

Business Internet Banking Application Form

Getting Started

You will need to:

1. Complete details on screen
2. Print the document
3. Complete the checklist below

This application form contains four sections:

Section 1: Important Information

Section 2: Application Details

Section 3: Primary User Consent

Section 4: Additional Conditions

If you have any queries about the completion of this form, please contact the Business Internet Banking Helpdesk on **0345 602 2014**, overseas **+44 1792 496 941** (textphone **03457 125 563**, international text phone **+44 1792 494 394**). Lines are open 8am to 10pm every day. We may monitor and/or record your telephone conversations with us to improve our service, or for security.

Application Checklist

Before submitting this form, please ensure that:

The Primary User will present identification, if required (please see Section 1: Important Information).

The Primary User has signed the form.

The form has been signed in accordance with the bank mandate.

You have read the Business Internet Banking Additional Conditions.

You are only applying for one business on this form.*

You return pages 3 and 4 of the application form to your local branch with identification, if required (please see Section 1: Important Information).

***If you want to use Business Internet Banking for two or more businesses you will need to complete a separate application for each business.**

Section 1 **Important Information**

Notes to help you complete this form

Primary User

- ◆ You will need to nominate a person, known as a Primary User, to have full access to all the functions within the Business Internet Banking service. The functions include:
 - a) payments, if applicable;
 - b) controlling access to the service, including the set up of additional users;
 - c) the power to enter into, on your behalf, agreements relating to services, products and other matters with HSBC UK Bank plc.

Note that other customer delegates have the power to, among other things, agree terms and conditions relating to services, accounts and products subject to Business Internet Banking.

- ◆ We will send details to activate Business Internet Banking addressed to the Primary User at the business trading address. These details must not be disclosed to any other party.

Primary User Identification

If the Primary User has not been previously identified, they will need to present personally the following items of identification to any branch together with the completed application form:

1. Driving licence or passport
2. A recent utility bill

Payment Options

There are four methods available for making payments using Business Internet Banking. You will need to specify a Payments Limit for each method you require (up to a maximum daily limit of £100,000 per option).

Primary Method

1. **Bill Payments**, suitable for most businesses for payments of bills and other single payments in the UK. Payments will typically credit within 2 hours when the beneficiary is part of the Faster Payments service.

Secondary Methods

2. **CHAPS Payments**, suitable for urgent same day payments where the beneficiary is not part of the Faster Payments service.
3. **International Payments**, suitable for currency and/or overseas payments. **A monthly charge of £6 is applicable.**
4. **Bacs Payments**, suitable for multiple credits (up to 25 against one debit) such as salaries. This is a **credit facility** as payments can be made up to the agreed limit irrespective of the account balance. You should however ensure covering funds are available on the day the account is debited. If you are a limited company, you may be required to provide security in the form of a debenture and/or personal guarantee.

Section 2 Application Details

SIBIBP

Business Details

Business Name

Sort Code - -

Account Number

Payment Limits (Maximum £100,000 per limit)

Overall Daily Payments Limit £

Daily Bill Payments Limit £

Optional Payment Limits

Daily CHAPS Payments Limit £

Daily International Payments Limit £

(a monthly charge of £6 is applicable)

Daily BACS Payments Limit £

If you select this option, you are requesting a credit facility and may be required to provide security.

(subject to credit approval)

Primary User Details

Title Mr Mrs Ms Miss Dr Other

First Name

Surname

You (the business) authorise the person named above to act as the Primary User who will control access to your accounts via Business Internet Banking and act as the principal contact for the service. They will have authority as described in the Business Internet Banking Additional Conditions.

Account details

Primary User Email address

This should be an email address specific to the Primary User. This should not be a shared email account.

Mobile number

Are you an existing HSBC personal customer? Yes No

Primary User Signature

By signing below you, the Primary User, are confirming that you have read and accepted the Primary User Consent on page 5.

Primary User signature

Date

Section 3 Primary User Consent

By signing on page 3, you are confirming that you, the Primary User, have read and accepted the terms and conditions in this Consent. This Consent is separate from the Business Internet Banking Additional Conditions received with this application form.

Your information

In this Consent:

“**Bank**”, “**we**”, “**us**” and “**our**” mean HSBC UK Bank plc.

“**BIB**” means the Business Internet Banking Service supplied by the Bank to the business.

“**business**” means the business for which you are undertaking the role of a Primary User in connection with BIB.

“**HSBC Group**” means HSBC Holdings plc and any of its affiliates, subsidiaries, associated entities and any of their branches and offices.

While you are undertaking the role of a Primary User in connection with BIB, we will need to check your personal information.

We and other members of the HSBC Group may collect, use and share information about you and your connection with the business. We may collect that information from you directly, from the business, or from other persons or sources (including publicly available information) and we may combine it with other information available to us or other members of the HSBC Group.

We and other members of the HSBC Group may use your information for the purpose of:

- ◆ providing services (including BIB) to the business,
- ◆ servicing the business’s relationships with us and other members of the HSBC Group,
- ◆ meeting legal, regulatory and policy obligations, responding to demands from governmental, public, regulatory, tax, court and similar authorities,
- ◆ detecting, investigating and preventing financial crime, including obligations relating to money laundering, tax evasion and sanctions,
- ◆ verifying your identity, and
- ◆ other internal and administrative purposes.

Information about you may also be disclosed to members of the HSBC Group and others to provide the business with BIB and other services, for the purposes of financial crime prevention, investigation and detection, audit, any third party in connection with a transfer, disposal, merger or acquisition of business by us or any member of the HSBC Group, and if required by governmental, public, regulatory, tax, court and similar authorities. Such information may be processed on behalf of the Bank by members of the HSBC Group and/or third parties, and may be processed outside the European Economic Area where there may be less stringent data protection laws. If so, it will be protected by a strict code of secrecy, and security, and will only be used in accordance with the Bank’s instructions. If you require details of the fraud prevention agencies we use, please call us on **0800 587 7008**.

We may monitor and/or record your conversations with the Bank to ensure that we carry out the business’s instructions accurately, to help us to continually improve our service and in the interests of security.

You can make a written request for a copy of the personal data we hold about you. The current fee is £10.00 per request from each individual. This does not apply to information about companies and other corporate bodies rather than individuals. The details we hold can be obtained by taking screen prints of the registration information you have supplied to become a Primary User.

It is important that you read and understand the Consent before you sign it. By signing this Consent you are confirming that you have read and accepted the terms and conditions set out above. These terms and conditions are separate to the Business Internet Banking Additional Conditions received with this application form.

Section 4 Business Internet Banking – Additional Conditions

For all HSBC Business Internet Banking customers as of 1 December 2014.

1. What you should know

Our business current and savings accounts and services all come with Terms and Conditions. They set out what you can expect from us – and what we expect from you in return. You can find them in our Business Banking Terms and Conditions. If you use our Business Internet Banking Service in the UK, it also comes with these Additional Conditions (which we'll call 'Terms'). You should read them together with our Business Banking Terms and Conditions, so you have all the information you need. For the most up-to-date versions of these Terms, our Business Banking Terms and Conditions, our 'Business Banking Made Easy' brochure and our Price List, just ask us – in any HSBC branch, by phone or find them on our website.

You can also download these Terms from the BIB Help Centre, or ask at our Help Desk.

1.1 Getting in touch

If we need to contact you to send you a notice about something in these Terms for example, we'll do it through the Secure Messaging Service, by post or email. You may be able to use the Secure Messaging Service to send us a message, but not if:

- ◆ you can use Business Internet Banking to give us the Instruction instead
- ◆ you need help immediately (if your Debit Card has been lost or stolen, for example)
- ◆ you want to make a transaction.

1.2 Where there are differences

Where there's a conflict between these Terms and anything in our Business Banking Terms and Conditions, these Terms take precedence. If there's a conflict between these Terms and the Customer Information Appendix in our Business Banking Terms and Conditions, the Customer Information Appendix takes precedence.

1.3 Technical language

Some of the words and phrases in this document have a specific meaning. We've capitalised these words and included them in a Glossary (see page 9), so you know exactly what we mean. You might also need to check the Glossary at the end of our Business Banking Terms and Conditions.

1.4 'We', 'you' and 'your Business'

By 'we', 'us' or 'our' we mean HSBC UK Bank plc. By 'your Business' we mean you as the sole trader, partnership, legal entity or unincorporated association that applied for BIB. By 'you' or 'your' we mean your Business and/or any Customer Delegate.

2. How to use the Services

Our Business Internet Banking lets you manage your accounts with us over the internet. You can use it to get information from us, as well as to give us Instructions.

2.1 What you'll need

You will need a Computer that's connected to the internet, with a browser and operating system that works with BIB – as well as any usernames, Passwords and Security Devices you need to access our Services.

2.2 Security Devices

For most of our Services, you will need a Security Device and Password. We give you a non-exclusive, nontransferable licence to install and use any Security Device. Any Security Devices we give you belong to us – you won't have any rights over them except for the rights we've granted you in this licence. If we stop the BIB arrangement, you'll lose those rights. We'll try to ensure that any Security Device works when you need it. If there's a problem with your Security Device, you should contact us as soon as you can.

3. Once you're registered

When your Business registers for BIB, the people who are named as signatories on the Mandate will nominate someone to be the Primary User – and give us a specimen of that person's signature and any other information we might need to identify them. The Primary User can add Customer Delegates (people with the power to use and access our Services for your Business).

3.1 What you can do with the Services

You can access the Services through the HSBC Site, to:

- ◆ view details of your Business's accounts
- ◆ make payments from your Business's accounts
- ◆ agree terms and conditions for accounts, products and services with us.

Primary Users can:

- ◆ apply for loans or other products and services
- ◆ order something (a cheque book, for example)
- ◆ enter contracts
- ◆ agree or authorise other matters with us or other HSBC Group members.

You can agree with us limits on the amount of money that can be paid out on your Instructions.

3.2 What we can do with the Services

Along with other HSBC Group members, we can:

- ◆ act on Instructions given by Primary Users, Customer Delegates or anyone who appears to be a Primary User or Customer Delegate (and passes all our security checks)
- ◆ add accounts to Business Internet Banking.

We might change the Services, from time to time. Your ability to access them might also depend on the type of Computer that's used.

3.3 If someone leaves

If a Primary User leaves, your Business must nominate a new one immediately – and if a Customer Delegate leaves, you must do everything you can to make sure they can't access the Services any more, including removing them from the Service.

4. Giving us Instructions

Your Business authorises us to accept any Instructions that you, your Customer Delegates – or anyone who appears to be you or a Customer Delegate – make through BIB.

Your Business gives us consent to carry out those Instructions by:

- ◆ using your Security Device, username and Password(s)
- ◆ giving us your security details
- ◆ following the onscreen instructions.

We won't accept any Instructions made through BIB unless it appears that you've accessed the Service with this type of information. We will act on all Instructions as long as they appear to be valid, even if they're fraudulent or conflict with other Mandates. This includes Instructions to:

- ◆ reset a Password
- ◆ replace your Security Device
- ◆ make changes to your account.

4.1 Written Instructions

If you need to, you can also give us Instructions in writing – including by fax or electronically. Any written Instructions you give us will need to be signed in line with the Mandate and by:

- ◆ a director (for limited companies)
- ◆ a partner (for partnerships)
- ◆ the Chairman or Secretary of the committee (for unincorporated clubs or societies)
- ◆ all trustees (for trusts)
- ◆ the sole trader (for sole traders).

4.2 Telephone Instructions

You can give us Instructions by telephone through the Helpdesk to:

- ◆ reset a Password
- ◆ revoke or deactivate a Customer Delegate's Security Device
- ◆ issue or replace a Customer Delegate's Security Device.

5. Keeping things secure

5.1 Instructions about security

You agree that you will follow all reasonable instructions from us about security. This includes (among other things):

5.1.1 Instructions about your Password and Security

- ◆ not choosing a Password that someone can easily guess (like your birthday or '123456')
- ◆ not telling anyone else your Password or any personal security details you use for the Service
- ◆ not writing down your Password or any other security details in a way that someone else can easily understand
- ◆ keeping your Security Device safe and making sure it's not lost, stolen, damaged or used by someone unauthorised

5.1.2 Instructions about your software

- ◆ running a firewall, and anti-virus and anti-spyware software on your Computer and keeping all software and your operating system up to date
- ◆ only using a browser and operating system that support Business Internet Banking
- ◆ not accessing BIB or the HSBC Site from a public connection, for example an internet café or wifi hotspot

5.2 If you think there's a problem

You must call us as soon as you can if you know or think that:

- ◆ someone unauthorised has accessed BIB
- ◆ someone unauthorised has a Customer Delegate's Password, Security Device or knows the personal information they've given us as security information.

If you think that a Customer Delegate may be misusing the Service or acting dishonestly, your Business must immediately stop their access to the Service and (if they are a Primary User) replace them. Your Business also agrees that it'll help us or the police recover any losses, or identify actual or potential breaches of security. You may have to give us prompt access to any of your Computers to do this.

6. Service interruptions

We may sometimes have to suspend all or part of the Services to fix them or to do routine maintenance. We'll do our best not to disrupt things for your Business. If we need to, we might stop you using Personal Payment Devices (covered in the Business Banking Terms and Conditions). We may delay or not carry out Instructions if:

- ◆ that Instruction would exceed any limits on your Business's account or on a Customer Delegate
- ◆ we think the Instruction is fraudulent
- ◆ the Instruction is for a large amount and we want to investigate it.

Where we can, we'll tell you beforehand if we aren't going to carry out a Payment Transaction or if we're planning to suspend the Services. We'll let you know through the Service itself (including the Secure Messaging Service) or by post, telephone or email.

7. What we're liable for

We'll only be liable for loss, damage or delay your Business suffers as a direct result of our gross negligence (serious carelessness) or wilful misconduct. This doesn't include our payment services liability to you if you're a Small Business or Small Charity Customer (see our Business Banking Terms and Conditions). If your Business brings a successful claim against us or any member of the HSBC Group for a direct loss that's the result of our gross negligence (serious carelessness) or wilful misconduct – and that loss relates to all or part of the principal we were meant to pay under an Instruction – we'll be liable for:

- ◆ the principal your Business lost, and
- ◆ any interest your Business might reasonably have earned on that amount.
- ◆ We'll reduce that interest if:
 - ◆ there are any charges or interest your Business hasn't paid because of the loss, or
 - ◆ your Business earned any interest which it wouldn't have done if the loss hadn't happened.

8. Charges and Cancellation

8.1 Charges

You can find out about our charges in our Price List. We'll tell your Business before we're going to charge anything, then take the money from your Business's account. We may charge your Business if we have to replace a Security Device(s) because you haven't taken all reasonable steps to keep it safe from theft, loss or damage.

8.2 Cancellation

We may cancel your access to the Services without advance warning, if you haven't used BIB for three months. Your Business can cancel the Services at any time by giving us thirty days' notice, in writing.

9. Glossary

Where we've capitalised these words and phrases in these Terms, this is what we mean.

Administrator is any Customer Delegate who can manage and change the Services for themselves and other Customer Delegates.

Business Internet Banking or BIB is HSBC UK Bank plc's business internet banking and mobile banking service.

BIB Help Centre is the part of the HSBC Site that offers help and support to Business Internet Banking users. You can find it at www.hsbc.co.uk/bibinfo.

Computer is any device or equipment of any kind used to access Business Internet Banking, including (among other things) PCs, mobile phones and tablets.

Credentials are any details required to access HSBC's mobile service, including usernames, Passwords and other identification of any kind.

Customer Delegate is any Primary User, Administrator or Secondary User who is authorised to use the Services.

Customer Guides are all guides, manuals, help text or similar written by us to explain the Services. It includes hard copies and electronic copies.

Help Desk is the Business Internet Banking Help Desk. You can find the Help Desk number on the HSBC Site or in the Service Guide.

HSBC Site is the part of the HSBC website you use to access Business Internet Banking.

Instruction is any request, instruction, agreement or other communication that we receive from you through Business Internet Banking.

Payment Transaction is any placing, transferring or withdrawing of funds to or from an account.

Password is any password, phrase, code or number, memorable data, Credentials, or other identification of any kind that is used to access the HSBC Site, Business Internet Banking or the Services. It includes both things we give to you (like a PIN) and things you choose yourself.

Primary User is a Customer Delegate who is responsible for setting up BIB and its ongoing use. Primary Users must be 18 or over.

Secondary User is any Customer Delegate added by an Administrator or Primary User.

Secure Messaging Service is the messaging service that is part of BIB.

Security Device is any token, device, procedure or something else that's used, either alone or with a Password, to access the HSBC Site, Business Internet Banking or the Services. It includes both things we give to you (like a generated Password) and things you choose yourself.

Services or **Service** is any product or service that we offer and you access through Business Internet Banking.

Service Guide is the Customer Guide entitled 'Managing the Service Guide'. You can find it at our BIB Help Desk.

About HSBC

HSBC UK Bank plc is a company registered and established in England and Wales under registration number 09928412. Our registered office is at 1 Centenary Square, Birmingham, B1 1HQ. Our VAT registration number is GB365684514. HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (our firm reference number is 765112).

www.hsbc.co.uk/business

Issued by HSBC UK Bank plc.

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