

Connected Accounts

Additional Conditions

Effective from 2 March 2026

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1. What do these Additional Conditions cover?

These Additional Conditions will apply in addition to the Relationship Terms and your main account Terms and Conditions.

If there's any conflict between these Additional Conditions, the Relationship Terms and your main account Terms and Conditions the following order of priority applies:

- First, these Additional Conditions;
- Next, the Terms and Conditions for your business accounts and related services; and
- Finally, the Relationship Terms.

2. These terms of use

These terms of use don't have an agreed end date. They'll remain in effect until one of us ends them. As these terms of use may last a long time, we're likely to need to make changes to them to account for certain things. For example, how we develop the Service, how our business changes and when things happen that we don't control.

We'll give you 2 months' notice before we make any changes to these terms of use. You'll have the right to reject any changes by stopping use of the Service. If you continue to use the Service after the changes take effect, we'll take it that you have accepted the updated terms of use.

3. The Service

To use the Service, you'll need to select your 'Account Provider', meaning your payment service provider (such as a bank) that provides and maintains a payment account (for example, a current account, debit, prepaid, or credit card account) for you.

Once you've selected your Account Provider from the list, we'll redirect you to your Account Provider (either on a web browser or your banking mobile app) who'll ask you for your login credentials, (e.g. providing a password and biometric credential such as a fingerprint). We won't be able to see or access your credentials at any time. We'll ask for your explicit consent to access information relating to your payment accounts (such as current accounts, debit, prepaid, or credit card accounts) ('Account Information') from your Account Provider. We'll then show your Account Information from the Account Provider(s) you've selected under Connected accounts on the My HSBC homepage in Business Internet Banking and on the Accounts tab in the HSBC UK Business Banking app.

You agree that the Account Information we can access may include your:

- Account details (such as your account name, any other name by which you refer to this account, your account numbers, sort codes, and your long card number);
- Account balance (such as the amount, currency, credit/debit, type of balance, date/time and whether it is covered by a credit line); and
- Transactions (such as incoming and outgoing transactions and their descriptions).

From time to time, your Account Provider may change the Account Information that it provides to you, and which is available to us when we provide the Service. We can only provide the Service in relation to Account Information that is made available to us by the Account Provider.

4. Reconfirmation of consent

We may need to renew your consent if you want us to continue accessing your Account Information from a particular Account Provider and for your selected accounts. Some Account Providers may need us to renew consent every 90 days, others may have a different period whilst some may not need renewing at all. In any case, we'll let you know when you need to renew your consent.

If your consent isn't renewed after expiry, we'll stop accessing your Account Information from that Account Provider or in relation to that account. This means we won't be able to display the balances and transactions on your My HSBC homepage in Business Internet Banking or the Accounts tab in the HSBC UK Business Banking app.

If you later decide that you'd like to see your Account Information from that Account Provider on your My HSBC homepage or Accounts tab, you'll need to renew consent by either selecting 'Reconnect account' button alongside the account, or by authenticating with the relevant Account Provider. The steps for this depends on the particular Account Provider, but we'll guide you within Business Internet Banking to use the right process.

5. Revocation of consent

If you want to stop using the Service to view your Account Information from a particular Account Provider or relating to a particular account, you can 'Remove account' either within Business Internet Banking or through your Account Provider(s).

If you revoke your consent to us accessing your Account Information through your Account Provider, they'll tell us. We'll no longer be able to provide access to the Account Information from that account or Account Provider.

If you revoke your consent to us accessing your Account Information from all Account Providers, we won't be able to show the balances and transactions for all your connected accounts. You can remove these accounts through Business Internet Banking and these will no longer appear on your My HSBC homepage or in the Accounts tab of the HSBC UK Business Banking app. If you later change your mind, you'll need to reapply for the Service.

6. Fees and payment

You won't be charged to use the Service.

7. Intellectual property

We own all rights, title, and interest (including intellectual property rights) in and to the Service, our website, and our technology.

Your use of the Service doesn't transfer any rights to the content and related intellectual property rights contained in the Service.

If you give us feedback or ideas, we can use them to improve the Service without any restrictions.

8. Your access to the Service

You should only use the Service as described in these Additional Conditions.

Each time you use the Service, you agree to the current version of these terms, and we'll let you know about any updates as explained at the start of these terms.

By using the Service, you confirm that the login details you use for your Account Provider are your own, you're authorised to use them, and you give us your explicit consent (under the Payment Services Regulations 2017) to access information from your chosen accounts.

We aim to make the Service available 24 hours a day, we're not responsible if it's unavailable at any time.

Access to the Service may be suspended temporarily and without notice for system failure, maintenance, repairs, or for reasons beyond our control.

If you're accessing the Service through the HSBC UK Business Banking app you'll only be able to view the balances and transactions for all your connected accounts. You won't be able to add new accounts or remove accounts. These actions must be done through Business Internet Banking.

9. Your Privacy

We take privacy seriously. More information on how we may use your personal data when you use the Service can be found in our Data Privacy Notice.

10. Disclaimer

We'll provide the Service with reasonable care and skill. However, we can't guarantee that it will always be available or always be suitable for you.

The Account Information displayed on your My HSBC homepage or Accounts tab is correct as of when your Account Provider shared it, so please always check the timestamp before making any financial decisions. When we provide the Service, we are not providing you with any financial advice.

11. Our responsibility to you

We won't be responsible to you if the Account Information we access is incorrect. You should contact your Account Provider.

You may be responsible for loss or damage to your personal information if it's not foreseeable (this means that it's obvious that it will happen or if we're both aware it might happen).

It's your responsibility to keep your device and the security information you use to access the Service safe. You may incur financial loss if you intentionally, or with significant carelessness (gross negligence), fail to keep your device or personalised security details safe. For more details on keeping your security information safe visit our Business Banking Fraud Centre at business.hsbc.uk/fraud-centre.

12. Ending these Additional Conditions

You can stop using the Service at any time by revoking your consent to us accessing your Account Information from all Account Providers, at which point we will treat this as notice that you want to end the Service, and these Additional Conditions will end.

We may end these Additional Conditions (and therefore your use of the Service) straight away and not give you written notice. We'll only do this if:

- It's reasonable for us to believe that you're using the Service illegally or fraudulently; or
- If we're required to do so by any law, regulation, court order, or instruction from an ombudsman, regulator, or government body.

We may also end these Additional Conditions (and therefore your use of the Service) without a reason, by giving you at least 90 days' written notice.

On termination for any reason, you must immediately stop all use of the Service.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak with us using the live chat on our website, by visiting one of our branches or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more, please get in touch. You can also visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us.

business.hsbc.uk

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Customer Information: Customer Service Centre, BX8 1HB.

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