

Corporate Card

Conditions of use

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Useful information

Keep your card receipts in a safe place, so you can check transactions made with your Corporate Card against statement entries.

- Always dispose of card receipts carefully. Upon disposal, make sure the card details cannot be read.
- Treat your cards like cash. Never leave them unattended, especially at work, or in a car.
- Let us know in advance if you plan to make any unusually large purchases or travel abroad.
- Please let us know if your renewal card doesn't arrive a week before your old one expires.
- For more information on your contactless card, please visit business.hsbc.uk/contactless-payment.

Making payments

The method of settling your account has been agreed between us and your employer, and your employer should have already made you aware. If you're in any doubt about how your account will be settled, please contact your card administrator.

If you pay your bill yourself, details of how to make a payment can be found on the back of your statement. Please make sure you allow sufficient time for the payment to reach your account.

Key information – Conditions of use

1. These Conditions govern the use by you, 'the Cardholder', of the Corporate Card products issued by us, 'HSBC UK Bank plc, Card Services', to each Cardholder under the terms of an Agreement between us and your employer, 'the Customer'. All references to the use of the Chip & PIN Card also refer to the use of your Card details and Personal Identification Number ('PIN') issued.

- 2.** You must take all reasonable precautions to prevent fraudulent use including the following:
 - Sign your card immediately on receipt.
 - Don't allow any other person to use your card.
 - Treat your card like cash; never leave it unattended.
 - If the card is used to pay for goods and services through the Internet, card details must be sent in encrypted form using the 'secure session' features, which are included in the current versions of leading internet browsers. The use of the card to place orders or make payments through the Internet is otherwise not permitted and card details must never be sent in un-encoded form on the Internet.
- 3.** You must only use your card during the validity period shown for amounts that will not cause the credit limit to be exceeded and for the purposes of the Customer's business. Any renewal card received must be signed immediately and kept safe until the start of the period of its validity, at which time any existing card shall be immediately destroyed by cutting it in half vertically. Your card must not be used if cancelled or suspended by us. Your card remains our property and must be returned upon request. We may, at any time, without prior notice, cancel or suspend the use of your card if we have a reason for doing so, (e.g., without limitation, if you're in breach of these terms or we suspect fraud or we're required, requested or entitled to do so pursuant to the arrangements we have with the Customer. If we do this, we'll notify you and request the return of your card.
- 4.** If your card is lost or stolen, or you suspect fraudulent use, you or the Customer must notify us as soon as the loss, theft or fraudulent use has been discovered by calling us on 0800 032 7075 (or if you're calling from outside the UK, +44 1442 422 929). We're open 24 hours a day, 7 days a week.
- 5.** We'll ask you to co-operate with us and the police in our efforts to recover your card. We'll disclose to third parties any such information that is relevant concerning the account in connection with such loss or theft. Should you retrieve your card after it's been reported lost or stolen, it must not be used but cut in half and forwarded to us.

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- 6.** We'll issue you with a PIN. We won't reveal your PIN to anyone but you. You can use your PIN with your card for withdrawing money, (if the Customer has authorised this facility for you) and for using other services available from self-service machines. You may also be asked by a retailer or other supplier to enter your PIN into a secure PIN pad when you pay in person for goods and services with your Card.
- 6.2** Please note, if you enter an incorrect PIN three times consecutively on the premises of a retailer or other supplier, your PIN will 'lock' for use with retailers and other suppliers. You can 'unlock' it using the correct PIN at a self-service machine in the UK, Channel Islands and Isle of Man.
- 6.3** If you still cannot remember the correct PIN, or you're not in the United Kingdom, you'll need to call us on 03456 015 934 (or if you're calling from outside the UK, +441226 261 053). We'll advise you of any steps you need to take in order to start using your card again and we'll arrange to re-advise you of your PIN.
- 6.4** You can change your PIN if you want, but you must comply with Clauses 6.1 6.2, and 7 of these conditions. However, you cannot change it within a 60-day period before the expiry date of your current card or at any time between the order and receipt of a replacement card.
- 7.** All reasonable precautions must be taken to prevent fraudulent use of any PIN issued for use with the Card, including the following:
- Never writing your PIN on the card or on any other item normally kept with your card.
 - Never recording your PIN in such a way that it can be easily understood by someone else.
 - Never telling your PIN to someone else.
 - Informing us immediately if you suspect someone else knows your PIN (refer to clause 4 above).
 - Destroying your PIN advice promptly after receipt.
 - If changing your PIN, not using a number which may be easy to guess, (e.g., 1234, 4444, etc.) your date of birth or telephone number.

- 8.** When you place an order on the internet with organisations who participate in MasterCard SecureCode or Verified by Visa (designed to prevent fraud), you may be invited to register for the service applicable to your card. If you don't register, as part of our fraud prevention measures, we may not authorise further internet transactions with participating organisations.
- 9.** Where we've agreed with the Customer to do so, we'll send you statements each month when there are transactions to be repaid. We'll ask you for payment of the outstanding balance and you may make payments to us of those amounts. If you're paying by Direct Debit, we'll notify you at least five working days in advance of your account being debited of the date and the amount being debited.
- 10.** If your Card has the contactless indicator, before making your first contactless transaction, you must complete a Chip and PIN transaction. For security reasons, you may need to make a Chip and PIN transaction at regular intervals to allow the continued use of contactless functionality on your Card.
- 11.** Our 'Privacy Notice for Cardholders – UK Corporate Card' explains how we collect, use, disclose, transfer, and store your information and sets out your rights to your information. You can find this on the Card online portal, MiVision at mivision.hsbc.co.uk.
- 12.** We may vary these conditions of use at our discretion by giving notice in writing to the Cardholder and/or to the Customer.

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 service 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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