

HSBC

Global Transfers

Terms and Conditions

Global Transfers terms and conditions (the Terms)

These Terms apply to Global Transfers:

- you make through Global View in Online Banking; and
- you make using our Mobile Banking App.

These Terms apply together with:

- the Global View terms and conditions; and
- the terms and conditions and price list(s) that apply to the account(s) from which you can make Global Transfers (Product Terms); and
- our Online Banking Terms and Conditions (PIB Terms); and
- any other terms and conditions that we tell you apply.

In the event of any conflict between these Terms and any of the terms and conditions mentioned above, these Terms will apply. No one else apart from you, us and, if you have a joint account, any joint account holder, will have any rights under these Terms. These Terms form a contract between you and us, HSBC Bank plc.

1. You can only make Global Transfers between HSBC Group Accounts that you have linked in Global View.
2. You can only use the Mobile Banking App to make Global Transfers from your UK, Channel Islands and Isle of Man Accounts with us. Unfortunately, Global Transfers may not be available on some mobile device operating systems. You can use Online Banking to make Global Transfers between any HSBC Group Accounts that you have linked in Global View.
3. To make a Global Transfer using Online Banking or our Mobile Banking App, you must log in and enter the security information that we ask for and information about the payment. You will then need to confirm that the information you have entered is correct and this is your agreement for us to make the payment.
4. You can make Global Transfers between Accounts that are denominated in the same or different currencies.

Clauses 5 - 8 below only apply to Global Transfers made from an Account you hold with us in the UK, Channel Islands and Isle of Man. For Global Transfers from other accounts, the terms and conditions you have agreed with the HSBC Group company that provides those accounts will apply.

Global Transfers between Accounts in different currencies

5. If the receiving account is denominated in a currency that we can convert your transfer into, we will convert your transfer into that currency before we send it. We may ask other HSBC Group companies to carry out currency conversions on our behalf.

The HSBC Global Transfers Exchange Rate will apply to the conversion; this is a variable rate which changes frequently. If you ask us to make a payment immediately, we will provide you with details of the HSBC Global Transfers Exchange Rate and you will have the opportunity to reject the exchange rate before you confirm that you want us to send your payment. By pressing the confirm button, you are agreeing to accept the exchange rate that we have provided to you. Details of currencies we can convert into can be found at:

www.ciiom.hsbc.com/global-transfers

6. If the receiving account is denominated in a currency that we cannot convert your transfer into, we will provide you with an indicative exchange rate when you ask us to make the transfer. The currency conversion will be carried out by the HSBC Group company that provides you with the receiving account. It will be done at the time they receive the transfer (or the next time they are open for business) at their exchange rate at that time. Details of currencies we are unable to convert into can be found at:

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Transfer times

7. Once you have asked us to make a Global Transfer, you are not able to cancel your instruction, unless it is a future transfer, in which case you can cancel it as set out in the table. Future transfers and recurring transfers cannot be requested through Mobile Banking.

Payment Type	Global Transfers
Maximum execution time	Immediate , except where we are unable to convert your transfer into the currency of the receiving account before we send it. In that case, the transfer will take up to five days.*
Can you arrange a payment to be sent on a future date?	Yes , through Online Banking. You can cancel a future transfer through Global Transfers in Online Banking or by calling Telephone Banking before 6pm (5pm at weekends) the day before the payment is due to be made.

*occasionally payments may take slightly longer due to local regulatory requirements in certain non EEA countries e.g., China.

Payment limits

8. We may set maximum payment limits for Global Transfers. If we do, we will tell you the applicable limit when you make a transfer. Your consent to making a transfer will also be your agreement to the limit that applies to that transfer.

Changes

9. We can make changes to these Terms at any time if we reasonably believe that the change is to your advantage or is needed for any one or more of the following reasons (which may relate to circumstances existing at the time or those which are expected to apply in the near future):
- (a) to respond proportionately to changes in general law or decisions of the relevant financial ombudsman service;
 - (b) to meet our regulatory requirements;
 - (c) to reflect new industry guidance and codes of practice or good banking practice;
 - (d) to respond to the making of a relevant recommendation, requirement or decision of any court, ombudsman, regulator or similar organisation;
 - (e) to proportionately reflect legitimate cost increases or reductions in providing the Account, services or facilities (including our funding costs);
 - (f) to allow us to make reasonable changes to the way in which we manage your Account, as a result of changes to technology or the systems we use, including introducing new services or facilities or replacing an existing service or facility with a new one.

We can also make a change for any reason not stated above, provided we give you advance notice and you are able to close your Account, or end a service that relates to your Account, before the change takes effect, without charge.

We need this flexibility to changes because we need to be able to manage how we provide your Account and the Global View/Global Transfers service over a long period of time and it is very difficult for us to anticipate all the circumstances when we might need to change the way the Account or Global View/Global Transfers service works. If you do not like any change we make in this way, you can close your Account and move to a new account either with us or another bank.

10. We will tell you personally at least two months before we make any changes which are not to your advantage. If we provide you with notice that we are going to make a change to Terms, you can close your Account before that change takes effect without charge. If you do not tell us that you want to close your Account, then we will assume you have accepted the change and it will take effect automatically.
11. We can change the HSBC Global Transfers Exchange Rate, which is a reference rate, immediately and without giving you prior notice.

Ending this contract

12. You can end this contract at any time by telling us.
13. We can end this contract immediately and without notice where you have seriously and persistently broken any of the Terms, including where:
- you are, or we reasonably suspect you may be, using or obtaining, or allowing someone else to use or obtain, an account, service or money illegally; or
 - your Account is, or we reasonably suspect your Account is, being used for an illegal purpose; or
 - you are, or we reasonably suspect you may be, acting fraudulently; or
 - your behaviour is improper, for example you act in a threatening or violent manner towards staff, which makes it inappropriate for us to maintain your Account; or
 - you were not entitled to open your Account or take out your service; or
 - we have demanded that you repay an overdrawn balance on your Account to us and you fail to do so; or
 - you have not provided us with adequate information that we have requested in relation to your liability for tax; or

- if we reasonably consider that by continuing the contract we may break a law, regulation, code, court order or other duty; or we, or another HSBC Group company, may be exposed to action or censure from any government, regulator or law enforcement agency.

14. In addition, we can end this contract upon two months' notice for any reason.

Jurisdiction

15. The laws of England and Wales apply to these Terms and how we dealt with you before you entered into this contract. These Terms are in English and any communications we send to you will be in English.

Glossary

"**Account(s)**" means HSBC Group accounts that you have linked in Global View.

"**Global Transfers**" are international payments between account(s) you hold with HSBC Group companies that you have linked in Global View.

"**Global View**" means a service which enables you to link and view on an HSBC internet website, in any one country in the world, your HSBC accounts held and accessible through HSBC Online Banking in that country with your HSBC accounts held and accessible through HSBC Online Banking in any other country.

"**HSBC Group**" means HSBC Holdings plc, and/or any of its affiliates, subsidiaries, associated entities and any of their branches and offices.

"**Online Banking**" means the HSBC Bank plc internet banking service.

"**Mobile Banking App**" or "**App**" means the HSBC Bank plc Mobile Banking Application which can be downloaded to any mobile device which runs an operating system supported by us.

"**We**", "**us**", "**our**" and "**HSBC**" means HSBC Bank plc.

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