More about your new account

Your HSBC Advance Bank Account

HSBC UK | Opening up a world of opportunity

Contents

Congratulations, you’re an HSBC Advance customer

Over the following pages you will find everything you need to make the most of it.

Let’s get started

Here’s a list of all the things you should receive in the next 7 working days:

- Account number and sort code
- Debit card
- Credit card (if chosen)
- Card PIN number(s)
- Telephone banking ID

If you’re new to HSBC and have chosen to use the Current Account Switch Service, all your standing orders and Direct Debits will be moved to your new account.

If any of these don’t arrive, please call us on 03457 404 404.

Our account opening guarantee
Your Advance Debit card will be sent to your home address within five working days from when your account is opened, and your PIN within seven. We’ll give you £10 if they’re delayed beyond these timescales.

Getting the most from your account

Follow these 3 steps to unlock the features of HSBC Advance.

Step 1

Set up your telephone

Your telephone banking security number is a 6 to 10 digit number that only you will know. It is what we use to verify you when you call us.

If you haven't already done this, give us a call on 03457 404 404 to set up or visit one of our branches.

Step 2

Activating your card

You don't need to activate your new debit card, it's ready to use straight away. To start using contactless, you'll first need to make a Chip and PIN purchase.

You will need to activate your credit card (if chosen). You can do this by Mobile App, Online Banking, phone or at a UK cash machine. If you've a joint account and have more than one card on the account, you'll need to activate each card individually.

By Mobile App

You can activate your credit card right away in the mobile banking app. From your Account details page tap on 'Manage cards' and follow the prompts to use your card.

Online

If you're already an HSBC customer and you've set up online banking, you can activate your credit card in a few clicks:

- Select 'Log on to activate your card'.

- Enter your log on details using your Digital Secure Key.
- Follow the instructions.

By phone
Call one of the automated numbers below, which are available 24/7.

You'll need your credit card details and to answer a few questions about your personal details we hold.

- For credit cards: 0800 328 1370

At a cash machine
If you're already an HSBC customer you can activate your credit card at any UK cash machine.

Make a PIN transaction (such as a cash withdrawal or balance enquiry) and your new credit card will be automatically activated.

Step 3

24/7 digital banking
If you haven't already or you're new to HSBC it's easy to register for digital banking. You'll need your HSBC sort code, account number and either a photo ID or your telephone security number to hand:

- Download the HSBC UK Mobile Banking app from your app store.[1]
- Read and accept the terms and conditions.
- Select 'Register for mobile and online banking'.
- Follow the prompts.

Alternatively, for online registration head to hsbc.co.uk/register.

1. To find out more about downloading the app please visit hsbc.co.uk/ways-to-bank/mobile.

More products and services

We're happy to tell you about our range of banking products and services, such as a variety of savings accounts and lending products (i.e. personal loans, overdrafts and mortgages). If you'd like more information, please visit hsbc.co.uk/current-accounts/products/advance, you can chat with us 24/7 via Online Banking or the HSBC UK Mobile Banking App. You can also call us on 03457 404 404 or visit one of our branches.[2]

> Your home may be repossessed if you do not keep up repayments on your mortgage.

Ways to bank

Mobile banking app features

- 24/7 chat service.
- Report debit card and/or credit card lost or stolen, replace a damaged one or add a temporary block.
- Pay-in cheques on the go.[3]
- Send money to friends, companies or between your accounts.

Online banking

You can carry out your everyday banking online, 24/7.

2. Subject to status and an assessment of your financial circumstances.

3. Limitations that apply will be shown in the Mobile banking app.

Useful online features

- 24/7 chat service.
- View recent transactions and up to 6 years' worth of statements.
- Update personal details including your home address and email address.
- Activate new credit cards, report them lost or stolen, replace a damaged one or add a temporary block.
- Report debit card and/or credit card lost or stolen, replace a damaged one or add a temporary block.

Telephone banking features

- Use Voice ID to securely access your account without your security number (call 0800 085 2380 to enrol).
- Call your 24/7 automated service on 03457 404 404 to check balances, make payments and transfer money outside of business hours.
- Calls may be monitored or recorded to help improve our service and for security. Our 24 hour telephone banking and online service are subject to maintenance periods.
- Lost and stolen cards (24 hours) 0800 085 2401 or +44 1442 422 929 (outside the UK) or report your lost/stolen card using our mobile app or online banking service HSBC.

Cash machines

As an Advance customer you can withdraw up to £500.

Visit us in branch

Our staff will be happy to help you.

In-branch services

- If you prefer to bank in-branch but are still interested in our digital banking features, our Assisted Digital service could be of interest.
- You can book an appointment online for anything you'd rather discuss face-to-face in branch.

Text services and alerts

Unless you've opted out, we'll send alerts to let you know if you've entered an overdraft. We'll also tell you how to avoid additional overdraft costs.

If you choose to opt out of overdraft text alerts, this will apply to all personal current accounts you hold with HSBC.

Worldwide support

Emergency cash

Advance customers can get up to US$10,000 emergency cash sent to any HSBC branch inside and outside the UK (providing you have available funds in your account) even if you lose your card(s) or money while you're outside the UK.

Using your cards outside the UK

Using your debit card to make a payment, or cash withdrawal, in a foreign currency or cash withdrawal from a cash machine outside the UK is subject to a 2.75% fee.

There is also an additional fee of 2% (minimum £1.75, maximum £5) for cash withdrawals in a foreign currency or from a cash machine outside the UK.

A fee of 2.99% of the transaction in sterling is applicable to all credit card transactions made in a foreign currency (including ATM withdrawals). A fee of 2.99% (min. £3) is applicable to all cash withdrawals.

Dedicated Advance line

Chat to us 24/7 via Online Banking and the HSBC UK Mobile Banking App and someone will be on hand to help answer your questions. You can also call us on 03457 404 404.

Global View and Global Transfers

This service lets you send money between your globally-linked HSBC accounts with no payment fee.[4] You can access this service through online banking or the HSBC UK Mobile Banking app.

See your different currencies and accounts on one screen with Global View, send money to over 30 countries with a US$200,000 (or currency equivalent) limit using Global Transfers.

Some countries may have local limit restrictions. Please check our limits within online banking for more information.

Keeping your money safe

Can I prevent my new account details being given to someone who sends one-off payments to my old account?

You may be able to transfer your payments to your new bank without redirecting payments from your old account, you should discuss this requirement with your new bank.

What happens to any debit card transactions that I have asked my old bank to stop?

The Current Account Switch Service should not delay this process and any debit card transactions that you have asked your bank to stop should remain so after your switch.

4. The HSBC Global Transfers exchange rate will apply to any money sent that requires a currency exchange.

FSCS Protection

Your Bank or Savings Account with HSBC UK Bank plc is protected up to the FSCS compensation limit by the Financial Services Compensation Scheme, the UK's deposit protection scheme (most deposits are covered by the scheme).

For more information, please visit the FSCS website at fscs.org.uk and the HSBC 'Personal Banking Terms and Conditions and Charges'.

Moving your bank account to HSBC

Current Account Switch Guarantee

CURRENT ACCOUNT SWITCH GUARANTEE

We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee:

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.

Crystal Mark 20785 Clarity approved by Plain English Campaign

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: hsbc.co.uk/accessibility or: hsbc.co.uk/contact.

hsbc.co.uk