



# HSBC Premier World Elite™ MasterCard® 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 World Elite MasterCard 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

**i** 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 (eg, SMS)

I apply for a HSBC Premier World Elite MasterCard 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 World Elite MasterCard Agreement Terms overleaf.

Signature of Additional Cardholder

Date of signature

## Additional Cardholder HSBC Premier World Elite MasterCard Agreement Terms

The provisions set out below are from the HSBC Premier World Elite MasterCard 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 World Elite MasterCard 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 **03457 007 010** (textphone 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 World Elite MasterCard Agreement.

## Your Information

### General Information

Where we refer in this section to the HSBC Group this includes HSBC Bank (some additional definitions are set out at the end of this section).

We won't disclose Customer Information to anyone, other than where:

- we're legally required to disclose;
- we've a public duty to disclose;
- our, or a third party's legitimate business purposes require disclosure;
- you consent to the disclosure; or
- it's disclosed as set out in this "Your Information" section.

### Collection of Customer Information

Members of the HSBC Group may collect, use and share Customer Information including information about you, your transactions, your use of our products and services and your relationships with the HSBC Group. Customer Information may be:

- requested by members of the HSBC Group or on their behalf;
- collected from you directly, from someone acting on your behalf or from anywhere else (eg credit reference agencies);
- combined with other information available to members of the HSBC Group.

### Use of Customer Information

We'll process, transfer and disclose Customer Information to:

- provide Services;
- deal with any of your transactions;
- meet Compliance Obligations;
- perform Financial Crime Risk Management Activity;
- collect any money you owe us;
- perform credit checks and obtain or provide credit references;
- enforce or defend the rights of a member of the HSBC Group;

- for internal operational requirements of members of the HSBC Group (including, for example, product development, insurance, audit and credit and risk management);
- manage our relationship with you (including any marketing and market research you agree to); and
- verify your identity.

### Sharing Customer Information

When we use Customer Information for the purposes set out above, we may transfer and disclose it to:

- any member of the HSBC Group and anybody who provides services to them or their agents;
- any Authorities;
- persons acting on your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses and clearing or settlement systems;
- other financial institutions, fraud prevention agencies, trade associations, credit reference agencies and debt recovery agents;
- any introducing broker we provide instructions or referrals to or from whom we receive them;
- any third party;
- in connection with any reorganisation, sale or acquisition of any HSBC Group member's business;
- we use to provide banking and card services to you; and
- for marketing purposes where you've consented to marketing.

The above Recipients may also process, transfer and disclose Customer Information for the purposes set out above and they may be in countries where data protection laws don't provide the same level of protection as in the UK.

However, whether it's processed in the UK or overseas, Customer Information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to.

### Your responsibilities

You must tell us in writing about any changes to Customer Information provided to any member of the HSBC Group within 30 days of the change.

You must promptly provide any Customer Information requested by any member of the HSBC Group.

Before you provide any personal data or tax information about a Connected Person to a member of the HSBC Group, you must first tell them about and obtain their agreement to, their information being processed, transferred and disclosed as set out above. You must also tell them that they can access and correct their information.

You're responsible for complying with your tax obligations (and Connected Persons are responsible for complying with theirs), such as payment of tax and filing of returns, in all countries where those obligations arise and relating to the opening and use of accounts and Services provided by members of the HSBC Group.

Some countries' tax laws may apply to you even if you don't live there or aren't a citizen of that country. No member of the HSBC Group provides tax advice or is responsible for your tax obligations in any country, including in connection with any accounts or Services provided by members of the HSBC Group. You should seek independent legal and tax advice.

### What happens if you don't meet your responsibilities

If:

- you don't promptly respond to our requests for Customer Information; or
- you don't agree that we can disclose, agree or process Customer Information in accordance with this section (other than for marketing or market research purposes); or
- a member of the HSBC Group suspects Financial Crime;

Then we may:

- be unable to provide all or part of the Services to you, and can end our entire relationship with you;
- take necessary steps for any member of the HSBC Group to meet the Compliance Obligations; and/or
- block or close your account(s).

If you don't give us Tax Information about you or a Connected Person when we request it, we may make our own decision about your tax status. This may result in us reporting you to Tax Authorities, withholding any amounts from products or services you have with us and paying those to the appropriate Tax Authority.

## Actions we take to prevent financial crime

Members of the HSBC Group may carry out Financial Crime Risk Management Activity. Exceptionally, this may result in members of the HSBC Group delaying or refusing either to process a payment or your instructions, or to provide all or part of any Services to you.

No member of the HSBC Group shall be responsible to you or any third party for any loss incurred as a result of any member of the HSBC Group carrying out Financial Crime Risk Management Activity.

## Accessing your information

You can make a written request for a copy of certain personal records we hold about you. The current fee is £10 per request from each individual.

## Credit reference and fraud prevention agencies

If you apply for a current account or credit, we may use details of your credit history obtained from a credit reference agency to assess your ability to meet financial commitments.

We may also share information with credit reference agencies:

About how you manage any current accounts or borrowing from us.

If we make demand for repayment of a debt and you don't repay the amount owing, or make and keep to acceptable repayment proposals within 28 days (provided there's not a genuine dispute about the amount you owe). This may affect your ability to obtain further credit.

Credit reference agencies record details that will form part of your credit history regardless of whether you proceed with your application for an account or borrowing. If you make several applications in a short period of time this may temporarily affect your ability to obtain credit.

If you make a joint application for a current account or credit, an association linking your financial records with those of the other joint applicant(s) will be created by credit reference agencies. The credit history of your "associates" may be taken into consideration in any future application for credit. This association will remain in place until you file a "notice of disassociation" with credit reference agencies.

More information is set out in our leaflet "Credit Scoring, Credit Reference and Fraud Prevention Agencies" available on our website, from branches or by calling 0800 587 7008 (textphone 0800 028 3516). Please also call this number if you want details of the credit reference and fraud prevention agencies we use. Lines are open 8.30am to 6pm Monday to Friday, excluding public holidays.

## Information we may store on your computer

When you use any device to access HSBC Group websites, information may be stored and accessed on your device to:

- improve your experience;
- improve the functionality, security and performance of those websites;
- provide you with marketing; and/or
- provide us with information about how those websites are used and how you arrive at them; and/or
- ensure the marketing information displayed to you when you use HSBC Group websites is more likely to be relevant and of interest to you.

Emails from or on behalf of the HSBC Group may include technologies to track, for market research purposes, if you open the emails and if you use internet links within them. Further information on our cookie policy, website terms and privacy statement can be found on our website.

## Other ways we can use your information

To ensure we carry out your instructions accurately, to help us improve our service and in the interests of security, we may monitor and/or record your communications with us, such as telephone calls and conversations in branch. In the interests of security and preventing crime we may use closed circuit TV in and around our premises for the monitoring and collection of sound and/or visual images. All recordings remain our sole property.

We may make and keep copies of identification evidence you provide.

You should tell us if you change your mind about receiving marketing information or about participating in market research.

This "Your information" section will continue to apply even if this agreement is ended by you or us.

## Glossary

**Authorities** includes any judicial, administrative, public or regulatory body, any government, any Tax Authority, court, central bank or law enforcement body, or any of their agents with jurisdiction over any part of the HSBC Group.

**Compliance Obligations** means obligations of the HSBC Group to comply with:

- a) Laws or international guidance and internal policies or procedures;
- b) any demand from Authorities or reporting, disclosure or other obligations under Laws; and
- c) Laws requiring us to verify the identity of our customers.

**Connected Person** means any other person or entity with whom you've a connection relevant to your relationship with the HSBC Group and whose information is received by an HSBC Group member either directly from you or otherwise, in connection with the provision of Services. Examples include a guarantor, recipient of a payment, anyone who has opened or operates an account on your behalf or anyone entitled to the money in an account.

**Customer Information** means your Personal Data, confidential information, and/or Tax Information or that of a Connected Person.

**Financial Crime** means money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or break any Laws relating to these matters.

**Financial Crime Risk Management Activity** means any action to meet Compliance Obligations relating to the detection, investigation and prevention of Financial Crime. This may include:

- screening, intercepting and investigating any communication, application for Services or any payment, whether sent to or by you or on your behalf;
- investigating the source of or intended recipient of money;
- combining Customer Information with other related information in the possession of the HSBC Group; and/or
- making further enquiries as to the status of a relevant person or entity, whether they are subject to a sanctions regime or confirming their identity or status.

**HSBC Bank** means HSBC Bank plc but excludes first direct.

**HSBC Group and any member of the HSBC Group** means HSBC Holdings plc, and/or any of its affiliates, subsidiaries, associated entities and any of their branches and offices.

**Laws** include any local or foreign law, regulation, judgment or court order, voluntary code, sanctions regime, agreement between any member of the HSBC Group and an Authority, or agreement or treaty between Authorities and applicable to any member of the HSBC Group.

**Personal Data** means any information relating to an individual from which they can be identified.

**Recipient** means the person receiving the money being paid (another person/company, or you if you're sending a payment to another of your accounts or are withdrawing cash).

**Services** means (a) opening, maintaining and closing your account(s), (b) providing you with credit facilities and other banking products and services, processing applications, credit and eligibility assessment, and (c) maintaining our overall relationship with you, including marketing services or products to you, market research, insurance, audit and administrative purposes.

**Tax Authorities** means UK or foreign tax, revenue or monetary authorities (for example, Her Majesty's Revenue and Customs).

**Tax Information** means documentation or information about your tax status.

**UK** means England, Scotland, Wales and Northern Ireland.

**We, us, our, HSBC Bank** means HSBC Bank plc.

**hsbc.co.uk**

Issued by HSBC Bank plc

HSBC Bank plc, Customer information, PO Box 6201, Coventry CV3 9HW  
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