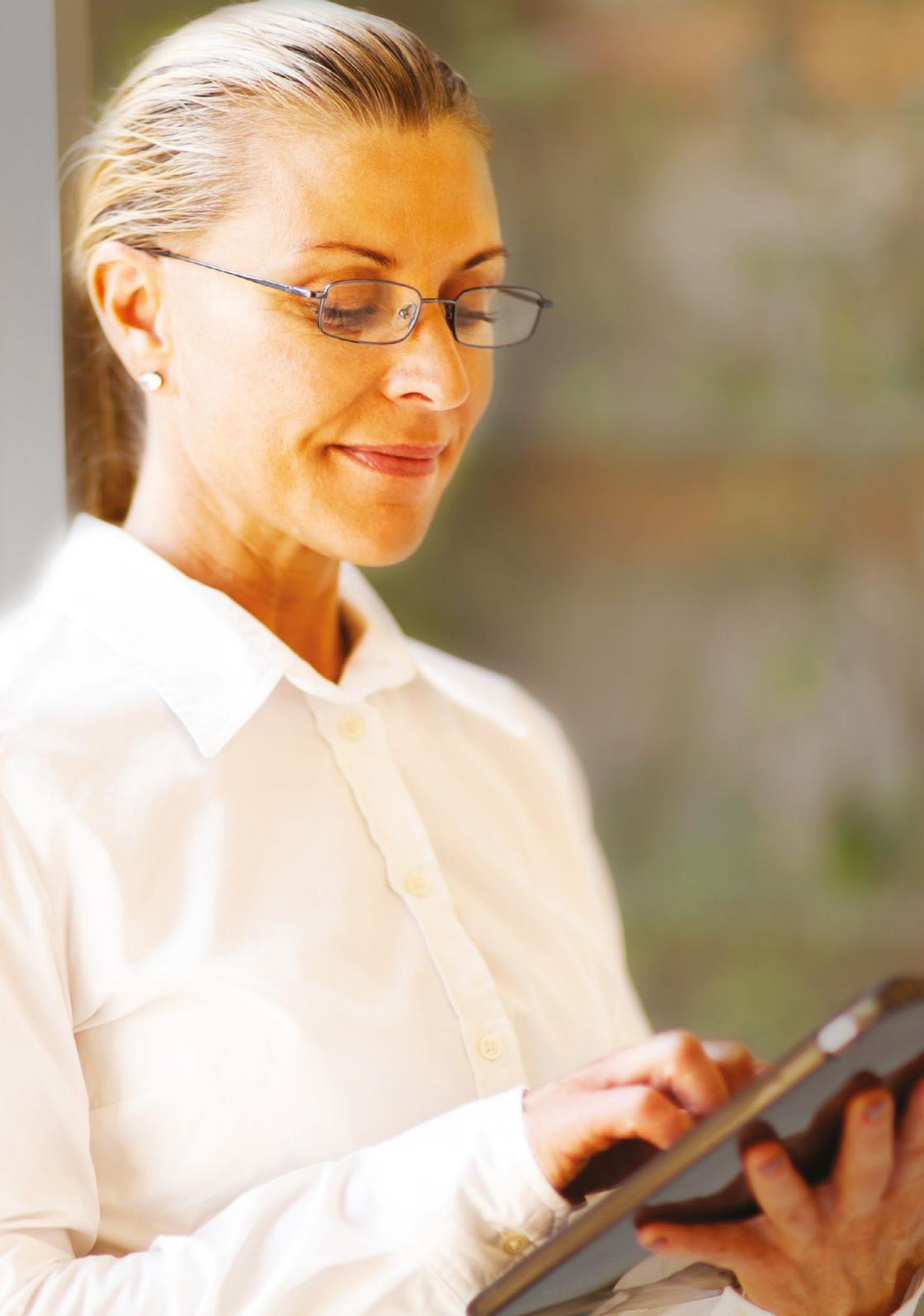


Business Banking made easy

Saving you time and money





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Welcome and how to contact us

This guide explains how your business accounts work. It tells you about the different ways you can access your accounts, pay money in, withdraw money and make payments to other people, although some accounts may not have all the features and capability described. It also reminds you how to keep your banking details safe and provides information about compensation and complaint arrangements.

To contact us

Phone

From UK, Channel Islands or Isle of Man	03457 60 60 60	Open 8am to 10pm every day
From outside UK, Channel Islands or Isle of Man	+44 1226 26 08 78	Open 8am to 10pm every day
Text phone from UK, Channel Islands or Isle of Man	03457 12 55 63	
Text phone from outside UK, Channel Islands or Isle of Man	+44 1792 49 43 94	

Post

PO Box 6201, Coventry CV3 9HW

In person

Your local branch

For lost or stolen cards and cheque books

Cards

Call from UK, Channel Islands or Isle of Man	0800 032 7075	24 hours a day
Call from outside UK, Channel Islands or Isle of Man	+44 1442 42 29 29	24 hours a day
Text phone from UK, Channel Islands or Isle of Man	0800 0283 516	24 hours a day
Text phone from outside UK, Channel Islands or Isle of Man	+44 1792 49 43 94	24 hours a day

We'll cancel the card and send you a new one.

Cheque books

Call your local branch	03457 60 60 60 (+44 1226 26 08 78)
	between 8am and 10pm every day
Text phone	03457 12 55 63

We'll cancel all remaining cheques and send you a new cheque book.

Business Internet Banking queries

Call from UK, Channel Islands or Isle of Man	03456 02 20 14	Open 8am to 10pm every day
Call from outside UK, Channel Islands or Isle of Man	+44 1226 260 878	Open 8am to 10pm every day
Text phone from UK, Channel Islands or Isle of Man	03457 12 55 63	
Text phone from outside UK, Channel Islands or Isle of Man	0800 028 3516	

Keeping us up to date

Tell us as soon as you can if any of your details change (e.g. your name, business name, postal or email addresses, phone numbers etc).

Accessing and viewing your account

Depending on the type of account, you can access it in the following ways.

Online

This is the quickest and easiest way to access your account 24/7. You can see all your accounts in one place, view your statements, make payments, transfer funds and manage Direct Debits and standing orders. To register for Business Internet Banking in Channel Islands or Isle of Man, visit www.business.ciom.hsbc.com. If your account is based in the UK, visit www.business.hsbc.com/nbfi and follow the instructions.

By phone

Check your account, transfer money, make payments and do other things using our automated 24-hour telephone service. You can also speak to a member of our team during operating hours using the numbers on page 4 of this booklet and they'll be able to help you with other questions about your accounts.

At the Post Office®

You can use any Post Office® branch to check your account balance using your debit or deposit card and PIN without additional charge. You can also pay in cash and cheques (although you'll need to use an HSBC cheque-only deposit slip or a Post Office® approved cash bag to do this – we can provide these free of charge) and use their change giving service. Cheques and cash deposited at the Post Office® will take a day longer to clear or appear in your account than those paid in at our branches.

There are also daily limits to how much money you can pay in and withdraw. See page 8 for more details.

The Post Office® services are only available in England, Scotland, Wales and Northern Ireland.

On your mobile

You can use the HSBC UK Business Banking app on iOS or Android™* devices to

- ◆ set up new payees and make bill payments to people in the UK, Channel Islands or Isle of Man;
- ◆ transfer money between your HSBC accounts;
- ◆ make payments to other people; and
- ◆ view account balances.

Business Text Message Banking service

You can register to receive one free weekly or monthly mini statement and alerts when your balance falls below an amount you specify on one account. If you need more text message alerts there's a monthly charge – see the Business Price List for further details.

You can change your chosen options at any time. If you do so by 10pm, we'll make the changes the next working day. If you register to receive a text message that comes with service fees, you have to pay for it even if we haven't sent it out yet that month.

*Android is a trade mark of Google LLC.

In branches

Visit any of our branches where, depending on the facilities in the particular branch, you can use counter service, paying-in machines and express banking machines. What you can do using each of these methods is explained in more detail on pages 7-9.

Cash machine

If your account allows/supports this, you can use any HSBC ATM in the UK and Channel Islands or Isle of Man to withdraw cash, check your balance, top up your mobile phone, pay your credit card bill, get a mini-statement or change your PIN. You can also withdraw cash from other ATMs worldwide wherever Visa is accepted but there may be a charge for doing so from us, the ATM operator, or both.

Paying money into your account

Depending on the type of account, you can access it in the following ways:

At a branch

You can deposit cash and cheques at any HSBC branch. You can do so at the counter, by using the Business Pay In service or by using the self-service machines within the branch. If you make deposits in a different currency from your account's currency we'll convert it to the account currency using the HSBC Exchange Rate. Cash will be credited to your account and start earning interest immediately but cheques will normally not clear and earn interest until the next working day.

At the Post Office®

You can deposit sterling cash or cheques at any Post Office®. You'll need a Business Deposit Card and Post Office® approved cash bags to deposit cash and an HSBC cheque-only deposit slip and cheque envelope for cheques, each of which we or the Post Office® can give you. The most you can deposit in cash per day at the Post Office® is £20,000, or £250 in coins, but smaller branches may limit this to £1,000. There's no extra charge for using the Post Office® but money deposited there will take an extra day to reach your account and start earning interest.

The Post Office® services are only available in England, Scotland, Wales and Northern Ireland.

Electronically

You can transfer money into your account electronically from other accounts with us or other banks by using CHAPS, BACS or Faster Payments. You can make these payments yourself online, by phone, by using the mobile app or we can help you in branch. Depending on the method you use, you may need your account number, sort code, IBAN or other account information. You may also need to fill out an appropriate form. We can explain how to do this and which method is best for you if you ask us. There may be a charge for using some of these payment methods – see the Business Price List for details.

Business Paym

This service allows your customers or anyone else to send money to your eligible HSBC business bank accounts simply by using the mobile phone number that has been registered to them. You can register any UK, Channel Islands or Isle of Man mobile phone number but each number can only be linked to one account. You can only receive payments this way and may be charged for an automated payment for each payment received – see the Business Price List for details. You can cancel the service or change the phone number at any time – just ask us how.

Withdrawing money and paying bills

Depending on the type of account, there are many ways you can withdraw money or pay bills.

Cash

You can withdraw cash at any branch, Post Office® or ATM using your debit card and PIN. There are limits to how much cash you can withdraw per day and you may be charged for doing so. The Business Price List details our charges, but remember that ATM providers may also charge you a fee. The money will be deducted from your account immediately.

Cheques

You can pay other people and companies using a cheque. As long as you have enough money in your account (including any arranged overdraft) there's no limit to how much you can pay by cheque. Cheques will normally clear on the next working day after the recipient pays them into their account. We don't have to pay cheques if someone pays them in more than six months after you've written them, but we might.

Stopping a cheque

If you want to stop a cheque, you must contact us as soon as possible and give us the cheque number, its date, who you made it out to and how much it was for. You must do this before we start to process it or it'll be too late. You'll be charged for stopping a cheque unless it's because your cheque book or a cheque from it has been stolen – see the Business Price List for details.

Debit cards

You can use your debit card and PIN to make a payment in person, over the phone or online. You may need to provide the card number, expiry date and security number on the back to do so. The payment will be deducted from your account on the first working day after the transaction occurs (unless it's outside normal business hours, in which case it'll be the second working day).

We may also give you a contactless debit card so you can pay for small things without entering your PIN. There's a limit to how much you can spend this way and we'll tell you what that is when we send you the card. If we change the limit, we'll tell the main customer on your account and they're responsible for telling any other card holders.

You can change the PIN number of your debit card at any time by going to any ATM, but if you do so within 30 days of the card's renewal you'll have to do it again when your new card arrives.

Standing orders

You can make regular payments from your account by standing order. This authorises us to pay a fixed amount to a person or organisation at regular intervals. They're normally used for council tax or to transfer money to other accounts (e.g. savings accounts). If the payment is due on a non-working day, it will be made on the next working day. You must make sure you have enough money in your account to cover the payment by 3.30pm on the day the payment is due.

Direct Debits

Direct Debits are similar to standing orders but authorise us to pay organisations whenever they instruct us. The amount can be the same or different each time and they're mostly used for bills where the amount varies (e.g. utility bills). If the payment is due on a non-working day, it will be made on the next working day. You must make sure you have enough money in your account to cover the payment by 3.30pm on the day the payment's due.

Whenever we set up a Direct Debit you're covered by the Direct Debit guarantee which says:

- ◆ This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- ◆ If there are any changes to the amount, date or frequency of your Direct Debit (the receiving organisation) will notify you [number of days] working days in advance of your account being debited or as otherwise agreed. If you request (the receiving organisation) to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- ◆ If an error is made in the payment of your Direct Debit by the receiving bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when [the receiving organisation] asks you to.

- ◆ You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify the receiving organisation.

Faster Payments

You can use this to pay recipients in the UK, Channel Islands or Isle of Man. It's a same day service provided you ask us to make the payment before the cut-off time (see the Business Banking Terms and Conditions for when this is). In practice, payments are often made within minutes.

Other methods

There are several other ways to pay recipients in the UK, Channel Islands, Isle of Man or further afield, including CHAPS, Currency Account and SEPA Credit. Please contact us for more information about these, who they might be most suitable for and any charges that might apply.

Recovering a misdirected payment

If you enter or give us the wrong information when making a payment from your account, the payment might be delayed or go to the wrong recipient. If that happens, we won't be liable for any losses or delays you or anyone else suffer. If you send money to the wrong recipient, you should contact us as soon as possible on **03457 60 60 60** (8am to 10pm everyday) so we can try and get the money back. Unfortunately, we can't guarantee we'll be able to. We may also charge you for our reasonable costs in trying to do so – we'll tell you at the time how much this will be.

Borrowing, charges and interest

If you need to borrow money it's important you talk to us about it so we can make sure you keep your costs down.

Formally arranged borrowing

Formally arranged borrowing can be by an overdraft on your account, a separate loan or some other way which works for you and that we agree. In some cases, you may need to give us security for a loan. There's more information about the types of loans we offer in our Business Price List.

What we'll need from you

Before you can borrow any money from us, either as a loan or an arranged overdraft, you'll have to give us some information. What we'll ask for varies but will normally depend on how long your business has been running and how well it's doing.

We may do a credit check and ask for:

- ◆ a copy of your accounts (or if your business is exempt from providing audited accounts, we may ask for a copy of your statutory report where you have one);
- ◆ a cash flow forecast showing the movement of money through your business over a certain period of time. This is particularly likely if you're starting a new venture or we feel your existing business is having difficulties. We can give you a template cash flow forecast if required;
- ◆ regular and up-to-date management information (your accountant will be able to help you with this);
- ◆ a copy of the resolution of your directors authorising borrowing.

Unarranged overdrafts

Unarranged overdrafts can arise in two ways:

- ◆ you don't have an arranged overdraft with us and try to make a payment that would make your account go overdrawn; or
- ◆ you already have an arranged overdraft and try to make a payment that would go over your arranged overdraft limit.

In both cases, we'll assume you'd like an unarranged overdraft. These are given at our discretion and are not available on all accounts.

Business overdraft text alerts

If we give you an unarranged overdraft on your current account, if you don't have a relationship manager we'll send you a text message to alert you (provided you've given us your UK, Channel Islands or Isle of Man mobile phone number and haven't opted out of receiving them). If you clear the unarranged overdraft or bring your balance back within your arranged overdraft limit by 11.45pm on the same day, you'll avoid any unarranged overdraft charges and interest – see the Business Price List for details. You should still check your statements and monitor your account carefully in case we have not been able to send you a text.

Security

This section contains some information about how to keep your bank details safe.

Business Internet Banking

- ◆ Keep your PCs, laptops, phones and tablets secure, both physically and with passwords.
- ◆ Don't tell anyone your username or password (other than a Third Party Provider (or "TPP") that you've authorised) and keep any security devices safe.
- ◆ Make sure you have up to date anti-virus and spyware software and a personal firewall.
- ◆ Never give out security details in response to an email or call asking for them. We'll never ask you for your passwords and nor will anyone else – not even the police.

If you need more advice on staying safe online, Channel Islands and Isle of Man customers should visit **www.business.ciom.hsbc.com**. Customer based in the UK can find information at **www.business.hsbc.com/nbfi** or **www.financialfraudaction.org.uk**.

Business Telephone Banking

Just like Business Internet Banking, you must keep your Business Telephone Banking security details secret. If you think somebody else knows them or has tried to access your account, get in touch with us immediately.

PINs, passwords and paperwork

- ◆ Don't tell anyone else your PIN, password or security information (other than a TPP you've authorised).
- ◆ Don't use passwords and other security details that you use elsewhere.
- ◆ Keep your paperwork (e.g. card receipts and bank statements) safe. When you throw them away, make sure you shred them because fraudsters sometimes go through bins to get your information.

Using debit cards

- ◆ Sign your Debit Card as soon as you get it.
- ◆ Only enter your Debit Card details on 'secure payment' websites and software.
- ◆ Don't give your Debit Card number to anyone else (except when you're paying for things).
- ◆ Don't give your PIN or security details when you're paying for things.
- ◆ Don't let anyone else use your Debit Card, PIN or other security details.
- ◆ Shield the keypad when you're entering your PIN at ATMs or in shops and restaurants.
- ◆ Always follow any instructions we give you about security.

Using cheques and cheque books

- ◆ Keep your cheque book separate from your debit card(s). If you lose it or it's stolen, it is easier for someone to use your cheques if they have the card too.
- ◆ If you're writing a cheque to a large organisation (e.g. HM Revenue & Customs or a bank) add further details to the payee line (e.g. "HM Revenue & Customs, re: J. Jones, your reference xxxx").
- ◆ Draw a line through any space you haven't used to stop anyone adding extra numbers or names.
- ◆ Never use pencil or erasable ink.
- ◆ Don't sign a cheque if you haven't filled in all the other details.

We'll automatically send you a new cheque book before the old one runs out. If you don't get it in time you can call us to ask for a new one or fill in the form in your existing cheque book and hand it in at any of our branches or post it to us.

Checking your statements

You should always keep an eye on your accounts and access them regularly to see what has been happening with them. If you think something looks wrong, tell us as soon as you can. If you don't, we might not be able to correct the mistake. The longest you can leave it is 13 months from the date the money came out of your account, but the sooner you tell us the better chance we have of fixing it.

Other information

Compensation Schemes

For customers with accounts based in the UK

We're covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

In respect of deposits an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each holder is treated as having a claim in respect of their share, so for a joint account held by two eligible depositors, each depositor would have a claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS limit. The FSCS deposit limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website (www.fscs.org.uk) or call the FSCS on **020 77414100** or **0800 678 1100**. Please note only compensation related queries should be directed to the FSCS.

For customers based in Isle of Man

HSBC Bank plc, Isle of Man Branch is a participant in the Isle of Man Depositors' Scheme. In general terms, the DCS provides

protection for those individuals with lower value deposits/savings (up to £50,000 in total). It may also deliver a more timely pay out of up to the first £50,000 for depositors (who are individuals) with higher amounts held with the covered bank than would be available in the shorter term from the liquidation of the covered bank's assets, depending on the size of the covered bank that failed.

A lower level of protection is provided (up to £20,000 in total) for many other types of depositor such as companies, trusts and charities; it should however be noted that monies held in client accounts are not entitled to protection.

Full details of the scheme and banking groups covered are available at the Isle of Man Financial Services Authority website: www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/.

For customers based in Jersey

HSBC Bank plc, Jersey Branch is a participant in the Jersey Banks Depositors Compensation Scheme. The Scheme offers protection for retail deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period in line with the Guernsey scheme.

Full details of the scheme and banking groups covered are available at the States of Jersey website: www.gov.je/dcs.

For customers based in Guernsey

HSBC Bank plc, Guernsey Branch is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for 'qualifying deposits' (mainly those from personal retail depositors, wherever they live) up to £50,000 per qualifying deposit.

The maximum total amount of compensation is capped at £100,000,000 in any five year period.

Full details of the scheme and the banking groups covered are available on the Scheme's website: www.dcs.gg.

If things go wrong – how to complain

We're committed to providing you with a first-class service and effectively delivering the products and services you need. Even with the best of intentions, we know things can go wrong. So, if for any reason you are not entirely satisfied with any aspect of our service, please let us know as soon as possible. We'll investigate the situation and, where necessary, set about putting things right as quickly as we can. We'll also take steps to avoid similar problems happening in the future.

Our complaints process

What happens when you first complain?

We'll always try to resolve your concerns there and then. If this isn't possible, we'll fully investigate all the issues you've raised and aim to resolve them as quickly as we can by speaking with you or writing to you. We aim to answer all complaints about a payment service within 15 calendar days. If there are exceptional circumstances

beyond our control we may take up to 35 calendar days. If your complaint isn't about a payment service we will provide a response within eight weeks. We'll normally be able to resolve concerns much earlier, but if on occasion we're unable to respond within eight weeks, we'll contact you with an update.

What can you do if you're not satisfied with our response to your complaint?

If you're not satisfied with our final response, or we fail to respond in the timescales above, you can refer your complaint to the Ombudsman Service for your location if you're eligible to use it (Larger Corporate Customers (in the UK) are not eligible). You may be able to do this before you receive our final response – we'll let you know if this applies to you. You have six months from the date of our final response to refer your complaint to the FOS.

Customers with accounts based in the UK:

Phone:

0800 0 234 567 or **0300 123 9 123**

Web:

www.financial-ombudsman.org.uk

Email:

complaint.info@financial-ombudsman.org.uk

Post:

**The Financial Ombudsman Service,
Exchange Tower,
London
E14 9SR.**

The FOS offers a free and independent service, although there are some limitations on what they can look into. For further information on the scope of the FOS please refer to **www.financial-ombudsman.org.uk**.

Customers with accounts based in the Isle of Man:

Phone:
01624 686500

Web:
www.gov.im/about-the-government/statutory-boards/isle-of-man-office-of-fair-trading/financial-services-ombudsman-scheme/

Email:
ombudsman@iomoft.gov.im

Post:
**Financial Services Ombudsman
Scheme for the Isle of Man
Thie Slieau Whallian
Foxdale Road
St John's
Isle of Man
IM4 3AS**

Customers with accounts based in the Channel Islands:

Phone:
01534 748610 or 01481 722218

Web:
www.ci-fo.org

Email:
enquiries@ci-fo.org

Post:
**Channel Islands Financial Ombudsman
(CIFO)
PO Box 114
Jersey
Channel Islands
JE4 9QG**

Accessibility

To find out more about our accessible services please visit

www.ciiom.hsbc.com/accessibility or **www.hsbc.com/accessibility** and ask at any of our branches.

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 **03457 125 563** (**+44 207 088 2077** from overseas).

About HSBC

HSBC Bank plc is a company registered and established in England and Wales under registration number 14259. Our registered office is at 8 Canada Square, London E14 5HQ. Our VAT registration number is GB365684514.

HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (our firm reference number is 114216) regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Fund Services and Investment Business licensed by the Guernsey Financial Services Commission for Banking, Insurance and Investment Business licensed by the Isle of Man Financial Services Authority.

ciiom.hsbc.com

business.hsbc.com/nbfi

Issued by HSBC Bank plc

Customer information:

PO Box 6201, Coventry CV3 9HW

Isle of Man: PO Box 20, HSBC House, Ridgeway Street, Douglas, Isle of Man IM99 1AU

Jersey: PO Box 14, St Helier, Jersey JE4 8NJ

Guernsey: 20–22 High Street, St Peter Port, Guernsey GY1 2LB

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