

**Give me
the facts**



Welcome

This guide explains how your account works. It takes you through the ways you may be able to access your account, make payments and keep both your finances and information safe. Not all of the services mentioned apply to all types of accounts.

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Accessibility

To find out more about our accessible services please visit firstdirect.com/accessibility.

If you'd like this document in another format such as large print, Braille or audio, please contact us on **03 456 100 100** or Text-phone **03 456 100 147** and we'll be happy to arrange an alternative version for you.

Easy access to your account

Online

The quickest and easiest way to access your accounts 24/7. See your accounts in one place, view your statements, make payments, send money, and manage your Direct Debits and Standing Orders. To register for Online Banking, visit **firstdirect.com**, click on Online Banking at the top of the page and follow the instructions.

On your mobile

You can access our Mobile App to:

- set up new payee's and make Bill Payments to people in the UK
- send money between your **first direct** account(s), and
- view account balances
- pay in cheques any time, any place using your compatible phone. Value limits apply find out more at **firstdirect.com/pay-in-a-cheque**.

By phone

You can call us 24/7 and 365 days a year. Your call will always be answered by a real person here in the UK. Call us on **03 456 100 100** from the UK, or **+44 113 234 5678** outside the UK.

By Text-phone

You can contact us using a Text-phone on **03 456 100 147** from the UK and via the Text Relay service on **+44 151 494 1260** outside the UK.

In HSBC branches

For speed and convenience, most HSBC branches offer:

Counter service (where available) - pay cash and cheques into your account(s)

Cash machines – Withdraw cash (up to your daily card limit), pay your credit card bill, get a mini-statement or change your PIN. You can also check your account balance or change your PIN using cash machines worldwide wherever you see the relevant card network provider logo. Just so you know, if you have a Mastercard debit card you are currently unable to get a mini-statement, or make a credit card payment.

Paying-in machines –

Deposit cash; If you have a Visa debit card you can use the self-service machines to pay in your cash deposits. If you have a Mastercard debit card you are currently unable use the self-service machines to pay in cash deposits.

Deposit cheques; If you have a Visa debit card you can use your card to initiate a cheque deposit. If you have a Mastercard debit card you must use your sort code and account number to initiate a cheque deposit.

Services available at Post Office® branches

You can withdraw cash, pay in cash and check your current account balance at Post Office® branches in the UK using your debit card.

You can also pay in cheques by completing a pre-printed paying in slip and handing this to the Post Office® cashier in a paying in envelope.

You must have a PIN to be able to use your card at Post Office® branches.

Cheques deposited at Post Office® branches will take longer to reach your account than those paid in at HSBC branches.



What Payment types are there?

You can pay for goods and services using your debit card (including contactless payments), on the move or from the comfort of your armchair electronically (via Online Banking or Mobile Banking), or by cheque. Some Payment types have cut-off times which can be found in your **first direct** Account Terms and Conditions, online, or by giving us a call. Whichever payment type you choose, we'll action your request as soon as possible.

Please remember, you must make sure you have enough money in your account (or enough money in your arranged overdraft) before making a payment. And if a payment has been sent in error, you must contact us as soon as possible.

You can also use:

- Apple Pay, Samsung Pay and Google Pay - a fast, easy and secure way to pay for goods and services by linking your **first direct** card to your mobile device. If you have not previously registered your card for an e-wallet pay service, then you would need to register before you can use it. For further guidance and step by step instructions on how to set this up visit www.firstdirect.com/banking/ways-to-bank
- Bill Payments using the Faster Payments Service – a payment made in sterling to the account of a person or business in the UK, Channel Islands and Isle of Man
- Standing Orders – money sent in sterling to a person or business in the UK
- Direct Debits – money transferred from your account at your request in sterling to a person or business in the UK on a date or dates you've agreed with the person or business. The amount may vary
- CHAPS – money sent in sterling through the Clearing House Automated Payment System, usually for high values
- Internal Transfers – money sent in sterling between **first direct** accounts (including HSBC UK and M&S Bank) held with us in your name, including joint accounts
- Cheques – cheques you write will settle via the Image Clearing System (ICS). This will be by way of a digital image. When your cheque is cleared through ICS you'll see your funds being taken from your account the next working day, so it's important that the money is in your account when you write the cheque and give it to the person you're paying. Timescales will vary depending on the bank you're paying the cheque into as not all banks are subscribed to the ICS yet
- Paym – to securely send money from eligible current accounts using their mobile telephone number (if they're also registered for Paym) instead of their account details.

International Payments

We've made it convenient, quick and easy for you to send money outside the UK:

- **Available 24/7 via Online Banking**
Send sterling or foreign currency in a matter of minutes. We've also made it easy for you to set up future dated and recurring payments.
- **Simple Fees**
Send money online for a small fee - please see our Charges and additional product terms for details. There's no fee at all if you send money to another **first direct** or HSBC Account. Other third party bank fees may apply which are outside our control.
- **Exchange Rate Certainty**
With live rates updated by the second during market hours we'll provide you with our most up to date foreign exchange rate available - providing you with the certainty and visibility of how much you're sending.
- **Safe & Secure**
Using your own bank means you'll have peace of mind knowing that your transaction is secure.

Protecting your information

It's important to keep your finances safe. Here are some of the steps you can take to help keep your money and information secure:

Keep your details up-to-date

Let us know if you change your name or contact details as soon as possible. Remember to make sure that confidential information detailed in any of our communications with you is not seen by anyone else.

Regularly check your statements

You should check your statements as soon as you get them, and call us immediately if anything looks suspicious.

Tips for writing cheques

We recommend that you:

- write clearly and use blue or black ink that can't be erased
- reduce gaps between words or figures
- add further information, eg a reference name or an account number when making a cheque payable to a large organisation
- draw horizontal lines through blank space on the 'pay' line
- do not sign a cheque before you use it
- if you post a cheque to someone, clearly write the name of the person you are paying the cheque to and put extra information about them on the front of the cheque eg, Inland Revenue, Account J Jones.

Telephone banking

When you open your 1st Account with us we'll ask you if you'd like to register for Phone Banking. We'll ask you to provide us with a password and some information personal to you. When you call we'll ask you for two letters from this password and the answer to an additional security question.

Textphone users

Please remember to clear your textphone's memory after every conversation with us. Remember to tear out and destroy any printed record of your personal details from any printer attached to your textphone.

Keep your textphone in good working order as a general security measure.

Important Security Information

You must take all reasonable precautions to keep safe and prevent fraudulent use of any cards, security devices and security details (including PINs, security numbers, passwords or other details including those which allow you to use Online Banking and phone banking). These precautions include but are not limited to all of the following, as applicable:

General

- never write down or record your PINs and other security details in a way that can be understood by someone else
- don't choose security details that may be easy to guess
- take care to ensure that no one hears or sees your security details when you use them
- keep your security details unique to your accounts with us
- don't allow anyone else to have or use your card, security devices or PINs (including us or the Police), except when using your card in connection with making payments, and your security details when registering for or resetting your telephone banking security details (but even then don't disclose in full).

Although you should also not generally give your security details to anyone else, you may give them to a Third Party Provider (TPP) if it's necessary to allow them to provide their services to you.

- keep card receipts and other account information containing personal details (such as statements) safe and dispose of them safely
- change your security details immediately and tell us as soon as possible if you know, or even suspect, that someone else knows any of those details, or if we ask you to
- keep your card, security devices, PINs and other security details safe.

Cards and Card PINs

- safely destroy any Card PIN advice we send you immediately after receipt, eg by shredding it
- sign each card as soon as you receive it, if it bears a signature strip
- don't disclose the card number, Card PIN or card security codes except when using the cards to make payments
- don't disclose your Card PIN for mail order payments or when paying for goods and services over the telephone or online;
- use fraud prevention systems (such as Mastercard Identity Check or Visa Secure) when using debit cards to make payments through the internet
- don't tamper with the card
- comply with all reasonable instructions we issue regarding keeping your card and Card PIN safe.

Contacting us about security concerns

If your card is lost, stolen or damaged, please call us as soon as possible on **0800 085 2404**. You can also let us know via our Mobile App:

- by selecting the account your card's linked to on the main screen
- then the more/menu icon (in the bottom right on iOS or the top left on Android)
- then select 'Cards'
- swipe to the relevant card
- select 'Report lost, stolen or damaged' under the card
- then the relevant option
- follow the on-screen instructions to order a replacement.

If you're not sure if one of your cards is lost, you can also place a temporary freeze on it by following these instructions. This will block any transactions until you unfreeze it, or report it lost, stolen or damaged.

If you have any problems or questions, please send us a message via Online Banking or if you need to speak to someone, give us a call on **03 456 100 100** and we'll be happy to help.

If your PIN, security device or security details are lost, stolen, or you believe someone's used (or tried to use) them, please tell us as soon as possible by calling the number above (unless a Third Party Provider has done this as part of services you've signed up for).

Additional information

Services for disabled customers

Customers with disabilities may find the following services particularly convenient:

- textphone to textphone service - please call **03 456 100 147** to access this service
- statements and correspondence in Braille, audio and large print
- cheque, pay-in slip and plastic card templates
- hearing loops in HSBC branches to assist hearing aid users
- calls via the Text Relay service
- chip and signature cards – if you have trouble using a chip and PIN card, a chip and signature card can be issued in its place.

Important information

Protecting yourself against Fraud and financial crime

first direct takes fraud and other financial crime very seriously. For useful tips to help you protect yourself, refer to the following link: firstdirect.com/1/2/security-centre/phishing-fraud-cons

Dormant accounts

If you ask us, we'll tell you how you can access an account that we have suspended because you haven't used it for a while. If you have money in a dormant account, it will remain your property (or if you die it will form part of your estate).

Financial difficulties

If you do find yourself in a position of financial difficulty or you are worried about your finances, please contact us. The sooner you talk to us, the sooner we might be able to help you.

The Financial Services Compensation Scheme

Your **first direct** Bank or Savings Account is protected up to the FSCS compensation limit by the Financial Services Compensation Scheme, the UK's deposit protection scheme (most deposits are covered by the scheme). For more information, please visit the FSCS website at fscs.org.uk and our Account Terms and Conditions.



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