

Instructions for your HSBC Premier Credit Card application.

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

1. Print your name, address and post code in the required fields on the Agreement Form.
2. If you would like to make an automatic repayment each month from your HSBC Premier 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.

**Return the 'RETURN THIS COPY' part to:
HSBC Expat, HSBC House, Esplanade, St Helier,
Jersey, JE1 1HS.**

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

Account Upgrades

When upgrading an existing HSBC credit card, please be aware that:

- ◆ If you are currently benefiting from a promotional offer this will be unaffected by the upgrade. If you have made a balance transfer, the balance will be moved to the new HSBC Premier Credit Card.
- ◆ If you have an HSBC Gold or Platinum Card, you will not be able to reopen your account once closed as this card is off sale.
- ◆ If you have an HSBC Gold or Platinum Card, you will no longer be covered by your Annual Travel Insurance Policy.

Pre-contract Credit Information

(Standard European Consumer Credit Information)

1. Contact details	
Creditor	HSBC UK Bank plc
Address	Card Service Delivery PO Box 6001 Coventry CV3 9FP
Telephone number	03457 70 70 70
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 whichever is highest. If the statement balance is less than £5, 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"> ◆ Cash Advances. ◆ Purchases and Balance Transfers not being charged at a Promotional rate. ◆ Purchases and Balance Transfers being charged at a Promotional rate. In each category, interest and charges are paid first followed by the remainder of the balance.
The total amount you will have to pay This means the amount you have borrowed plus interest and any costs	£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 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.

3. Costs of the credit	
<p>The rates of interest which apply to the credit agreement</p>	<p>Introductory rates The introductory promotional rates set out below would be fixed for the promotional period.</p> <p>Interest rate per annum for purchases 0.0% for nine months after account opening.</p> <p>Annual Interest Rate for Balance Transfers completed within 60 days of account opening 0%. For 18 months from the date of transfer. 1.4% BT fee minimum £5.</p> <p>Standard Variable Rates The standard variable annual rates apply upon expiry or withdrawal of any promotional rates.</p> <p>Interest rate per annum for purchases and balance transfers not being charged at a promotional rate 18.9%.</p> <p>Interest Rate per annum for Cash Advances 18.9%.</p> <p>Interest 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.</p> <p>All effective rates are calculated on a similar basis to the APR, taking no account of any fees.</p> <p>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 being charged at a promotional rate.</p> <p>Except where any interest rates are stated to be fixed, all interest rates are variable.</p>
<p>Annual Percentage Rate of charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help you compare different offers.</p>	<p>18.9%</p> <p>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.</p>
<p>Related costs</p>	
<p>You must have a separate account for recording payment transactions and drawdowns</p>	<p>We operate an account in conjunction with your credit card to record payments and drawdowns under the agreement.</p>
<p>Any other costs deriving from the credit agreement</p>	<ul style="list-style-type: none"> ◆ If you exceed your credit limit: £12. ◆ If credits or direct debits are unpaid: £5. ◆ If you make a cash advance (other than for gambling transactions) we will charge a cash fee of 2.99% of the amount advanced (minimum £3). ◆ 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. ◆ 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. ◆ 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. ◆ 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).

Any other costs deriving from the credit agreement (continued)	<ul style="list-style-type: none"> ◆ 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. ◆ 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.
Conditions under which the above charges can be changed	We may vary the interest rates and charges described above, 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	<p>You will be charged the relevant interest rate (the interest rates are set out above) on the outstanding balance which remains unpaid.</p> <p>Our right to vary interest rates is set out above.</p> <p>We will charge £12 for each late or missed payment.</p>
Consequences of missing payments	Missing payments could have severe consequences for you (e.g. legal proceedings) and may make obtaining credit more difficult in future.

4. Other important legal aspects

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.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor

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) concerning the credit agreement

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.

(c) concerning redress

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: 0800 0234 567 . Email enquiries@financial-ombudsman.org.uk . Website: financial-ombudsman.org.uk .
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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 MasterCard 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 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 or £5 whichever is highest. 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 anymore and 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 707 070**. BT customers' calls to 0345 numbers from anywhere in the UK are charged at the local rates, but different rates apply to callers from a non-BT network, and calls from mobiles may be significantly higher. You may want to check this with your service provider.

Part 2

Introductory Offer

- ◆ The introductory offer is only available to new HSBC Premier Card customers who hold an HSBC Premier current account, and doesn't apply to Student Credit Card or HSBC Credit Card.
- ◆ This offer excludes existing HSBC Premier Card customers (including additional card holders) or those who have closed their HSBC Premier Card within the last six months.
- ◆ With the HSBC Premier Credit Card new cardholders get interest-free purchases for nine months from account opening.
- ◆ At the end of the nine 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 Premier Card Customers who hold an HSBC Premier current account, and doesn't apply to Student Credit Card or HSBC Credit Card.
- ◆ This offer excludes existing HSBC Premier Card customers and those who have closed their HSBC Premier Card within the last six months.
- ◆ Interest rate will be payable at 0% per annum for 18 months from the date of the balance transfer where you make the 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.

HSBC Premier Credit Card Application

Credit Card Agreement regulated by the Consumer Credit Act 1974

Between:

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

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 nine months after account opening
Annual interest rate for Balance Transfers completed within 60 days of account opening. 1.4% BT fee minimum £5	0%	0%	For 18 months from the date of transfer

Standard Variable Rates

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

	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	18.9%	17.472%

- ◆ 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
◆ If you exceed your credit limit:	£12
◆ If credits or direct debits are unpaid:	£5

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).
- ◆ See Clause 3c for details of the non-Sterling transaction fee we apply on non-Sterling transactions: 2.99%.
- ◆ See Clause 3d for details of the Balance Transfer Fee: 2.90% of the amount of each balance transferred (minimum £5).
- ◆ 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 below.

HSBC Premier Credit Card Application

Credit Card Agreement regulated by the Consumer Credit Act 1974

Between:

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

Add your details

E.g. Mr T Example, Griffin House, 41 Silver Street Head S1 3GG

Name

Address

Postcode

Nationality/Citizenship – Provide up to three if applicable

In which Country are you resident for tax purposes?

Provide up to three if applicable

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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Annual interest rate for Balance Transfers completed within 60 days of account opening. 1.4% BT fee minimum £5	0%	0%	For 18 months from the date of transfer

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

	Effective Rate	Simple Rate
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Annual interest rate for Cash Advances	18.9%	17.472%

- ◆ 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
◆ If you exceed your credit limit:	£12
◆ If credits or direct debits are unpaid:	£5

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).
- ◆ See Clause 3c for details of the non-Sterling transaction fee we apply on non-Sterling transactions: 2.99%.
- ◆ See Clause 3d for details of the Balance Transfer Fee: 2.90% of the amount of each balance transferred (minimum £5).
- ◆ 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 below.

Do you hold any bank accounts outside the UK?Please select Yes No 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 Yes No 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, or 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.

I apply for an HSBC Premier Credit Card to be issued to me. 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.

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 Premier Credit Card Agreement Terms.

🔒 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 Premier 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.

Upgrading your HSBC Credit Cards

Please insert details of your existing HSBC Bank Credit/charge card(s) if you are upgrading to an HSBC Premier Credit Card.

Grid boxes for entering existing HSBC credit card details.

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.

Upon your acceptance of this application you understand your existing HSBC credit card will be terminated with immediate effect.

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

Form with checkboxes for Post, Email, Telephone, and Mobile messaging (e.g. SMS).

Before you sign, please read the 🔒 “Your information” section above.

Large signature box containing instructions: "Sign here only if you want to be legally bound by the terms of the agreement." Includes fields for Mother's Maiden name, Signature(s) of Customer(s), and Date.

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.

Form with checkboxes for Minimum repayment and Full repayment.

Your existing HSBC Bank current account details (if applicable)

Form for entering Sort code and Account number.

Alternatively, if you would like to set up a fixed Direct Debit payment for a fixed amount please call us on **03457 70 70 70** or **+44 1226 260 260** 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

Form for bank use only, including Signature on behalf of HSBC Bank plc and Date.

ciiom.hsbc.com

HSBC Bank plc. Registered in England & Wales with number 00014259. Registered Office: 8 Canada Square, London E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 114216.

Customer Information: PO Box 760, 1 The Forum, Parkway, Fareham PO14 9TE.

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