

Business Debit Card

Factsheet

Get 1% cashback*³ on all contactless purchases for accounts opened between 1 May to 14 July.

If you have or are applying for a Business Current Account you can apply for a Business Debit Card to make payments and withdraw cash from your account.

This could be the right solution for you

- ◆ If you want to make payments anywhere Visa is accepted.
- ◆ If you want to access your bank account 24 hours a day*¹ to withdraw cash, obtain balance information and make transfers between linked accounts.
- ◆ If you want to use your cards overseas (see below for charges we apply to transactions in foreign currencies).

Key features and benefits

- ◆ The Business Debit Card is linked to your business current account.
- ◆ Withdraw up to £300 per day from self-service machines (subject to availability of funds or an agreed overdraft covering the withdrawal).
- ◆ Cashback is available from many shops, supermarkets and other retailers in the UK, up to a maximum £100 (subject to availability of funds or an agreed overdraft covering the withdrawal).
- ◆ Pay for goods and services in shops, over the telephone and via the internet.
- ◆ Use your card for fast, secure and convenient payments under £30 wherever you see the contactless symbol.
- ◆ Get 1% cashback*³ on all contactless purchases for accounts opened between 1 May to 14 July.
- ◆ Shop online with confidence with Verified by Visa when you shop online at participating merchants.
- ◆ Pay in cash or cheques via our self-service machines.
- ◆ Obtain statements via our self-service machines.
- ◆ There is no annual charge for a Business Debit Card.



Verified by
VISA

Our other Cards

If you do not feel Business Debit Card is right for you, or if you would like cards for your other employees ask us about Commercial or Corporate Cards.

Transactions in Foreign Currencies

Transactions on your Business Debit Card in foreign currencies will be converted to sterling using the Visa exchange rate applying on the day. We will add a 2.75% non sterling transaction fee to cover our handling costs.

Cash withdrawals in foreign currencies will incur a non sterling cash fee of 1.5%.

In addition, some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on-screen at the time of withdrawal.

Next steps

- ◆ Complete the attached application forms and return them to your account holding branch.*²
- ◆ Details of usage charges can be found in the Business Banking Price List which is available at your local branch or www.hsbc.co.uk/business.

*¹ Subject to scheduled maintenance periods.

*² Subject to status and to our Business Banking Terms and Conditions.

*³ Subject to Offer T&Cs. Up to £10 per card, per calendar month, for each cardholder. Offer applies to eligible purchases made between 1 May 2019 to 31 July 2019.

1% Cashback on contactless card purchases –

Terms & Conditions

HSBC Bank UK plc ('**HSBC UK**', '**we**', '**us**', '**our**') is proposing to pay 1% cashback to our business account customers ('**you**') for a limited period of time based on your cardholders' contactless card purchases.

The 1% cashback payment doesn't amend the terms of your Business Debit, Commercial or Company card(s). This means your Business Banking Terms & Conditions, Commercial Card Agreement and Terms & Conditions, and Company Card Agreement Terms don't change. The terms governing the 1% cashback are made under English law and open to all eligible HSBC UK business customers, subject to the restrictions set out below.

How to participate

If you're an existing customer, you'll automatically receive 1% cashback on your contactless card purchases from 1 May 2019. If you don't want to receive cashback you need to contact us in the usual way and we'll need 10 days' notice to process your request.

You must have opened a qualifying HSBC UK account before the cut-off date set out in the table below. We need a cut-off date to give us enough time to deliver the card(s) before 31 July 2019 when the cashback period ends.

How cashback operates

We'll pay cashback equal to 1% on all contactless card purchases up to a maximum of £10 per cardholder, per calendar month, subject to the terms and restrictions set out below.

Eligible HSBC UK cards	Card account must be opened by this date	Cashback start date	Cashback amount	Cashback end date	When and how will the total cashback be applied?
Business Debit Card	14 July 2019	1 May 2019	1% cashback on all eligible contactless spend, up to a full cashback amount of £10 per cardholder, per calendar month, maximum	31 July 2019	During August 2019 a cash payment shown as 'HSBC 1percent cashback' will be made into the Business Bank Account linked to the Business Debit Card(s)
Commercial Card	31 May 2019				During August 2019 a credit shown as 'HSBC 1percent cashback' will be applied to the Control Account linked to the Commercial Card(s)
Company Card	Not open to new customers				During August 2019 a credit shown as 'HSBC 1percent cashback' will be applied to the Control Account linked to the Company Card(s)

- ◆ The HSBC UK account linked to the card(s) being used must not be closed before the 1% cashback is paid.
- ◆ Your Commercial Card control account must not be in arrears or subject to a Default Notice.
- ◆ Your business must not be subject to bankruptcy, insolvency or similar proceedings.

Most purchases are eligible for the 1% cashback, but we won't include any:

- ◆ payment to a financial services business or a gambling business.
- ◆ withdrawal of cash from an ATM (whether located in the United Kingdom or elsewhere).
- ◆ transaction that we suspect is fraudulent or wasn't made by the authorised cardholder.
- ◆ chip and PIN transaction or online purchases.
- ◆ in-app payments.

We can end the 1% cashback on contactless card purchases before 31 July 2019 by publishing a notice to that effect. If we do this, we'll put the notice on www.business.hsbc.uk. Any purchases made using an eligible HSBC UK contactless card after the notice publication date will not qualify for the 1% cashback. We don't accept responsibility for delayed or otherwise affected cashback due to technical reasons or otherwise. We aren't liable to you (to the extent permitted by law) for any loss or damage arising out of this agreement or as a result of your participation in the cashback, or if the cashback process does not run as planned. We'll only pay the 1% cashback into the account linked to the eligible HSBC UK card(s).

Business Debit Card Application Form

Completion instructions

Please complete all forms in ink using **BLOCK CAPITALS**.

Sections 1-3 of this Business Debit Card Application Form must be completed by all organisations.

Please ensure the Business Debit Card Application Form is completed in accordance with the instructions above and signed on behalf of the customer. Then return all forms to your account holding branch.

Business Customer details

1. Business name

2. Business address

Postcode

3. Business current account

Sortcode

4	0				
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Account number

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The Customer named above requests HSBC Bank plc at its discretion to issue Business Debit Cards to persons nominated by the Customer or a duly authorised person on behalf of the Customer. The Customer has received and agrees to be bound by the Business Banking Terms and Conditions (as amended from time to time). The Customer has also received and agrees to the Debit Card Cardholder Terms Additional Conditions and will pass a copy to each Cardholder.

Signature on behalf of plc/limited company/LLP

Signature

Director/Secretary/Member

Name (please print)

(delete as appropriate)

Signature

Director/Secretary/Member

Name (please print)

(delete as appropriate)

Date

D	D	M	M	Y	Y	Y	Y
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Signature of sole trader/partnership

Signature

Name (please print)

Signature

Name (please print)

Date

D	D	M	M	Y	Y	Y	Y
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Duly authorised to enter into the Business Banking Terms and Conditions for the Customer and in accordance with the mandate for the business current account held by the Customer with us.

Signature community accounts and schools and colleges accounts

Signature

Name (please print)

Signature

Name (please print)

Signature

Name (please print)

Date

D	D	M	M	Y	Y	Y	Y
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Duly authorised to enter into the Business Banking Terms and Conditions for the Customer and in accordance with the mandate for the business current account held by the Customer with us.

Accessibility

To find out more about our accessible services please visit www.hsbc.co.uk/accessibility or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us.

A textphone service is also available for customers with hearing and/or speech impairments.

If you use your own textphone you can call us on **03457 125 563** (+44 207 088 2077 from overseas).

hsbc.co.uk/business

Issued by **HSBC UK Bank plc**, Customer Information: PO Box 6201, Coventry CV3 9HW.

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