

Business Text Message Banking

Customer User Guide

The Text Message Banking service is accessible from your mobile phone. It allows you to view your balance and up to five transactions, receive mini-statements to your mobile phone and set up alerts to notify you whenever the balance on your account is above or equal to or below or equal to an amount specified by you (credit or debit). This document should be read in conjunction with our Business Banking Terms and Conditions.

Getting Started

Choose to be sent any combination of up to five alert message and/or mini-statement text messages. Alert messages can be defined as:

- ◆ Balance above or equal to £XXX (debit or credit); or
- ◆ Balance below or equal to £XXX (debit or credit); or
- ◆ Credit equal to or greater than £XXX has been received (minimum £50); or
- ◆ Debit equal to or greater than £XXX has been posted to an account (minimum £50).

Mini-statements can be sent either:

- ◆ Weekly; or
- ◆ Monthly.

You can choose up to five sterling accounts from any of your Business Current Account, Community and Business Money Manager accounts as your nominated accounts for this service.

We will ask you to choose a nickname for each account you nominate.

Once your registration for Text Message Banking Service has been processed we will send a message to your nominated mobile phone using Short Messaging Service (SMS). Please check your mobile phone's SMS facility is switched on.

Text Message Banking is subject to our Business Banking Terms and Conditions. These are available online at our Business Banking website at: www.business.hsbc.uk/en-gb/gb/generic/legal-information

Understanding your messages

Each message will contain a maximum of 160 characters. If more than 160 characters would be required to display all transactions processed since your previous text message, details of the earliest transactions cannot be sent. If you request a mini-statement, you will receive details of your balance and five most recent transactions that have been processed by the date and time stated in the text message. It's a bit like reading the mini-statement you receive on a high street cash machine.

If you request a 'Credit or Debit equal to or greater than' alert message, you will receive details of any credit or debit transactions equal to or above the amount specified followed by your account balance at the date and time stated in the text message.

If you request a 'balance below or above' alert message, you will receive your balance followed by up to five transactions. You will receive a message everyday when there is activity on your account and your balance is above/below or equal to the amount you have specified.

If two or more alerts occur on the same day, you will receive a mini-statement message with the message header 'multi-event'. When this is not practical, separate messages will be sent.

You can change any alerts or accounts selected by calling us on **0345 603 4870**. If you tell us before 10pm we will act on your new instructions from the next working day.

Please tell us as soon as possible on **0345 603 4870** if any banking text message appears to be irregular.

Message content	Explanation
Separator marker	Each block of text will be separated by an asterisk to make the message easier to read.
Date and time* ¹	The balance* ² will be correct at the date and time* ¹ stated in the message.
Balance* ²	This will be the balance at the date and time stated in the message. Each balance amount is followed by a + or – to show whether this is a credit or debit.
Account nickname	The name you would like to be used for each account will show at the beginning or the end of each message, depending on the types of event you requested.
Description	The first 8 characters of the transaction description.
Amount	The amount of the individual transaction. Each amount is followed by a + or – to show whether it is a credit or a debit.

*¹ Information provided by text message is correct at the date and time stated in the message.

*² All balances are subject to possible readjustments.

Protecting your information

Nicknames

For each account you nominate we recommend that you choose a nickname that is unique to you avoiding names that are easy to guess such as your name, the name of the business or the account name.

SIM card/Phone PIN code

To protect your confidential information from being viewed by others we strongly recommend that you adjust the security settings on your mobile phone so that it requests a PIN each time you use the phone.

If your phone has the PIN code set by the manufacturer, you need to change it immediately. Avoid using numbers which can be easily guessed such as dates of birth or telephone numbers. Do not tell anyone else the SIM card PIN code, or write it down in a way that someone else could easily understand. Please contact your phone manufacturer or refer to the phone manual to find out how to change a Phone PIN in conjunction with a SIM.

Taking your phone abroad

We recommend that you suspend the service if you are taking your mobile phone outside the United Kingdom. This is because we cannot guarantee the security of any foreign telephone network through which text messages might be transmitted.

Troubleshooting

I haven't received my test message or any banking messages.

If you have not received your test message please ensure that the SMS facility is 'switched on' for your phone. If this doesn't work please call us on **0345 603 4870**.

I used to receive messages but they've stopped arriving.

The memory capacity on your phone may be full. Try deleting some of your old messages in order to free up some space on your phone. If the problem persists please contact our helpdesk on **0345 603 4870**.

Can I change the accounts shown or the nickname I have given them?

Yes. To change your accounts or nicknames call us on **0345 603 4870**. If you tell us before 10pm we will act on your instruction from the next working day.

Can I change the alerts I have selected?

Yes. To change your alerts you can call **0345 603 4870**. If you tell us before 10pm we will act on your instruction from the next working day.

If I delete a message in error, can you send it to me again?

No, unfortunately we are only able to send the message once.

Will I lose my messages if my battery is low or runs out?

If your phone has received a message, it would normally be retained in the phone's memory even if the battery dies. Just recharge the battery and retrieve the message in the normal way.

My phone does not alert me when there is an incoming message.

Some phone models allow you to change the way in which you are alerted to incoming messages. Check that you have set the ringer option 'on' and the volume is not at zero.

What should I do if my mobile phone is lost or stolen?

You must report the loss to your mobile phone service provider and ask them to disable your phone. You also need to contact us on **0345 603 4870** so we can suspend your Text Message Banking Service (lines are open 8am-10pm everyday).

Will I incur a charge for this service?

You can receive one mini-statement and/or one 'Balance below' alert message for free. If you require additional mini-statement(s) and/or alert message(s) (up to a total of five alerts across accounts that are linked) these will be charged at a flat monthly Service fee of £2.50, regardless of how many text messages we send you each month.

If you have registered to receive alert message(s), (other than the one free 'Balance below' alert message), our Service fee will be payable whether or not the alert(s) you have registered for has been triggered during the month to which the fee relates.

When will the charge be debited from my account?

The charge will be debited at the same time as your current charging period for your Business Current Account or Community Account and is calculated in arrears for each calendar month you are registered for the Service.

Will I be charged if I cancel the service?

Once you cancel the service you will no longer be charged for it. However, a final charge will be debited from the account as the service is charged in arrears. If you cancel part way through a month the full fee payable for that month will be charged. Also, as our fees are charged in arrears you may see a charge to your account after the service has ended which relates to the previous month.

Will I be charged if I suspend the service?

As you remain registered when you temporarily suspend the service, you will continue to be charged even though the alerts are not triggered.

Will I be charged if I do not receive any messages?

Yes, as long as you are registered to receive alert messages, you will be charged even if the relevant alerts are not triggered during the month in question.

Queries

If you have any questions about Text Message Banking just call our Text Message Banking Helpdesk on **0345 603 4870** (Textphone **03457 125 563**).

Lines are open 8am to 10pm, everyday. To help us continually improve our service, and in the interests of security, we may monitor and/or record your calls with us.

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[hsbc.co.uk/business](https://www.hsbc.co.uk/business)

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