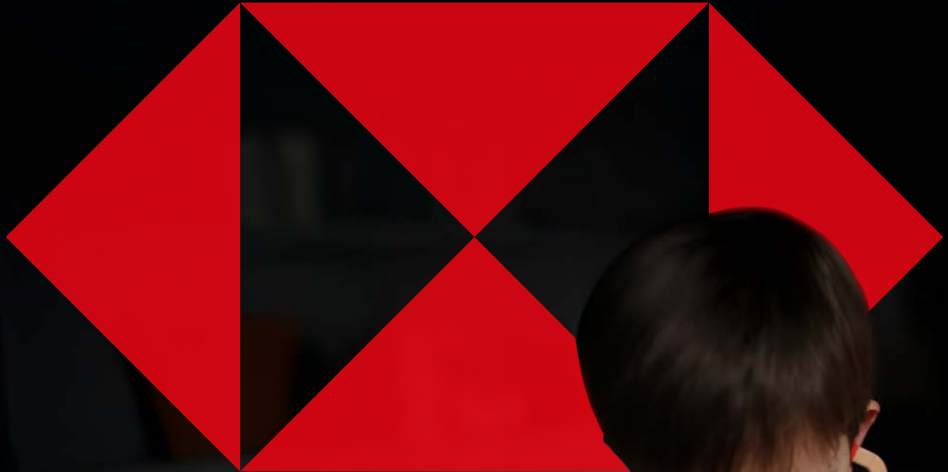


HSBC Online Health Services

Expert healthcare that is only a tap away



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At HSBC we want to help you stay healthy, so we've teamed up with Square Health.

They offer expert medical advice, and you can use their services through the HSBC Health app without paying for consultations. These are additional services available with your Cancer Bereavement Cover and do not form part of your insurance policy.

To access these services, you will need to make sure your email address is up to date with HSBC UK.

If you share an email address with another HSBC UK Premier customer, you'll both need to have your own to be able to use the service.

If you would both like to make use of the benefits one of you will need to provide HSBC UK with a separate email address.

Partners of sole policyholders can be registered on the HSBC Health mobile app by the policyholder to make use of the benefits.



Services available

Health Service	You as Policyholder	Your partner	Your dependent under the age of 16	Your dependent between 16 and 23
Digital GP Consultation	✓	✓	✓	✓
Second Medical Opinion	✓	✓	✓	✓
Remote Physiotherapy	✓	✓		
Health Check ¹	✓	✓		
Mental Health Support	✓	✓		✓

Health Service Allowances ²	Yearly Allowance
Digital GP Consultation	Unlimited
Second Medical Opinion	2
Remote Physiotherapy	8
Health Check ¹	1
Mental Health Support	8

A guide on how to access these services is provided within this document.

1. Your Health Check allowance is 1 per year for each policyholder. The 1 per year allowance can be used by either you or your partner, but not both.
2. Your allowances are shared between all family members who have access and start from the date Square Health invite you to register. Your yearly allowance will reset on this date each year.

Premier customers moving outside the United Kingdom

You can still enjoy many of your health benefits with the HSBC Health app, but as you no longer live in the UK, some features will not be available, including:

- Private prescriptions ('Prescription Services'), sick/fit notes or referral letters for a specialist appointment (through the Digital GP Consultation service)
- Health check

You can still use any of the services below, but referrals for related in-person treatment and consultations aren't included while you're living outside the UK:

- Digital GP Consultation
- Second Medical Opinion
- Remote Physiotherapy
- Mental Health Support



About Square Health

Square Health was founded by practicing doctors and health experts who have been helping people for over 25 years.

They use the latest technology to provide care and advice. There are over 5,000 UK based doctors and specialists in their network, and they are all fully trained and registered with the General Medical Council (GMC). Full details can be found at squarehealth.com.

Getting started

1. You will get an email from Square Health with your registration details
2. Download HSBC Health app
 - If you have an iPhone or iOS Device 
 - If you have an Android mobile device 
3. Open the app, then read and accept Square Health's Terms & Conditions
4. Get registered

Register using your email address as your username and the temporary password shown in your registration email within 24 hours, then change your password.

If you haven't registered and changed your password within 24 hours, you can click "Forgot Password" on the login page of the app. You will receive another email.

If you haven't received the email within 7 days of HSBC UK informing you that you now have these benefits, please call Square Health on the number below.

Once logged in to the app, follow the instructions to complete your profile.

If you experience any issues, you can contact Square Health by emailing HSBCHealth@squarehealth.com. Alternatively, if you would prefer to talk to someone, simply call Square Health directly on 0330 8089972.

HSBC Online Health Services

5 Important Services on 1 App

Access a world of healthcare from your phone at any time.



Second Medical Opinion

If you want to check a diagnosis or treatment plan, you can talk to a specialist in the UK through the app by video³ call. You can have up to 2 consultations each year.



Digital GP Consultation

You can speak to a UK doctor by phone or video³ call. The doctor can talk about any health problems. The doctor can also provide you with: a private prescription; a sick/fit note and/or a referral letter for a specialist.



Remote Physiotherapy

If you're hurt or in pain, you can get up to 8 video³ consultations a year with a physiotherapist, who will help you with exercises and treatment.



Health Check

You can get a yearly health check to see how your body is doing. You'll take a simple blood test at home, and a lab will check it for over 20 health markers.



Mental Health Support

You can get help if you're feeling stressed, anxious, or depressed. You'll have up to 8 video³ assessment sessions with a therapist or counsellor who will listen and give advice.

3. Appointments can also be held over the phone if you are unable to video call from your device. A textphone service is also available for customers with hearing and/or speech impairments. If you are unlikely to be able to hear or respond to the clinical advice that may be provided during a video consultation, then a telephone consultation via a UK Relay can be arranged for you.

Second Medical Opinion

This service helps if you want to check a diagnosis or get a second opinion on your treatment.

A specialist will look at your medical records and give you advice. You can ask questions and get more details about your condition.

- Consultation with a specialist matched to your diagnosis
- Written report only shared with your doctor if requested
- Covers all medical conditions, including mental health
- Up to a total of 2 consultations per policyholder per year (any family member consultations are included in this)

How to get your Second Medical Opinion

Go to the 'Second Medical Opinion' section in the app. Follow the instructions to explain your diagnosis. You will be matched with a specialist. After the consultation, your doctor will update your health details on the app.

You can ask for a written report to be shared with your doctor.

What Second Medical Opinion will do for you

- **Investigate a diagnosis** - Your case will be examined based on a full review of your medical records by a specialist consultant.
- **Confirm a diagnosis** - Once your case has been reviewed, a diagnosis will be confirmed, with guidance and advice on treatment options available.
- **Reassurance** - The advice and guidance can help to answer any outstanding questions or give reassurance.
- **No Cost** - You won't be asked to pay a contribution towards any consultation fees.

Digital GP Consultation

A doctor who's always close at hand

You can speak to a doctor (subject to availability), without waiting for an appointment at a clinic. It's available through a video or phone call.

- 5,000 GMC registered UK Doctors
- Unlimited consultations
- Health history safely stored
- Q&A function in the app at any time
- Consultation via video (or telephone)
- Private prescriptions ('Prescription Services') can be provided at no charge but you will need to pay for any medication. You'll get it by email, or by post or it can be emailed to your local pharmacy within 4 hours
- Referral letter (if necessary) for a specialist appointment can be provided for a £15 fee
- Sick/fit notes can be provided for a £15 fee

How to use Digital GP Consultations

Go to 'Digital GP' in the app to book a video call.

If the app isn't working, you can call Square Health directly on 0330 8089972. Lines are open Monday to Friday 9am to 5.30pm or alternatively email hsbchealth@squarehealth.com.

When to use Digital GP Consultations

- For common illnesses like colds, flu, or skin problems
- For information and advice on more serious health issues
- For a referral to a specialist in your local area if needed

Please note that this service is not suitable for emergency care.

Remote Physiotherapy

Treat pain and injuries without leaving the house

If you're in pain or injured, you can speak to a physiotherapist who will help you with exercises and treatment. You don't need a referral from a doctor.

- After consultation, a bespoke treatment plan may be created
- Recommended physio equipment can be posted out to you
- Up to 8 consultations per policyholder a year (allowance shared between you and your partner, not available for children)

How to access Remote Physiotherapy

Book a video consultation with a physiotherapist through the app. The therapist might create a treatment plan for you, including exercises to do at home. If you need any equipment, like a foam roller, it can be sent to your home.

Common treatment conditions include:

- Back and neck pain
- Shoulders, knees and ankles
- Sports injuries
- Joint sprains and strains
- Tennis/Golfer's elbow
- Sciatica
- Tight muscles
- Muscles, joint and nerve injuries



Health Check

Get a clearer picture of your health and wellbeing

This service gives you an overall picture of your health. You'll do a simple blood test at home, and it will check for things like kidney, liver, and bone health, diabetes risk, and cholesterol.

Initiate your Health Check from the app

- Your sample will be examined by an expert in Square Health's designated laboratory
- Receive a clearly explained laboratory report
- Available to each policyholder once per year
- Covers over 20 health markers including:
 - Kidney health
 - Liver health
 - Bone health
 - Diabetes risk
 - Cholesterol status

How to book your Health Check

Book your Health Check through the app. You'll receive a blood test kit with instructions and a prepaid envelope. After sending your sample, you'll get the results in the app.

Only one Health Check is available per year, so either yourself or your partner can use this service within the yearly allowance.

You are also entitled to a Health Check consultation to discuss your results and any recommendations for your ongoing wellbeing.

Mental Health Support

Putting your health front of mind

This service helps you look after your mental health. You can talk to a therapist or counsellor through a video call and work on issues like anxiety, depression, or sleep problems.

- Expert counsellors, Cognitive Behavioural Therapy (CBT) therapist and psychologists
- Covers all treatment areas including depression, anxiety and sleep disorders
- Access online self-guided NICE-approved⁴ CBT programmes
- Up to 8 consultations per policyholder a year (the allowance is shared between all eligible family members)

How to access Mental Health Support

Book an appointment through the app to talk to a therapist. You'll have up to 8 sessions each year, shared between you and your eligible family members. Not available for children under the age of 16.

Make use of online modules, including

- Fear fighter
- Mindfulness
- Positive body image
- Resilience
- Sleep
- Anxiety
- Bipolar toolkit
- Bereavement

4. The National Institute for Health and Care Excellence (NICE) provides national guidance and advice to improve health and social care. These evidence-based guidelines aim to promote clinical excellence.

Common treatment conditions include:

- Anxiety, panic and phobias
- Depression or low mood
- Substance abuse
- Obsessive compulsive behaviour
- Post-traumatic stress disorder
- Sleep disorders
- Eating disorders



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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](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

hsbc.co.uk

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