

# HSBC Credit Card application

Please provide the following information so we can complete your application:

1. Print your name, address and postcode in the required fields on the Agreement Form.
2. If you would like to make an automatic repayment each month from your current account, please select whether you would like to make minimum or full repayment within the Direct Debit section.
3. Insert the sort code and account number of your HSBC current account in the appropriate fields for verification purposes.

**Please retain the 'KEEP THIS COPY' part of the Agreement Form.**

## Pre-Contract Credit Information

(Standard European Consumer Credit Information)

1. Contact details	
Creditor	HSBC Bank plc
Address	Card Service Delivery PO Box 6001 Coventry CV3 9FP
Telephone number	03457 404 404 (from overseas +44 1226 261 010)

2. Key features of the credit product	
The type of credit	Credit card
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	Your credit limit will be the amount determined by us from time to time and notified to you.
How and when credit would be provided	The credit may be drawn down after you activate the card we send you or earlier if, for example, we allow you to make a Balance Transfer before that time. You may draw credit by using the card to make purchases, Cash Advances and we may allow you to make Balance Transfers.
The duration of the credit agreement	The Agreement has no fixed duration.
Repayments	Each month within 25 days of your statement date, you must pay us interest, default charges and any payment protection insurance premium plus 1% of the principal, or 2.5% of the balance, or £5.00 – whichever is highest. If the statement balance is less than £5.00, you must pay the full statement balance.
Your repayments will pay off what you owe in the following order	Payments received are applied to pay off the minimum payment shown on your statement, then the remaining balance on your statement, then any items not yet included in a statement. We will apply your payment first to any payment protection insurance premium, then to categories of balances in the following order: <ul style="list-style-type: none"> <li>• Cash Advances.</li> <li>• Purchases and Balance Transfers not being charged at a Promotional rate.</li> <li>• Purchases and Balance Transfers being charged at a Promotional rate.</li> </ul> In each category, interest and charges are paid first, followed by the remainder of the balance.
The total amount you will have to pay	£1,315.82
This means the amount you have borrowed plus interest and any costs	The total amount payable is an illustrative figure only. It and the APR, are calculated based on assumptions that you spend £1,200 on purchases at the start of the Agreement and then repay it by 12 equal monthly instalments, with interest being charged during that period at the rate for purchases. No account is taken of any introductory rates, of any further drawdown of credit, or of any variation which may occur under the Agreement of the interest rate or charge.

<b>3. Costs of the credit</b>	
The rates of interest which apply to the credit agreement	<p><b>Introductory rates</b> The introductory Promotional rates set out below would be fixed for the promotional period. Annual Interest Rate for purchases 0.0% for three months after account opening. Interest rate per annum for Balance Transfers completed within 60 days of transfer 0% for 32 months after the date of transfer.</p> <p><b>Standard Variable Rates</b> The Standard Variable annual rates apply upon expiry or withdrawal of any Promotional rates. Interest rate per annum for purchases and Balance Transfers not being charged at a Promotional rate 18.9%. Interest rate per annum for Cash Advances 23.9%.</p> <p><b>Interest</b> Interest will be charged daily at the applicable simple rate (which is used for calculation purposes), from the date each transaction is applied to the Account. Interest will be charged until the balance has been repaid in full and interest will be added to the Account monthly on your statement date. All effective rates are calculated on a similar basis to the APR, taking no account of any fees. We will not charge interest on purchases if the whole outstanding balance shown on your statement is paid off by the payment due date shown on that statement. However, interest will always be charged on Cash Advances and on Balance Transfers not being charged at a Promotional rate. Except where any interest rates are stated to be fixed, all interest rates are variable.</p>
Annual Percentage Rate of Charge (APR)	18.9%
This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	The APR is calculated on the purchases facility of the Agreement using the same assumptions used for calculating the total amount payable (above). If an APR were calculated for other drawdown mechanisms available under this Agreement, such as Cash Advances, then this may be a higher figure.
Related costs You must have a separate Account for recording payment transactions and drawdowns.	We operate an Account in conjunction with your credit card to record payments and drawdowns under the Agreement.
Any other costs deriving from the credit agreement	<ul style="list-style-type: none"> <li>• If you exceed your credit limit: £12.</li> <li>• If credits or direct debits are unpaid: £5.</li> <li>• If you make a cash advance (other than for a gambling transaction) we will charge a cash fee of 2.99% of the amount advanced (minimum £3.00).</li> <li>• If you make a transaction in a non-Sterling currency (a foreign currency) we will charge a fee of 2.99% of the amount of the transaction. This will be applied by an adjustment to the exchange rate.</li> <li>• If you make a Balance Transfer, we will charge a fee of 2.9% of the amount of each balance transferred (minimum £5). We may tell you of any different conditions and charge of any other Balance Transfer offers when we make the offer.</li> <li>• We may charge you for any services you request outside the terms of the Agreement. We will tell you the charge before we provide the service.</li> <li>• We will also charge the Account with the amount of any tax or other duty imposed on the Agreement or the use of your card(s).</li> <li>• You must pay our costs for enforcing the Agreement, any costs we incur in tracing you, any costs of using a collection agency and any legal costs.</li> <li>• If you do not use your Account and card for more than 12 months, we may make a reasonable charge to your Account to cover the costs to us of maintaining the Account. We will tell you before doing this.</li> </ul>
Conditions under which the above charges can be changed	We may vary the interest rates and charges described on the previous page, and introduce new interest rates and charges. Where a change is to your benefit, we will give you at least seven days' written notice of the change. Otherwise, we will give you at least 30 days' written notice. The reasons why we may make changes will be set out in your Agreement. In particular, we may vary the interest rate(s) and the APR, depending on our assessment of your circumstances (including considering your credit history and information held about you by credit reference agencies) and conduct of the Account from time to time.
Costs in the case of late payments	You will be charged the relevant interest rate (the interest rates are set out on the previous page) on the outstanding balance which remains unpaid. Our right to vary interest rates is set out on the previous page. We will charge £12 for each late or missed payment.
Consequences of missing payments	Missing payments could have severe consequences for you (eg, legal proceedings) and may make obtaining credit more difficult in future.

<b>4. Other important legal aspects</b>	
Right of withdrawal	You have the right to withdraw from the credit agreement within a period of 14 calendar days, beginning with the day after we first notify you in writing of your credit limit and you receive your first card under the Agreement.
Early repayment	You have the right to repay the credit in full or partially at any time.
Consultation with a Credit Reference Agency	We will inform you immediately and without charge if we reject your credit application on the basis of a consultation with a Credit Reference Agency. We will give you details of the Credit Reference Agency consulted, unless we are prohibited from doing so by EC law or if doing so would be contrary to objectives of public policy or public security.
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement. The period of time during which the creditor is bound by the pre-contractual information.

<b>5. Additional information in the case of distance marketing of financial services</b>	
<b>(a) concerning the creditor</b>	
Registration number	114216
The supervisory authority	The Financial Conduct Authority is the supervisory authority. Its address is 25 The North Colonnade, Canary Wharf, London, E14 5HS.
<b>(b) concerning the credit agreement</b>	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	The laws of England and Wales.
The law applicable to the credit agreement and/or the competent court	The Agreement is governed by English law and any legal case concerning the Agreement will be heard by the courts of England and Wales.
Language to be used in connection with your Agreement	Information and contractual terms will be supplied in English. We will communicate in English throughout the duration of the credit agreement.
<b>(c) concerning redress</b>	
Access to out-of-court complaint and redress mechanism	If we are unable to resolve your complaint to your satisfaction, you may then complain to the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Tel: 0845 0801800. Email: <a href="mailto:enquiries@financial-ombudsman.org.uk">enquiries@financial-ombudsman.org.uk</a> . Website: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a> .

## Some key points about the card agreement

- The information in both parts 1 and 2 below and in the Pre-contractual Credit information we have provided to you is important and you should consider it carefully. You can take these documents away to read before you sign.

### Part 1

- There are different ways to use the card and different interest rates and/or charges may apply to these which are set out in your agreement. For example, drawing cash is more expensive than using the card to make purchases and a fee will apply to balance transfers.
- Any non-sterling (foreign currency) transactions, including cash advances, are converted to sterling by Visa using the wholesale market rate applying on the day conversion is made. In addition, we charge a non-sterling transaction fee which is set out in your agreement.
- Missed or late payments are likely to lead to extra interest and charges which will mean that the debt will grow. Persistent late or missed payments could affect your credit rating which can make getting credit more difficult and expensive. In the worst case it may lead to legal action to recover a debt which may result in us obtaining a charging order against your property and you paying our costs for enforcing the agreement, including legal costs.
- Each month you must pay at least the minimum repayment: This is interest and default charges, plus 1% of the principal, or 2.5% of the balance of £5 whichever is higher. If the statement balance is less than £5 you must pay the full statement balance. The amount of the minimum repayment and the date by which you must make payment will be shown on your monthly statement. The pre-contract credit information and your agreement shows the total amount payable – this is provided as an illustrative example which assumes that you spend up to a £1,200 limit, don't use the card any more and then take a year to repay it in equal monthly repayments of the principal amount together with interest.
- We may increase or decrease the interest rates that apply to your credit agreement, perhaps for many or all cardholders or for you or a small group of customers in similar circumstances following an assessment of your credit status. We will give you written notice before any change.
- Using cards to borrow money can be expensive. Depending on the purpose for which you want credit, there may be cheaper ways to borrow. For example, using your card to borrow cash on a long term basis is probably not a suitable use of the card.
- You have the right to withdraw from the credit agreement within a period ending 14 calendar days after you have received your card. If you withdraw after receiving credit, you must repay the credit within 30 days and pay any interest due on the credit.
- If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.
- If you have any questions about the agreement, please call us on 03457 404 404. Calls may be recorded for security, training and monitoring purposes. In the UK 03 numbers are charged at the same rate as a standard 01 or 02 landline number, even when calling from you mobile and calls to 03 numbers will normally be part of any inclusive minutes provided with phone packages. You should check this with your service provider. From overseas call +44 1226 261 010.

## Part 2

### Introductory Offer

- The introductory offer is only available to new HSBC Credit Card customers and doesn't apply to Student Credit Card or HSBC Premier Credit Card
- This offer excludes existing HSBC Credit Card customers (including additional card holders) or those who have closed their HSBC Credit Card within the last six months
- With the HSBC Bank Credit Card, new cardholders get interest free purchases for three months from account opening.
- At the end of the three month promotional period, purchases will revert to the standard variable rate applicable for purchases. The promotional rate does not apply to cash advances or similar transactions such as the purchase of travellers' cheques or foreign currency, money orders or electronic money transfers, any payments by Direct Debit and any betting and gambling transactions.

### Balance Transfer Information

- The introductory offer is only available to new HSBC Credit Card customers and doesn't apply to Student Credit Card or HSBC Premier Credit Card
- This offer excludes existing HSBC Credit Card customers and those who have closed their HSBC Credit card within the last six months.
- Interest will be payable at the rate of 0% per annum for 32 months from the date of the balance transfer where you make a balance transfer within 60 days of account opening.
- A balance transfer fee of 1.4% (minimum £5) will be charged for each balance transfer.
- At the end of the promotional period the rate for the transferred balance will revert to the standard variable rate then applicable to balance transfers.
- We will not transfer balances between cards operated by members of the HSBC Group. Any request to do so will not be processed. The HSBC group means HSBC Bank plc, its subsidiaries, associated and affiliated companies and includes M&S Bank and John Lewis Partnership Card.

**Keep this copy:**

HSBC Expat, PO Box 39, Douglas, Isle of Man IM99 1BU

## Credit Card Agreement regulated by the Consumer Credit Act 1974

### Standard Variable Rates

The Standard Variable annual rates apply upon expiry or withdrawal of any Promotional rates.

#### Between:

- us, HSBC Bank plc, Card Service Delivery, PO Box 6001, Coventry CV3 9FP and
- you

#### Add your details

Name	
Address	
Country/ies of Residence for Tax Purposes	
Country/ies of Nationality /Citizenship	

#### Credit Limit:

- Your credit limit will be the amount determined by us from time to time and notified to you. We may limit the amount of Cash Advances, and if we do this we will notify you.

#### Repayments

- Each month you must pay to us at least the minimum repayment, which is either the total interest, default charges and any payment protection insurance premium together with 1% of the principal shown on your monthly statement, or 2.5% of the outstanding balance shown on your monthly statement, or £5 – whichever of these amounts is highest. If the balance shown on your monthly statement is less than £5, then that will be the amount of the minimum repayment. You must pay the relevant amount to us within 25 days of your statement date ("the Repayment Date"). The amount of the minimum repayment and the Repayment Date will be shown on your statement. We may allow you to pay a lesser sum. We will tell you if we do this.

APR	18.9% variable
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Total amount payable – £1,315.82

The total amount payable is an illustrative figure only.

It and the APR are calculated based on assumptions that you spend £1,200 on Purchases at the start of the Agreement and then repay it by 12 equal monthly instalments, with interest being charged during that period at the simple annual rate for Purchases. No account of any introductory rates, of any further drawdown of credit, or of any variation which may occur under the Agreement of the interest rate or other item entering into the APR, or total amount payable calculations.

#### Interest Rates

##### Introductory Rates

- The introductory Promotional rates set out below are fixed for the promotional period.
- Introductory Promotional rates will not apply if you had a credit card account with HSBC Bank when, or in the six months before, you applied to open your Account under this Agreement.

	Effective Rate	Simple Rate	Promotional Period
Annual interest rate for Purchases	0%	0%	For three months after account opening
Annual Interest Rate for Balance Transfers completed within 60 days of account opening	0%	0%	For 32 months from the date of transfer with a Balance Transfer fee of 1.4% (minimum £5.00)

	Effective Rate	Simple Rate
Annual interest rate for Purchases and Balance Transfers not being charged at a Promotional rate	18.9%	17.472%
Annual interest rate for Cash Advances	23.9%	21.708%

- Interest will be charged daily at the applicable simple rate (which is used for calculation purposes) from the date each transaction is applied to the Account. Interest will be charged until the balance outstanding has been repaid in full and interest will be added to the Account monthly on your statement date.
- All effective rates shown above are calculated on a similar basis to the APR, taking no account of any fees.
- We will not charge interest on Default charges or Purchases if the whole outstanding balance shown on your statement is paid off by the payment due date. However, interest remains payable on Cash Advances and on Balance Transfers.
- Except where any interest rates are stated to be fixed, all interest rates are variable.

We may vary (or introduce) any interest rates, charges or fees at our discretion and upon written notice to you at any time in accordance with Clause 8. In particular,

we may vary the interest rate(s) and the APR depending on our assessment of your ability to meet your financial commitments (including considering your credit history and information held about you by credit reference agencies) and how you conduct the Account from time to time.

#### Default charges:

If you pay late:	£12.00
If you exceed your credit limit:	£12.00
If credits or direct debits are unpaid:	£5.00

You must also pay our costs of enforcing this Agreement as referred to in Clause 3a(ii)

#### Other charges:

- See Clause 3b for details of the Cash Fee: 2.99% of the amount advanced (minimum £3.00).
- See Clause 3c for details of the exchange rate adjustment we apply on non-sterling transactions: 2.99%.
- See Clause 3d for details of the Balance Transfer Fee: 2.9% of the amount of each balance transferred (minimum £5.00).
- See Clause 3g for reference to any charges we may make for services you request outside the terms of this Agreement.

This Agreement is also subject to the HSBC Credit Card Agreement Terms, which accompany it, and references to clauses in this Agreement are references to clauses in the HSBC Credit Card Agreement Terms. Before you sign, please read the Agreement Terms and the "Your Information" section at the end of this document.

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Do you hold any bank accounts outside the UK?

Please select  No  Yes:  within EU  outside EU  Both within and outside EU

What is your expected source of income to fund your monthly credit card repayments? Please select:

Income from employment  Savings from employment  Inheritance  Pension lump sum  
 Payment  Sale of Property  Assets  Personal Loans  
 Re-mortgage  Commercial loan  Redundancy payment  
 Other (Please state)

Are you likely to pay off your credit card using cash (notes and coins) each month and if so, how much?

Please select  No  Yes:  None  £0.01 - 99.99  £100.00 - 249.99  
 £250.00 - 499.99  £500 +

Are you likely to do any of the following with your credit card:

- use it overseas; • make payments to receive funds from countries outside of the UK?

Please select  Yes  No

If Yes please state which country / countries will be involved in these transactions.

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	

Do you foresee any changes in your circumstances that may increase your outgoings or reduce your disposable income?

For example working on a temporary or zero hours contract, planned retirement or maternity/paternity leave  Yes  No

Do you think this will affect your ability to repay the credit card you are applying for?

Yes  No

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## Credit Card Agreement regulated by the Consumer Credit Act 1974

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The Standard Variable annual rates apply upon expiry or withdrawal of any Promotional rates.

#### Between:

- us, HSBC Bank plc, Card Service Delivery, PO Box 6001, Coventry CV3 9FP and
- you

#### Add your details

Name	
Address	
Country/ies of Residence for Tax Purposes	
Country/ies of Nationality /Citizenship	

#### Credit Limit:

- Your credit limit will be the amount determined by us from time to time and notified to you. We may limit the amount of Cash Advances, and if we do this we will notify you.

#### Repayments

- Each month you must pay to us at least the minimum repayment, which is either the total interest, default charges and any payment protection insurance premium together with 1% of the principal shown on your monthly statement, or 2.5% of the outstanding balance shown on your monthly statement, or £5 – whichever of these amounts is highest. If the balance shown on your monthly statement is less than £5, then that will be the amount of the minimum repayment. You must pay the relevant amount to us within 25 days of your statement date ("the Repayment Date"). The amount of the minimum repayment and the Repayment Date will be shown on your statement. We may allow you to pay a lesser sum. We will tell you if we do this.

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#### Interest Rates

##### Introductory Rates

- The introductory Promotional rates set out below are fixed for the promotional period.
- Introductory Promotional rates will not apply if you had a credit card account with HSBC Bank when, or in the six months before, you applied to open your Account under this Agreement.

	Effective Rate	Simple Rate	Promotional Period
Annual interest rate for Purchases	0%	0%	For three months after account opening
Annual Interest Rate for Balance Transfers completed within 60 days of account opening	0%	0%	For 32 months from the date of transfer with a Balance Transfer fee of 1.4% (minimum £5.00)

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Annual interest rate for Cash Advances	23.9%	21.708%

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- All effective rates shown above are calculated on a similar basis to the APR, taking no account of any fees.
- We will not charge interest on Default charges or Purchases if the whole outstanding balance shown on your statement is paid off by the payment due date. However, interest remains payable on Cash Advances and on Balance Transfers.
- Except where any interest rates are stated to be fixed, all interest rates are variable.

We may vary (or introduce) any interest rates, charges or fees at our discretion and upon written notice to you at any time in accordance with Clause 8. In particular,

we may vary the interest rate(s) and the APR depending on our assessment of your ability to meet your financial commitments (including considering your credit history and information held about you by credit reference agencies) and how you conduct the Account from time to time.

#### Default charges:

If you pay late:	£12.00
If you exceed your credit limit:	£12.00
If credits or direct debits are unpaid:	£5.00

You must also pay our costs of enforcing this Agreement as referred to in Clause 3a(ii)

#### Other charges:

- See Clause 3b for details of the Cash Fee: 2.99% of the amount advanced (minimum £3.00).
- See Clause 3c for details of the exchange rate adjustment we apply on non-sterling transactions: 2.99%.
- See Clause 3d for details of the Balance Transfer Fee: 2.9% of the amount of each balance transferred (minimum £5.00).
- See Clause 3g for reference to any charges we may make for services you request outside the terms of this Agreement.

This Agreement is also subject to the HSBC Credit Card Agreement Terms, which accompany it, and references to clauses in this Agreement are references to clauses in the HSBC Credit Card Agreement Terms. Before you sign, please read the Agreement Terms and the "Your Information" section at the end of this document.

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### Credit Card Agreement regulated by the Consumer Credit Act 1974

I apply for an HSBC Credit Card to be issued to me. I instruct you to, if my application is successful, end my old HSBC card agreement and ask you to transfer any debit or credit balance to my new account. I confirm that I am aged 18 years or over and that the information given by me is true and complete. I understand that you reserve the right to decline my application. This Agreement is also subject to the HSBC Premier Credit Card Agreement Terms which accompany it and references to clauses in this Agreement are references to clauses in the HSBC Credit Card Agreement Terms.

### Foreign Account Tax Compliance

#### Important information needed to comply with the Foreign Account Tax Compliance Act (FATCA) United States of America

The Foreign Account Tax Compliance Act (FATCA) is a law originated in the United States of America designed to ensure that US Persons are reporting their income and assets correctly. If you have connections with the United States of America, you may be affected by FATCA. Please visit the following IRS website which will provide you with the documents you will need to submit to us along with your completed application form (www.irs.gov/FATCA)

Failure to provide the required documents will result in your application being delayed or unfortunately declined.

In providing this information we are not acting as tax advisors, and we strongly recommend you seek independent tax advice.

### Your Information

By signing this Agreement, you consent to us using your information in the way set out next to this symbol in the accompanying HSBC Credit Card Agreement Terms.

Be aware that we may give details of your Account and how you manage it to credit reference agencies.

In addition to contacting you for service related reasons regarding your products/Accounts, we would also like to share your information including your name and address with other members of the HSBC Group, so that we and other members of the HSBC Group can keep you informed by telephone, email, mobile messaging and other means, of special offers that you may be entitled to and products and services, (including mortgages) available from the HSBC Group (and those of selected third parties) which we believe may be of interest to you and may benefit you financially.

We will not give your details to non-HSBC Group companies for marketing purposes. By signing this Agreement, you consent to us using your contact details in this way. If you do not wish to benefit from this information via one or more of these channels, tick the appropriate box(es) below.

Post       Email

Telephone       mobile messaging (eg SMS)

Before you sign, please read the  "Your Information" section above

#### Sign here only if you want to be legally bound by the terms of the Agreement.

Signature(s) of Customer(s)

Date of Signature

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date of Signature

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

### Payments

#### Automatic repayment of monthly statement

If you would like us to make automatic payments from your HSBC current account (detailed previously) please tick whether you require the minimum or full repayment option.

Minimum repayment

Full repayment

Your existing HSBC current account details (if applicable)

Sort code

			-				-			
--	--	--	---	--	--	--	---	--	--	--

Account number

--	--	--	--	--	--	--	--	--	--	--	--

Alternatively, if you would like to set up a fixed Direct Debit payment for a fixed amount please call us on 03457 404 404 or +44 122 6261 010 once your account is open.

If you make fixed regular payments and the minimum payment due is more than your fixed payment, we'll claim the full minimum payment. If your statement balance is lower than your fixed amount, we'll only claim the balance on your statement.

### Bank use only

Signature on behalf of HSBC Bank plc

Date of Signature

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---



# Additional Cardholder Request Form

This Agreement is made between HSBC Bank plc, Card Service Delivery, PO Box 6001, Coventry CV3 9FP and you the customer. Please complete all sections using black ink and BLOCK CAPITALS. Where there are option boxes place a cross (x) in the box that applies.

**On completion please return this form to: HSBC Expat, PO Box 39, Douglas, Isle of Man IM99 1BU.**

## Primary Cardholder's Personal Information

Please insert the account number of the HSBC Bank Credit Card you would like the additional cardholder added to:

Title

 Mr  Mrs  Miss  Ms Other (e.g. Dr) 

Surname

First name(s)

Address

Postcode

I authorise you to issue an additional card for use on my account to the person named below who is aged 18 years or over and agree that you can provide information to him/her about the account. I understand you reserve the right to decline the application.

email

Signature of Primary Cardholder

## Additional Cardholder's Personal Information

Title

 Mr  Mrs  Miss  Ms Other (e.g. Dr) 

Surname

First name(s)

Date of birth

 (must be 18+)

Name to appear on Card

(21 characters including spaces)

Relationship to Primary Cardholder

Marital status

 Single  Married/Civil Partnership  Widowed/Surviving Civil Partner  Divorced/Dissolved Civil Partnership

Address (if different from the primary cardholder)

Postcode

Home tel. no.

Work tel. no.

Mobile tel. no.

## Additional Cardholder's Bank Details

Name of bankers

Sort code

Account no.

Date account opened

## Additional Cardholder's Employment Details

Are you:

 In paid employment  Receiving a pension  Self employed  Homemaker  A student  Unemployed

Your occupation

Date commenced

Company name

Company's full address

Postcode

Your Country/ies of Residence for Tax Purposes

Your Country/ies of Nationality/Citizenship

## Foreign Account Tax Compliance

### Important information needed to comply with the Foreign Account Tax Compliance Act (FATCA) United States of America

The Foreign Account Tax Compliance Act (FATCA) is a law originated in the United States of America designed to ensure that US Persons are reporting their income and assets correctly. If you have connections with the United States of America, you may be affected by FATCA. Please visit the following IRS website which will provide you with the documents you will need to submit to us along with your completed application form ([www.irs.gov/FATCA](http://www.irs.gov/FATCA))

Failure to provide the required documents will result in your application being delayed or unfortunately declined.

In providing this information we are not acting as tax advisors, and we strongly recommend you seek independent tax advice.

## Additional Cardholder Declaration

 By signing this application, you agree that we can use your information in the way set out next to this symbol overleaf.

In addition to contacting you for service related reasons regarding your products/accounts, we would also like to share your information including your name and address with other members of the HSBC Group, so that we and other members of the HSBC Group can keep you informed by telephone, email, mobile messaging and other means, of special offers that you may be entitled to and products and services, (including mortgages) available from the HSBC Group (and those of selected third parties) which we believe may be of interest to you and may benefit you financially.

We will not give your details to non-HSBC Group companies for marketing purposes. By signing this application, you consent to us using your contact details in this way.

If you do not wish to benefit from this information via one or more of these channels tick the appropriate box(es) below.

Post  Email  Telephone  Mobile messaging (e.g. SMS)

I apply for a credit card to be issued to me for use on the Primary Cardholder's account. I confirm that I am aged 18 years or over and that the information given by me is true and complete. I understand you reserve the right to decline the application. I agree to comply with the Agreement Terms applicable to that account, and also to the Additional Cardholder Credit Card Agreement Terms overleaf.

Signature of Additional Cardholder

Date of signature

D	D	M	M	Y	Y	Y	Y
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## Additional Cardholder Credit Card Agreement Terms

The provisions set out below are from the Credit Card Agreement between us, HSBC Bank plc, and the primary cardholder, under which your card is issued. Although you are not a party to that Agreement, the use of your card must be in accordance with its terms. Any changes to the Credit Card Agreement will be notified to the primary cardholder who must notify you.

- Cards may be used as we permit during their validity period.
- You must not use your Card for illegal purposes.
- You must not use the card so as to cause the credit limit on the primary cardholder's account to be exceeded.
- You cannot 'stop' a payment made by use of the card.
- You must take all reasonable precautions to prevent the Card and/or security details (being PIN and password) from being used fraudulently. These include:
  - signing the Card as soon as it is received;
  - not allowing anyone else to use the Card;
  - destroying any notification of your security details;
  - not writing down any security details or disclosing them to anyone else (other than any Additional Cardholder permitted to use them) including the police and/or HSBC Bank personnel;
  - if you change your security details to make them more memorable to you, not choosing sequences of letters or numbers that may be easy to guess;
  - not tampering with the Card;
  - not keeping your Cards together;
  - keeping Card receipts securely and disposing of them carefully.
- If the Card is lost, stolen or liable to be misused, you must tell us immediately on our 24-hour telephone number **03456 007 010** (textphone 03457 125 563) or **+44 1442 422 929** (textphone +44 1792 494 394) from abroad. We may ask you to confirm details in writing.
- Cards belong to us and must be cut in half and returned immediately if we ask you to do so.
- You must co-operate with us and the police in our efforts to recover lost or stolen Cards, and our efforts to investigate any unauthorised transactions. If you recover the Card you must not use it and should cut it in half and return it to us. We may cancel or suspend the use of the Card in accordance with the terms of the Credit Card Agreement.

## Your Information

### Confidentiality

- a Information we hold about you will not be disclosed to anyone (including other members of the HSBC Group), other than where;
- we are legally required to disclose,
  - we have a public duty to disclose,
  - our interests require disclosure,
  - the disclosure is made with your consent,
  - as set out in the terms below.

### Credit Reference Agencies

- b We may share information with credit reference agencies (CRAs) to verify your identity and suitability for an account, using information from the Electoral Register and other public sources. We may use details of your credit history to assess your ability to meet your financial commitments.
- c The CRAs will record details which will form part of your credit history whether or not you proceed with your application and if you make several applications within a short period of time, this may temporarily affect your ability to obtain credit. Where you have agreed, we may share details of how you manage any current accounts or borrowing from us with CRAs.
- d If we make demand for repayment following default and you fail to repay the sum due in full or to make and keep to acceptable proposals for repayment within 28 days, we may (in the absence of any genuine dispute about the amount owed) register the default with the CRAs which may affect your ability to obtain further credit.

### Crime Prevention and Debt Recovery

- e To prevent crime, verify your identity, recover debt and to meet our legal obligations, we may exchange information (both within the UK and, where appropriate, overseas) with other members of the HSBC Group and where appropriate, with fraud prevention, law enforcement, debt recovery agencies and other organisations including other lenders.
- f If you give us false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Please refer to clause 11n in the credit card agreement terms for more information regarding the use of data by fraud prevention agencies.

## Data Processing

- g The HSBC Group may use and share relevant information about you, your transactions and your relationships with the HSBC Group for credit assessment, customer service, market research, insurance, audit and administrative purposes. This may include information provided by you, or someone acting on your behalf. Where appropriate (for example if you have relationships with other HSBC Group Companies in other countries), this information may be shared with HSBC Group Companies outside the UK.
- h We may use other HSBC Group companies and/or third parties to provide services on our behalf which may include the processing of information about you.
- i Whether it is processed in the UK or overseas, in accordance with data protection legislation, your information will be protected, by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties are subject to.
- j Information may also be processed for the purposes of complying with applicable laws, including anti-money laundering and anti-terrorism laws and regulations and fighting crime and terrorism. This may require the disclosure of information to a UK or overseas governmental or regulatory authorities or to any other person we reasonably think necessary for these purposes.
- k We may provide information about you and the conduct of your account to any additional cardholder and to any person to whom we transfer our rights and obligations under this agreement.

## Information about Products, Services and Promotions

- l If you agree, the HSBC Group may use and share relevant information about you, your transactions and your relationships with the HSBC Group, to give you information about products, services (including mortgages) and promotions, available from HSBC Group companies and those of selected third parties which may interest you by post, telephone electronic and other means. The HSBC Group may also exchange, analyse and use relevant information about you in the way described above to ensure that promotional content displayed to you on screen when you log on to HSBC Group websites is more likely to be relevant and of interest. We will ask you whether you are happy for us to contact you about such products and services or use what we know about you to help decide what we display to you on our websites, when you open an account. If you change your mind at any time please let us know.

## Miscellaneous

- m Under data protection legislation, you can make a written request for a copy of certain personal records we hold about you. The current fee is £10.00 per request from each individual.
- n Further details explaining how information held by CRAs and fraud prevention agencies may be used is set out in a leaflet entitled 'Credit Scoring, Credit Reference and Fraud Prevention Agencies' available on our website [www.hsbc.co.uk](http://www.hsbc.co.uk) or can be requested from branches or by phoning 0800 587 7008 (textphone 0800 028 3516). Please call this number if you require details of the CRAs and fraud prevention agencies we use. Lines are open 8.30am to 6.30pm Monday to Friday (excluding bank holidays).
- o To ensure that we carry out your instructions accurately, to help us to improve our service and in the interests of security, we may monitor and/or record your communications with us. Any recordings remain our sole property.
- p We will obtain your written consent before providing a banker's reference about you, however, if we receive a request from another financial services institution we will provide information required to verify your identity for money laundering prevention purposes.

## Additional information for credit card products and services

- q For products (such as insurance) that are not provided by the HSBC Group, we will exchange information about you and your account in relation to that product with the chosen product provider(s). This will include changes to your name, address, card number and other relevant information (including secondary card holder/additional policy holder details). Details of the product provider(s) used are included on this form. With the HSBC Group's approval, product provider(s) and their associated companies and agents will also process information about you, including sensitive data such as health records, in the manner described above, to the extent necessary for providing you with the product described (such as when making decisions about your eligibility for cover, assessing claims, undertaking crime prevention measures and passing information to regulators and/or ombudsman). In this context, 'we' and related words and phrases include the product provider. If you require details of any fraud prevention agencies used by our product provider(s) please call 0800 587 7008 (textphone 0800 028 3516).

**hsbc.co.uk**

Issued by HSBC Bank plc

Customer Information: PO BOX 39 Douglas Isle of Man IM99 1BU

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