our 24-hour Lost and Stolen Cards team on **0800 085 2401** from the Channel Islands, Isle of Man, UK or **+44 1442 422929** if you are overseas or the police if you notice anything unusual.
- ✓ On completing your transaction, put your money and card away quickly before leaving the cash machine.
- ✗ If the cash machine does not return your card when you expect it to, do not re-enter the PIN. Report it to our Lost and Stolen Cards Team immediately on **0800 085 2401** from the Channel Islands, Isle of Man, UK or **+44 1442 422929** if you are overseas.
- ✗ Do not accept help from 'well-meaning' strangers and never allow yourself to be distracted.

Lost or stolen cards

- ✓ If your card is lost or stolen, or likely to be misused, call us immediately on **0800 085 2401** from the Channel Islands, Isle of Man, UK or **+44 1442 422929** if you are overseas. Our advisors will cancel your card(s) as soon as you notify us, and will issue replacements immediately.
- ✓ Save the telephone number of our Lost and Stolen Card Team into your mobile phone. That way you'll have it to hand should you need it.

Protecting your card while abroad

Assistance

- ✓ Remember we provide 24-hour Worldwide Assistance if your HSBC Bank credit card is lost or stolen overseas. Contact us on **+44 1442 422929**.

Security

- ✓ Only take cards with you that you intend to use on holiday; leave others in a secure place at home.

You don't have to tell us when you're going abroad

If we have any concerns about a transaction made using your card, we'll get in touch to check it's genuine, so please make sure we have the correct mobile number and email address for you. If you need to update your mobile number or email address, or to check the one we have, log in to Online Banking and select 'contact details'. Alternatively, call us on **03456 00 61 61**, or come into a branch.


Using your card abroad

When paying for goods and services or withdrawing cash overseas, you may be given the choice to pay in local currency or in Sterling.

If you pay in local currency, the foreign exchange will be made at the wholesale market rate and we will apply a Non-Sterling Transaction fee. If you pay in Sterling, HSBC will not handle the currency exchange. The exchange rate given to you may differ from the wholesale market rate. A different foreign exchange charge may also be applied, meaning that you could pay more.

All card transactions made abroad are subject to local regulations and a Non-Sterling Transaction fee. For details of the cash fee and Non-Sterling Transaction fee, please see the back of your statement.

Protecting your card online

- ✓ We will automatically register you for **Verified by Visa/Mastercard Identity Check**. It is an additional security layer when you spend online and is designed to protect both your account and your money against unauthorised use.
- ✓ You may often be asked to confirm the last 3 digits of the number printed on the signature panel on the reverse of your card. This number is unique to your card and is an additional security feature.
- ✓ Only shop at secure websites. Ensure the security icon,  a locked padlock or broken key symbol is showing in the browser window.
- ✓ Only access internet banking or shopping sites by typing in a web address. Never use a link from an email.
- ✓ Protect your PC by regularly updating your operating system and anti-virus software. For more information on online security visit our website at **[ciom.hsbc.com/help/security-centre/](https://www.hsbc.com/ciom/help/security-centre/)**
- ✗ Don't respond to unsolicited emails that request personal or financial information. If you're suspicious of an email that appears to be from HSBC, please forward it to **phishing@hsbc.com**.
- ✗ Never disclose your PIN online. If you're requested to give your PIN online (or over the telephone), or if you suspect any other fraudulent activity, please report it by contacting us.
- ✗ If you use a service that allows you to view banking details from different providers online at the same time, you may be liable for any fraud or mistakes that happen on your accounts as a result.

Other important ways to protect your card

Keeping your contact details current

We make every effort to protect you against fraud. We continually monitor the transactions on your account so if we identify anything suspicious we need to contact you quickly to confirm whether they are genuine. The best way for us to contact you is by mobile phone, so it's very important that you keep your contact details up to date. You can update your details through Personal Internet Banking at ciiom.hsbc.com or by contacting us on **03456 006 161**.

Protection against identity theft

Identity theft is when somebody uses your name and other personal information for fraudulent purposes. Our state of the art fraud detection systems look for unusual activity on your account, so from time to time when using your card, the retailer may be required to ask you some security questions. This is to make sure the card is not being used without your permission. Keep yourself protected by following the tips below:

- ✓ Memorise your PIN and then securely destroy the PIN advice and any other security information provided.
- ✓ Keep secure (or shred) all receipts, letters and other confidential papers including bank statements that contain your name and address or other personal information.
- ✗ Don't keep items such as cheque books, cards and personal identification (e.g. passport, driving licence and the like) together.

To find out more on personal security visit our website at ciiom.hsbc.com/help/security-centre/

Making repayments

HSBC Bank current account holders

To make your HSBC Bank credit card payment from your current account log on to **Personal Internet Banking** at ciiom.hsbc.com or use **Telephone Banking**.

You can also make payments at any of our branches or **cash machines** in the UK, Channel Islands or the Isle of Man. Select the 'Pay credit card' option and follow the instructions. You'll be given a credit card statement summary and a printed receipt. Your available credit will be updated within 2 hours.

All customers

Direct Debit allows you to pay the minimum, fixed or full amount each month. Please contact us for more information.

You can also make payments at any of our branches by using your HSBC Bank credit card to deposit cash or cheques into our Paying-in machines. Payments can be made by post using cheques only.

Please make cheques payable to HSBC Bank followed by your 16 digit credit card number.

For further details of how to make payments to your HSBC Bank credit card, please see the back of your statement.

Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction, you can do this by contacting the retailer or us. If you contact the retailer you will also be able to deal with the agreement you have with them and you can make other arrangements for payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of these cancelled transactions, please contact us.

Understanding your statement

Check your statements regularly. Unless you tell us about any transactions you do not recognise, we will treat all transactions on the account as yours.

HSBC

Your Credit Card statement

Contact tel 09457 404 404
From Overseas tel 44 1226 261 010

Lost and Stolen Cards 09456 007 010 (24hrs)
From Overseas tel 44 1442 422 929 (24hrs)

Text Phone 09457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Account Summary	
Credit Limit	£ 2,000.00
APR	19.900000 %
Previous Balance	54.9131
Debits	100.00
Credits	0.00
New Balance	£ 54.91
Minimum payment	£ 5.00
Payment to be credited by	13 Jul 2007

Statement Date **18 June 2007** Card number _____ Sheet number 1 of 1

Your Transaction Details			
Recorded By Us	Transaction Date	Details	Amount
07 Jun 07	07 Jun 07	434	100.00

Summary Of Interest On This Statement

NO INTEREST CHARGED ON THIS STATEMENT
Estimated interest - next month 0.89

HSBC 31449009067344404

Statement date

Your statement date determines the date when payment is required by us each month.

If you would like to change your statement date, please contact us.

Account summary

This shows your credit limit, interest rate, credits, debits and your opening and closing balances. You will be charged if you go over your credit limit.

It also shows your minimum payment and the date when payment is required. To avoid charges, please ensure that we receive at least the minimum payment by this date.

We recommend that you pay more than your minimum payment whenever possible. Please see the reverse of your statement for ways to make a payment. To set up a payment by Direct Debit, please contact us.

Your transaction details

This lets you see exactly when and where you used your card and the amount that it was for.

If there are any transactions that you don't recognise, please contact us immediately and we'll investigate.

Summary of interest on this statement

Any interest charges will be detailed in this separate summary section along with your current interest rates.

You can also find out about the interest rates applicable to your account by phoning us or by sending a secure message when logged on to Personal Internet Banking at **ciom.hsbc.com**. Please see your Agreement Terms for details on how we charge interest.

Additional information

Sorting out financial difficulties

If you have difficulties making repayments to your credit card, please contact us to let us know. We can help you to develop a plan for dealing with your financial situation.

If you are in serious financial difficulty, there are a number of independent organisations that can give help and advice:

◆ **If you live in Jersey:**

Citizens Advice (www.cab.org.je)

Telephone: **0800 735 0249**

◆ **If you live in Guernsey, Alderney or Sark:**

Citizens Advice (www.citizensadvice.org.gg)

Telephone: **01481 242266**

◆ **If you live in the Isle of Man:**

Citizens Advice (www.citizensadvice.im)

Caring for our customers

If we do not deliver the standard of service you expect, or if you think we have made a mistake, please let us know. We will investigate the situation and, if necessary, set about putting matters right as quickly as possible.

Please allow your branch manager or the manager of the department concerned the first opportunity to answer your concerns and put matters right. However, if you remain dissatisfied and would like further information about our process for resolving complaints, please ask for our 'Listening to your comments' leaflet.

How to contact us

Customer Service and 24-hour Telephone Banking*

Telephone: **03456 00 61 61**

Abroad Telephone: **+44 1470 697139**

(Lines are open 8am to 10pm everyday, except Christmas Day, Boxing Day and New Year's Day)

Card Activation

Telephone: **0800 328 1370**

Abroad Telephone: **+44 1226 261 010**

(Lines are open 8am to 10pm everyday, except Christmas Day, Boxing Day and New Year's Day)

Lost or Stolen Cards

Telephone: **0800 085 2401**

Abroad Telephone: **+44 1442 422 929**

(24 hours, 7 days a week)

Personal Internet Banking

ciiom.hsbc.com

(24 hours, 7 days a week*)

To ensure we carry out your instructions accurately, to help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

*Subject to planned maintenance periods

Accessibility

To find out more about our accessible services please visit **ciiom.hsbc.com/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 03456 006 161.

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays).

ciiom.hsbc.com

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