

# Notice of variation

HSBC Expat Digital Banking  
Terms and Conditions



We're writing to you with regard to some changes that apply to the HSBC Expat Digital Banking Terms and Conditions. The Digital Banking Terms and Conditions set out relevant provisions that govern our digital channels, such as our online and mobile banking offering.

### **Why are we changing these terms?**

The key change is that we are demising the HSBC Expat FX App and need our contractual documentation to reflect that. We consider that the FX App is no longer a product that we believe offers the best value and functionality to our customers and therefore we will remove it from our shelves. We are confident that our Global Money suite of products and services addresses our customers' foreign exchange needs much better than the FX App is able to.

### **What are the changes?**

References to the FX App have been removed from the Digital Banking Terms and Conditions. Where relevant, we have added references to Global Money, which is accessible through our Mobile Banking channel.

### **When will the changes take effect?**

As from 8<sup>th</sup> June 2023

### **Where can you find the new terms?**

You can find the new terms on our website at [expat.hsbc.com/legal](https://expat.hsbc.com/legal)

### **What do you need to do?**

If you're happy with the new terms you don't need to do anything.

If you don't agree with the changes, you have the option to close your account(s) covered by these terms. If you want to do this, please contact us before 7<sup>th</sup> July 2023. If you would like to access Global Money, you can activate it on your HSBC Expat Mobile Banking app.

### **Need more information?**

If you have any questions about the changes, please contact us.

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