

Welcome to your HSBC Corporate card



HSBC 

Contents

Using your HSBC Corporate Card	03
Making payments	04
Useful information	05
Keeping in touch	06

Using your HSBC Corporate Card

Your HSBC Corporate Card enables you to purchase goods and services in over 38 million locations worldwide across a wide variety of traditional and specialised outlets.

▶ When you receive a new card and PIN (Personal Identification Number), please:

- Sign the back of the card with a ballpoint pen.
- Memorise your PIN (Personal Identification Number) and then destroy the PIN advice.

Do not write down your PIN or tell it to anyone else, even bank and retail staff or police. When paying using your PIN, shield the keypad from view. When you receive your PIN, you can change it to a four digit number of your choice at any HSBC ATM within the UK, Channel Islands and Isle of Man. Just follow the on-screen instructions. You shouldn't choose numbers that may be easy for someone else to guess, such as your date of birth or sequences like 1234 or 4444. If you enter your PIN incorrectly on three consecutive occasions, your PIN will lock. You can unlock your PIN at an HSBC ATM in the UK, Channel Islands and Isle of Man. If you still can't remember your PIN, or are outside the UK, please contact us.

- ▶ If you are unable to remember your PIN, or you are unable to use a PIN for any reason, please contact us.
- ▶ Keep your card receipts in a safe place, so that you can check transactions made with your Corporate Card against statement entries.
- ▶ When you dispose of card receipts, please do so carefully, ensuring the Corporate Card details cannot be read. Treat your Corporate Card like you would treat any other means of payment and never leave it unattended in public places.
- ▶ Let us know in advance if you plan to make any unusually large purchases or travel abroad.
- ▶ Let us know if your existing card will expire within the next two weeks, but your renewal card has not arrived.

Making Payments

Settling your account

The method of settling your account has been agreed between us and your employer. If you are in any doubt about how your account balance should be settled, please contact your Card Administrator.

Corporate Card (British Pound Sterling)

If you pay your bill yourself and are making a payment from a bank or building society that supports Faster Payments, the funds will normally be available within two working hours. To make internet payments through your own bank you will need to quote the following beneficiary details and ensure your 16 digit card number is quoted in full.

Sort code: 404246
Account number: 49005315

Corporate Card (Euro)

If you pay your bill yourself please make an internet payment quoting the following beneficiary details, ensuring your 16 digit card number is quoted in full. Please ensure you allow sufficient time for the payment to reach your account.



Beneficiary Name: **HSBC EuroCard**
BIC/ Swift: **MIDLGB22XXX**
IBAN: **GB83MIDL40051573933246**

Useful Information

State of the art fraud detection system

Our state of the art technology will look for any unusual activity on your account in order to help protect against fraud. We may contact you to check that the transactions are genuine.

Foreign transactions

Transactions and withdrawals in foreign currency may take longer to appear on the card account. Your statement will display the details of your transactions including the local currency and billing currency values. We will convert transactions from the original foreign currency amounts into the card billing currency using the applicable MasterCard or Visa conversion rate at the time the transactions take place. These transactions will be subject to our Non-Sterling Transaction Fee (Currently 2.75%).

Recurring Transactions

A recurring transaction, sometimes called a continuous payment authority or ongoing subscription, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. If you contact the retailer you will also be able to deal with the agreement you have with them and you can make other arrangements for payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

Personal Spend

Your card is provided for you by your employer for the purposes of your employer's business and must not be used for personal spend.

Keeping in touch

Call

Lines are open 24 hours. Communications may be monitored and/or recorded, unless otherwise stated.

Lost or stolen cards

From the UK, please call - 03456 007 010
(textphone 03457125 563).

International +44 1442 422 929
(textphone +44 1792 494 394).

If you find a card which you have reported lost please do not use it as it will have been cancelled.

Need to increase your limit?

Please contact your Card Administrator customer representative who will advise whether they can arrange this.

Declined Transactions or other queries?

Please contact our customer service representatives:

From the UK: 03456 015 934
(textphone 03457125 563).

From outside the UK: +44 1442 422 929
(textphone +44 1792 494 394)

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

Visit your local branch

Disabled customers

We offer many services including Braille, large print statements and sign language interpretation. For more information visit hsbc.co.uk, call us on 03456 015 934 (textphone 03457 125 563) or visit your local branch.

www.hsbc.co.uk/business

Issued by HSBC Bank plc

Customer Information:

PO Box 6201, Coventry CV3 9HW.

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