

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: CC ACQ, PO Box 6001, Coventry CV3 9FP.

Primary Cardholder's Personal Information

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

□	□	□	□	□	□	□	□	□	□	□	□	□	□	□	□
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

Title
 Mr Mrs Miss Ms Other (eg. 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.

Signature of Primary Cardholder

Additional Cardholder's Personal Information

Title
 Mr Mrs Miss Ms Other (eg. 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 (must be UK)

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

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 HSBC Premier 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 HSBC Premier Credit Card Agreement Terms overleaf.

Signature of Additional Cardholder

Date of signature

Additional Cardholder HSBC Premier Credit Card Agreement Terms

The provisions set out below are from the HSBC Premier 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 HSBC Premier 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 **08456 007 010** (textphone 18001 08457 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 HSBC Premier 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 HSBC Premier 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 or can be requested from branches or by phoning 0800 587 7008 (textphone 1800 10800 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 1800 10800 028 3516).