

# Text Banking

Customer User Guide

**Your mobile phone can give you access to Text Banking. You can ask HSBC to text you mini-statements on the day of your choice, showing your balance and up to five transactions. You can also ask for text messages on selected accounts, like an alert to tell you that the balance on your account is below, or equal to, an amount specified by you. This document should be read in conjunction with our Text Banking Service terms and conditions.**

## Registering for the Service

Once you have opened an account with us, you may apply to register for the Text Banking Service by following the instructions set out on our Personal Banking website at [hsbc.co.uk/textbanking](https://www.hsbc.co.uk/textbanking) or by calling us on 08457 404 404 (the "Service Telephone Number"). HSBC Premier customers can register by calling 08457 70 70 70. (From overseas +44 1226 261 010 or +44 1226 260 260 for HSBC Premier customers). Textphone number for all accounts 08457 125 563, +44 207 088 2077 from overseas.

Prior to registration you should check that the text messaging service provided by your service provider is compatible with the Service that we provide.

## Terms and Conditions

The Text Banking Service is subject to our terms and conditions, which are available online at our personal banking website at [hsbc.co.uk/textbanking](https://www.hsbc.co.uk/textbanking) and which will be provided to you prior to or immediately after your application for the Text Banking Service. You need to accept our Terms and Conditions when you register. If we ever change our Terms and Conditions, you will be advised of this.

## Options

You can nominate one mobile telephone number and choose to be sent any combination of up to eight alert and/or mini-statement text messages ("Banking Text Message(s)"), as follows:

- ▶ Balance above or equal to GBP £ x (Debit or Credit)
- ▶ Balance below or equal to GBP £ x (Debit or Credit)
- ▶ Credit greater than, or equal to GBP £ x has been posted to an account (minimum GBP £25)
- ▶ Debit greater than, or equal to GBP £ x has been posted to an account (minimum GBP £25)
- ▶ Weekly Mini-Statement
- ▶ Monthly Mini-Statement

Where we refer to £ x above, you can choose the amount to suit your circumstances.

You can choose up to three sterling accounts from any of your Basic Bank Account, Current Account, HSBC Passport, HSBC Advance, HSBC Advance (Graduate), HSBC Premier, Student Bank Account, Graduate Bank Account, Bank Account and/or Credit Cards as your nominated account(s) for this service.

Once your registration for Text Banking Service has been processed, we will let you know by sending a text message to your nominated Mobile Telephone Number. Banking Text

Messages will then be sent direct to your mobile phone using SMS (Short Messaging Service). Please ensure the SMS facility is switched on for your mobile telephone.

## Understanding your Banking Text Messages

Each Banking Text Message will contain a maximum of 160 characters. If you request a mini-statement, you will receive details of your balance and up to five transactions that have been processed as at the date and time stated in the Banking Text Message. It's a bit like reading the mini-statement you receive on a high street cash machine.

Banking Text Messages only include a limited number of transactions, for full details of all transactions on your account(s) you must refer to your regular account statement.

Please note that if more than 160 characters would be required to display all transactions processed since your previous Banking Text Message, details of the least recent transactions cannot be sent.

If you request a 'credit or debit above' alert Banking Text Message, you will receive details of any credit or debit transactions above the amount specified followed by your account balance at the date and time stated in the Banking Text Message.

If you request a 'balance below or above' Banking Text Message, you will receive your balance followed by up to five transactions. You will receive a message with the message header 'multi-event'. When this is not practical, separate Banking Text Messages will be sent.

You can change your choice of the type of Banking Text Messages or the nominated accounts selected by calling us on the Service Telephone Number. You must do this before 10pm if you want us to act on your new instructions from the next day onwards.

Please tell us as soon as possible on the Service Telephone Number if any Banking Text Message appears to be irregular.

## Message content

Each block of text will be separated by an asterisk to make the message easier to read.

The balance specified will be correct as at the date and time stated in the Banking Text Message.

Furthermore, each balance is followed by a + or - to show whether this is a credit or a debit.

You must give each nominated account a nickname (please see below under the heading "Nicknames").

The description of each Banking Text Message denotes the first eight characters of the transaction description.

Amount indicates the amount of the individual transaction. Each amount is followed by a + or – to show whether it is a credit or debit.

## Protecting your mobile telephone

### Nicknames

For each account you must nominate a nickname that is unique to you avoiding names that are easy to guess such as your name or the account name.

The nickname is a name that you would like us to use for each account and will be shown at the beginning or the end of each message, depending on the type of Banking Text Message you have requested.

### Taking your phone abroad

We recommend that you suspend the Service if you are taking your mobile telephone outside the United Kingdom.

This is because the security of any foreign telephone network through which text messages might be transmitted to your mobile phone cannot be guaranteed.

If you take your mobile telephone outside of the United Kingdom without suspending the Service, you shall be deemed to authorise us and the network operator to transmit such information and store information in such countries or territories as are necessary to send text messages to your mobile telephone. You will also be responsible for any charges you incur as a result of receiving Banking Text Messages whilst abroad.

### Service Fees

All HSBC Customers receive the Service free of charge.

We do not currently charge for the Service. However, you may be charged by your mobile network provider for receiving any Banking Text Messages we send you and these charges may change if we send you Banking Text Messages when you are abroad. You will be responsible for paying any such charges.

### Termination and Suspension

You will be able to suspend the Service.

You can also give 30 days' notice to terminate the Service.

For a period of 14 days after you register for Text Banking you have the right to cancel your contract with us. You can also terminate it at any time thereafter. Please call the Service Telephone Number or write to HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW.

Unless there are exceptional circumstances we will always give you at least 30 days' notice prior to terminating your contract.

**\*Only weekly Mini-Statement and Monthly Mini-Statement text message statements are available for Credit Cards.**

## Troubleshooting

### I haven't received my initial test message or any Banking Text Messages

If you have not received your test message please ensure that the SMS facility is 'switched on' for your mobile telephone (see the getting started section). If you do not receive your test message after the SMS facility has been 'switched on' then please contact us on the Service Telephone Number.

### I used to receive Banking Text Messages but they've stopped arriving

The memory capacity on your mobile telephone has probably been used to the full, indicating by a flashing envelope sign. You will need to delete some of your existing messages in order to free up some space on your phone.

A further possibility may be because an event you have nominated has not occurred. Therefore, no Banking Text Message(s) will be sent out.

### Can I change the accounts shown on the Service and can I change the nickname I have given them?

Yes. To change your accounts and/or nicknames you can call us on the Service Telephone Number, you must do this before 10pm if you want us to act on your instruction from the next working day.

### Can I change the Banking Text Messages I have selected?

Yes. To change your Options for the Banking Text Message you can call us on the Service Telephone Number. You must do this before 10pm if you want us to act on your instruction from the next working day.

### If I have deleted a Banking Text Message in error, could you send it to me again?

No, unfortunately we are only able to send the Banking Text Message once. If a Banking Text Message is deleted it cannot be viewed again.

### Will I lose my text messages if my battery is low or runs out?

If your mobile telephone has received a message, it will be retained in the telephone's memory even if the battery dies. Just re-charge the battery and then retrieve the message in the normal way.

### **My telephone does not alert me when there is an incoming message.**

Some telephone models allow you to change the way in which you are alerted to incoming messages. Check that you have set the message alert option 'on' and the volume is not at zero. If you have any further queries, contact your service operator.

### **What should I do if my mobile phone is lost or stolen?**

You must report the loss to your service provider and ask them to disable your telephone. You also need to contact us on the Service Telephone Number to enable us to suspend the Service to you.

### **How do I change the mobile number I use for Text Banking?**

To update the number we send Banking Text Messages to, you can send us a secure message when logged on to Personal Internet Banking or call us on 08456 404 404 (before 10pm for changes to be effective for the next working day).

### **Any queries about Text Banking?**

Call the Service Telephone Number 08457 404 404. HSBC Premier customers can call 08457 70 70 70. (From overseas +44 1226 261 010 or +44 1226 260 260 for HSBC Premier customers). Textphone for all accounts 08457 125 563, +44 207 088 2077 from overseas.

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

To ensure that 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.

## **Other information**

### **About Us**

HSBC Bank plc is established at 8 Canada Square, London E14 5HQ, its registered office. HSBC Bank plc is authorised and regulated by the Financial Services Authority under registration number: 114216. HSBC's registered VAT number is GB365684514.

HSBC Bank plc, PO Box 14, St Helier, Jersey JE4 8NU is licensed by the Jersey Financial Service Commission for Banking and Investment Business in Jersey. In Guernsey, HSBC Bank plc is licensed by the Guernsey Financial Services Commission for Banking, Insurance and Investment Business. In the Isle of Man, HSBC Bank plc is licensed by the Isle of Man Financial Supervision Commission for Banking and Investment Business.

For accounts opened in the UK (except Scotland), our terms and conditions are governed by the laws of England and Wales, as are our dealings with you until the time your account is opened. For accounts opened in Scotland, Scottish law will apply. For accounts opened in the Channel Islands or the Isle of Man, the laws of the island where your account is held will apply. Alderney and Sark are governed by the laws of Bailwick of Guernsey.

### **How to complain**

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. Where appropriate we will also take steps to prevent a recurrence. Please allow your local 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 us for our explanatory leaflet 'Listening to Your Comments'. You may be able to refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. For accounts held in the Channel Islands or the Isle of Man you may be entitled to refer your complaint to the Financial Services Commission in Jersey or Guernsey and the Financial Services Ombudsman Scheme in the Isle of Man.

## **Customers with disabilities**

**If you'd like this in another format such as large print, Braille or audio, please contact us.** A textphone service is also available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on 08457 125 563 (+44 207 088 2077 from overseas).

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

**Issued by HSBC Bank plc**

HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW

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