

We have revised our terms to make them easier to understand and to include our latest initiatives such as our new 24-hour automated telephone banking service, *ServicePlus*.

The most important new terms are set out below.

To give you a fuller breakdown of accounts and services provided to you by members of the HSBC Group, we are introducing a new personal financial summary.

Unless you ask us not to do so, we may send you each year (and on request, subject to any charges we may tell you are payable) a personal financial summary showing details of accounts and services provided to you by us and certain other members of the HSBC Group. Details of these accounts and services will be passed to us by the other members of the HSBC Group for us to use to prepare the statements.

To improve the security of your cards we have revised the security precautions.

**You must take all reasonable precautions to prevent fraudulent use of your cards or your debit card details. These include but are not limited to:**

- signing each card as soon as you receive it; and
- keeping your debit card apart from your cheques; and
- keeping your cards safe; and
- not allowing anyone else to use your cards or your debit card details; and
- not disclosing the card numbers except when using the cards to make payments; and
- complying with the terms for using debit cards to make payments through the Internet; and
- calling as soon as you can if any of your cards are lost, stolen, or no longer in your possession, or if you know or suspect that someone has used or tried to use any of

your cards or that someone else knows your Personal Identification Number (PIN) or that your debit card details are likely to be misused; and

- not interfering with any magnetic stripe or integrated circuit (chip) in the card; and
- complying with all reasonable instructions we issue regarding keeping your card and debit card details safe.

**If we have issued you with a PIN, you must take all reasonable precautions to prevent fraudulent use. These include but are not limited to:**

- destroying the PIN advice immediately after receipt; and
- never writing your PIN on your card or on any other item normally kept near your card; and
- never writing your PIN in a way that can be understood by someone else; and
- if you change your PIN to a number which is more familiar to you, not choosing numbers that may be easy to guess e.g. 1234, 4444, your date of birth or your telephone numbers; and
- never telling your PIN to anyone else, not even to the police or to any member of our staff; and
- not disclosing your PIN for mail order payments or at a point of sale (except to enter it on a keypad for Maestro transactions with retailers in some European countries, such as supermarkets in France); and
- telling us immediately if you suspect someone else knows your PIN; and
- complying with all reasonable instructions we issue regarding keeping the PIN safe.

**So that you can use your debit card to make payments securely through the Internet, we have explained when this is safe and when you should not do this.**

You may use your Switch or Solo debit card to pay for goods and services through the Internet using the 'secure

session' features which are included in the current versions of Netscape and Microsoft browsers enabling you to send card details in encrypted form. The use of your card details to place orders or make payments through the Internet is otherwise not permitted and card details must never be sent in unencrypted form on the Internet.

To improve the security of your information, we have revised the security precautions for using our telephone banking service, including *ServicePlus*-our 24-hour automated service.

**If you use our telephone banking service, you must take all reasonable precautions to prevent breaches of security. These include but are not limited to:**

- not choosing numbers or passwords that may be easy to guess, e.g. 123456, 444444, your date of birth, your telephone numbers, abcdef, bbbbbb, your name or your address; and
- not disclosing your security number or password to anyone else except to register or reset it, and not disclosing more than two digits from it to our staff when you call us; and
- not telling anyone else that your personal security details are used in relation to our telephone banking service; and
- taking care not to be overheard when confirming security details to us; and
- never making a record of your security number or password and/or other personal security details in a way that can be easily understood by someone else; and
- telling us immediately by calling your branch telephone number if you know or suspect that an unauthorised call has been made to our telephone banking service or that someone else knows your security number or password and/or that your other personal security details are used for our telephone banking service; and

- complying with all reasonable instructions we issue regarding keeping your personal security details safe.

We have introduced PC Banking and TV Banking services. We have explained the terms of how these can be used to access your joint account and give us instructions.

Unless any of you specifically ask us not to do so, we may:

- provide our PC Banking and/or TV Banking services in relation to your joint account if we have accepted an application for such service from any of you and the service is available for that account; and
- make information about your joint account available through our PC Banking and/or TV Banking services; and
- follow any instructions given to us in relation to your joint accounts using our PC Banking and/or TV Banking services by **any one** of you **even if any joint account mandate requires the authority of more than one of you** and we may deduct from the account the amount of any transaction carried out in accordance with such instructions.

We do not reveal your personal information outside the Bank, except in certain cases. We have clarified the explanation of these cases and how your information is used.

We may use credit scoring when considering your application and also when operating the account or making lending decisions. In the same circumstances, we may search the files of credit reference agencies. They may keep a record of the search. We may also carry out identity and anti-fraud checks. Further checks and searches may be carried out from time to time for the purposes of fraud prevention and credit control.

Provided that you have agreed we may do so, we may give credit reference agencies information about you and the conduct of your account on a regular basis. This information will be used by lenders and others in making lending decisions about you and members of your household, for occasional fraud prevention or tracing debtors.

**Information about you and the conduct of your account may be put onto our database and used by us and the other members of the HSBC Group in making lending decisions and servicing your relationships with them. This information may also be disclosed to members of the HSBC Group and others to provide you with the service applied for, for the purposes of fraud prevention, audit and debt collection and so that services may be processed for us (in the UK and abroad).**

**If you have a joint account, we may also disclose to any of you any information provided to us in relation to the account.**

**We may use, analyse and assess information held about you and your account, including the nature of your transactions, to give you information about products and services from members of the HSBC Group, and those of selected third parties which we think may interest you by telephone, post or other means. We may pass this information to other members of the HSBC Group so that they may do the same.**

**We will only use information about you and the conduct of your account for marketing purposes to the extent that you have agreed.**

**These terms apply to new customers from 27 September 1999 and existing customers from 1 February 2000.**

To obtain a copy of our new Personal Banking Terms & Conditions booklet, please call **0800 520 420** (minicom **0800 028 3516** for customers with hearing and/or speech impairments); complete and return the attached coupon to the address below; visit our website or contact any of our branches.

HSBC Bank plc  
FREEPOST NWW1502  
Manchester  
M45 9AZ

[www.banking.hsbc.co.uk](http://www.banking.hsbc.co.uk)

If you would like a copy of the Personal Banking Terms & Conditions, please complete and return:

Title

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Initials

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Surname

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Address

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Postcode

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Sort code

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Account number

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We may contact you with information about the services of the HSBC Group which we feel may interest you. If you would prefer not to receive such marketing promotions please tick:

No telephone marketing

No other marketing



Issued by HSBC Bank plc. We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with more than 5,000 offices in 79 countries and territories.

HSBC Bank plc  
Customer Information  
PO Box 757  
Hemel Hempstead  
Hertfordshire HP2 4SS

[www.banking.hsbc.co.uk](http://www.banking.hsbc.co.uk)