

	Fee for cash machine withdrawals - UK	Free	No fee for withdrawing cash at a cash machine in the UK. Some operators may charge their own fee
	Cash over the counter fee	Free	Fee for withdrawing cash over the counter (for example, in a bank). They may charge their own fee
Get your money back	Cash out fee at a store	Please check in store	Fee for cashing out your card before the card expires, or after a period of 12 months after the expiry date
	Cash out fee by calling Card Services	£6.00	
Other	Inactivity fee	£2.00 per month	Fee charged after a 12-month period of you not using your card (either by topping up your card, paying for transactions or withdrawing money), including after your card has expired. No fee if you have a zero balance
	Foreign exchange fee	5.75%	Fee for using your card for a transaction in a currency which is not available on your card or you don't have enough balance in the transaction currency and the rest is taken from another currency wallet
	Shortfall fee	£10.00	Fee charged if a payment takes your balance below zero
Our Services	Replacement card	Free	Free service to send you a new plastic card

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If you want to make a transaction using your card or card details, you will need to authorise it by using your card, a PIN number, your signature or other security code, password, biometric data or other personal identifier, or a combination of these. Where contactless is available, you can also authorise a transaction by touching the payment terminal with your card or device. We can't cancel or stop a transaction once you have authorised it.

We'll debit the balance on your card for each transaction amount AND any applicable fees and charges. If for any reason you make a transaction for any amount greater than the balance on your card, you must repay us for the shortfall and any applicable fees within 30 days of us asking you. If you have other cards with us, or other currencies available in your card wallets, we may use any money on those cards or wallets to pay the shortfall.

If we have added money to your card by mistake, we will immediately deduct the money from your card once we are aware of the mistake. We will tell you about the mistake and the amount we have deducted as soon as possible, although this may be after we have deducted the money from your card. If you have used or withdrawn the money, you must pay us back as soon as we have told you about the mistake.

Your balance and transaction history is available on the website for you to view via My Account. Alternatively, you can call us to request a copy of your transaction history be emailed to you.

If you are registered for My Account, you can choose to let a third party provider, called 'account initiation services provider' (or AIS for short), access information on your My Account to allow you to see your accounts with other providers like banks and card issuers in one place. The AIS must be authorised by the Financial Conduct Authority or another European regulator. In the UK, the Financial Conduct Authority's register at <https://register.fca.org.uk/> will tell you whether an AIS is authorised.

If you want to allow an AIS to access your My Account, you must first contact us and give your consent to arrange for secure access to be given to that third party provider. If we are concerned about the security of your My Account or your card, or we suspect that your My Account is being used for, or in connection with, any fraudulent, grossly negligent or unauthorised purposes, we may refuse to allow an AIS access. If we refuse access and we are allowed under relevant laws and regulations, we will tell you as soon as we can by phone or email.

- Sign the back of the card as soon as you receive it.
- Keep the card, PIN and security details secret and safe. Memorise your PIN and other security information. Don't record the security details or PIN on anything carried with the card.
- Never allow anyone else to use the card. Don't tell anyone the PIN and security details, not even us.
- Only reveal the card number on the front of the card to make a transaction, to report a loss or theft of the card by phone, or if we ask you to.
- Keep any additional card safe.

We may need to contact you urgently if we suspect that your card is being used in connection with fraudulent or illegal activities (where we are allowed to under relevant laws and regulations) or if we experience a security threat or incident. We will contact you by email or telephone. When we contact you, we will also give you information on how you can minimise any risk to your card depending on the nature of the security threat. We'll use the same contact details which you have already provided us with. You must inform us immediately if your personal details or contact information change.
