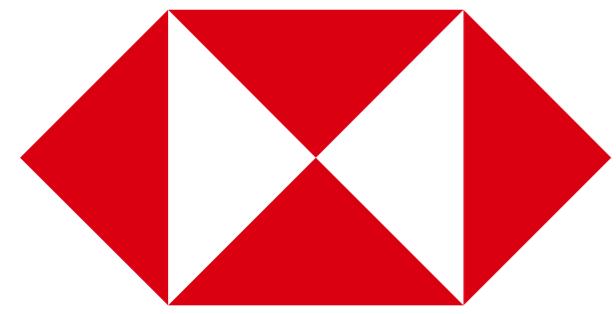


# Contact details

## US HSBC website review





# Banking section

## Contact details overview

The banking section of the HSBC US website has eight different examples of contact details. There is only two examples of a right hand column component being used in these pages. Both of those examples sit along side precise product information that is quite text heavy about a specific product, international and student banking.

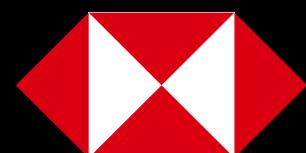
The usage of the full shelf component designs do differ. Most are just the contact details apart from one that is a full sentence on the certificate-of-deposit page.

Two contact details appear directly underneath a primary call to action button, almost like a safety net to the user not clicking on the button.

Some are different font sizes because of the position in the body of copy. The International-borrowers page and home-loans/calculators/ pages use the call to action as a H1 and are the first words after the top banner header and breadcrumb that you read.

The font styling, ignoring the H1 style examples, differs too. In total we have six different font variations for contact details. We have examples of the location of the phone number in bold not the number itself. Other examples show the location and number in bold as well. Some of the contact details are just in regular text but sit next to large icon of a phone. The contact us details that sit inside sentences just take the style of the rest of the copy.

So regardless of the column or full component variations the text itself is also all over the place.



# Banking - contact examples

## Banking - Certificates of Deposit

<https://www.us.hsbc.com/savings-accounts/products/certificate-of-deposit/>

*Full shelf in sentence*

If you need assistance or have questions about the application, please call us at 888.404.4050. We're available from 9am-5pm ET. You can also view [Frequently Asked Questions](#).

## Banking - Debit cards

<https://www.us.hsbc.com/checking-accounts/products/debit-cards/>

*Under a button full shelf*

Find a checking account that's right for you

or call 800.975.4722

## Banking - International Banking Overview

<https://www.us.hsbc.com/international-banking/>

*Right hand column*

### Within the U.S.

877.850.4722

### Outside the U.S.

+1.716.841.0613

### Call Hours:

Monday - Sunday 7AM - 8PM ET

12PM - 1AM+1 (London)

8PM - 9AM+1 (Hong-Kong)

### Language Options:

English, Español, 廣東話, 普通話

## Banking - Deposit rates

<https://www.us.hsbc.com/savings-accounts/products/interest-rates/>

*Full shelf in sentence*

These balance requirements and APYs will apply to accounts opened over the telephone or in a branch.

## Banking - International Borrowing - two examples

<https://www.us.hsbc.com/home-loans/products/international-borrowers/>

*H1 style*

### Get pre-approved

Within the US call: 844.HSBC.MTG (844.472.2684)

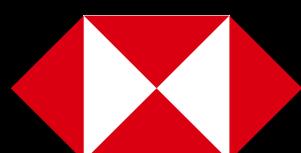
From Overseas call: 716-841-6820

*Full shelf*

To apply or learn more, call us at:

From within the U.S. Call: 866.731.4722

From Overseas Call: 716.841.6820



# Banking - contact examples

## Banking - International Banking

<https://www.us.hsbc.com/international-banking/students/>

*right column*

### Call the International Banking Center



Within the U.S.:

877.850.4722



Outside the U.S.:

+1.716.841.0613

*full shelf*

### | Call us

Within the U.S. : 877.850.4722 / Outside the U.S. : +1.716.841.0613



Monday - Sunday 7:00am - 8:00pm ET



[Use our Branch Locator to search all branches](#)

## Banking - Tools

<https://www.us.hsbc.com/home-loans/calculators/>

*H1 style*

Home > Home Loans Center > **Mortgage Calculator**

Get pre-approved, call 844.HSBC.MTG (844.472.2684)

## Banking - Tools

<https://www.us.hsbc.com/share-the-experience/>

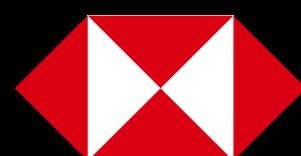
*full shelf*

Log on to get started

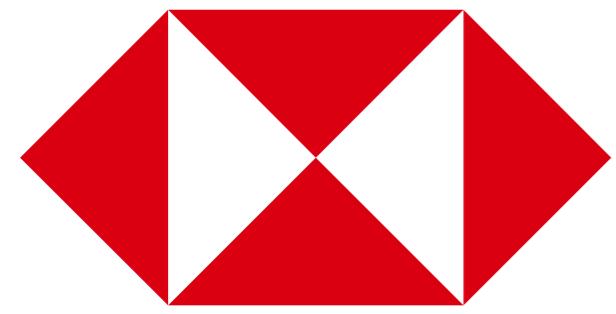
To speak with an HSBC Representative:

Call: 866.909.1271

[Visit a branch](#)



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# Borrowing section

## Contact details overview

The borrowing section of the HSBC US website has ten different examples of contact details. One that isn't found in the banking section is a number written in a large font placed in a left column that sits directly under the breadcrumbs. It is like an H1 header but on the left. Sometimes this large number follows on from a page title, or another smaller call to action or most often nothing, just white space (Refinance your current mortgage, Home Equity Rates and Home Buying Process).

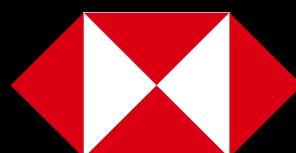
I don't know which component this is but it's obvious they want a large call to action for people to ring them to get pre-approved stand out and this is the best means they have to do this.

Another interesting pattern that is used is a three column with icons component. This is a slightly different version of contact details as it refers to applying online - Online, By Phone or In Person. The styling of all the sections are the same but to make the phone numbers stand out a little more from the rest of the sentences they have underlined the numbers which makes them look like links, but nothing happens on hover.

The Home Buying Process page has a two column similar contact us section with a header title and details below but without the icons. Contact Us and Locate Branch may sit together however the styling is completely different. The Contact Us phone number is displayed in a larger font next to the description and standard Branch Locator link. When designing future contact us components this will have to be looked at. Is the phone number a preferred method over getting some visit a branch? I don't know but this question should be asked to get the styling right.

This section also lists phone numbers after a bullet point (with and without full sentences) within an in page tab. I don't know what component options are available for the users but it looks like again they want to make the options of calling or visiting a branch stand out but don't know how else to do this.

The rest of the contact details information follow the same random styling as the Banking section. With type in bold for full sentences apart from the phone number which is displayed in a regular font weight.



# Borrowing - contact examples

## Borrowing - Home Loans

<https://www.us.hsbc.com/home-loans/>

*H1 style*

Home > **Home Loans Center**

Get pre-approved, call 844.HSBC.MTG (844.472.2684)

## Borrowing - Home Equity Line of Choice

<https://www.us.hsbc.com/home-loans/products/heloc/>

*HELOC tab - H1 style in two columns*

Home > Home Loans Center > Compare Mortgages > **Access the equity in your home**

Check out the HELOC rates >

Get pre-approved, call 844.HSBC.MTG (844.472.2684)

---

*Ts and Cs style contact info*

1 To be eligible for an HSBC Premier home equity line of credit, you must be a Premier or Jade relationship customer with a U.S. Premier checking account. To learn more about the Premier or Jade relationship requirements contact an HSBC branch or call toll free at 866.801.6756.

2 To be eligible for an Advance home equity line of credit, you must be an Advance relationship customer with a U.S. Advance checking account. To learn more about the Advance relationship requirements contact an HSBC branch or call toll free at 844.374.9016.

## Borrowing - Home Equity Line of Choice

<https://www.us.hsbc.com/home-loans/products/heloc/>

*FAQs tab - answer sentence style*

It's easy: call us at 800.62.APPLY (27759).

---

It's easy: just contact an HSBC Mortgage Professional at 866.731.4722 and let one of our representatives walk you through it. Premier clients can contact us at 866.503.4722. A fee of \$50 per fixed rate lock will be incurred.

- Have your payments deducted automatically from your HSBC checking account. Please call 866.435.7085 for more information
- For inquiries about an existing mortgage or home equity account, call an HSBC Mortgage Specialist at 866.435.7097, Monday through Friday 8:30am to 8:30pm ET. HSBC Premier clients can contact us at 866.435.7089.



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# Borrowing - contact examples

## Borrowing - Home Loans

<https://www.us.hsbc.com/select-credit/>

*Full shelf with icons*

### I How to apply



#### Online

Submit an application online

[Apply now](#)



#### Phone

Contact our customer relationship center

Monday - Sunday 7:00am -12:00am ET.

Toll free from within the U.S. or Canada:

[800.975.HSBC \(4722\)](tel:800.975.HSBC(4722))

Collect from everywhere else: [716.841.7212](tel:716.841.7212)



#### In Person

Find the branch closet to you to apply in person.

[Find a branch >](#)

## Borrowing - Home Loans

<https://www.us.hsbc.com/select-credit/>

*Full shelf with icons*

### Get pre-approved

Within the US call: 844.HSBC.MTG (844.472.2684)

From Overseas call: 716-841-6820

---

To apply or learn more, call us at:

**From within the U.S. Call: 866.731.4722**

From Overseas Call: 716.841.6820



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# Borrowing - contact examples

Borrowing - Refinance your current mortgage

<https://www.us.hsbc.com/home-loans/products/refinance/>

*Full stack with icons*

[Home](#) > [Home Loans Center](#) > [Compare Mortgages](#) > **Refinance your current mortgage**

Get pre-approved, call 844.HSBC.MTG (844.472.2684)

Borrowing - Mortgage rates

<https://www.us.hsbc.com/home-loans/products/rates/>

*Premier Deluxe, Advanced, International rates tabs - full shelf*

These payments do not include amounts for taxes and insurance premiums. The actual payment obligation will be greater.

Rates as of **8/30/2018 11:24:23 AM**. Rates shown are for California only; for current rates available in other states, please call 866.427.2101.

*Number below button on all tabs - full shelf*

[Book an Appointment](#)

**Call 866.427.2101**

Borrowing - Home Equity Rates

<https://www.us.hsbc.com/home-loans/products/heloc/helocrates/>

*Premier Deluxe, Advanced, International rates tabs - full shelf*

[Home](#) > [Home Loans Center](#) > [Compare Mortgages](#) > [Access the equity in your home](#) > **HELOC Rates**

Get pre-approved, call 844.HSBC.MTG (844.472.2684)



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# Borrowing - contact examples

## Borrowing - Home Buying Process

<https://www.us.hsbc.com/home-loans/home-buying-process/>

Possibly two columns?

Home > Home Loans Center > **Home-Buying-Process**

Get pre-approved, call 844.HSBC.MTG (844.472.2684)

Overview tab - numbered bullet point

### 2. Begin your application:

- If you are an existing Premier client, call 866.731.4722
- 

Mortgage checklist tab - full stack and possible 3 columns

- If you are an existing Premier client, please call 866.503.4722 OR call 866.731.4722 to speak with one of our Mortgage Consultants

## Contact Us

call us at  
866.731.4722

## Locate a Branch

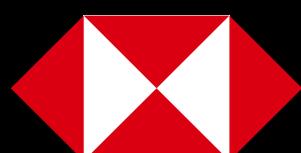
Find the nearest HSBC bank for more information

[Branch Locator >](#)

Preapproval tab - Full shelf

Increase your negotiating power today with an HSBC pre-approved mortgage. To apply or to learn more:

- Call 866.731.4722
- [Visit a branch](#)



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# Borrowing - contact examples

## Borrowing - FAQs

<https://www.us.hsbc.com/home-loans/faq/>

Possibly two columns?

## Mortgage FAQs

Here are a few of the most common questions about HSBC mortgages. If you do not see an answer to your question below, please contact us.

Get pre-approved, call  
844.HSBC.MTG (844.472.2684)

Three different styles in the FAQ answers

You may get started with your mortgage application in a number of ways:

- By phone: 844.472.2684
  - In person: visit one of our locations
- 

### Request a Payoff Quote by Telephone:

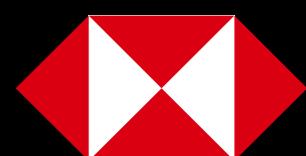
Call 866.435.7085

Premier clients can call 866.435.7089

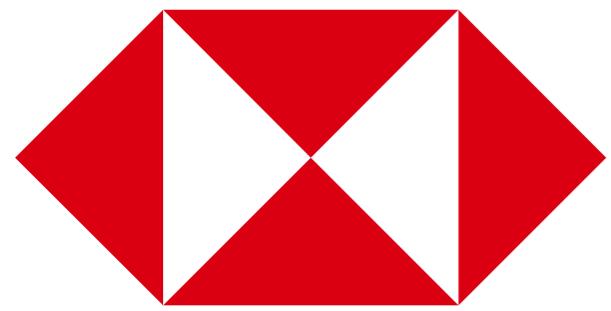
Monday through Friday 8:00 a.m. to 8:30 p.m.

---

Contact us at 844.472.2684 Our representatives are waiting to assist you.



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# Investing & Retiring section

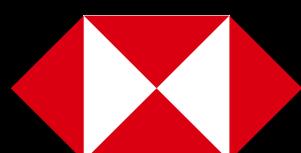
## Contact details overview

The Investing & Retiring section of the HSBC US website has seven different examples of contact details. One style is repeated across four pages which does offer a certain level of consistency. However from a styling point of view it isn't the best. The two column design, which sits underneath a possible full stack component which has in bold - Call, or call collect but the number in regular weighted font, is just in the regular font so visually contradicts the same information that is shown above.

In this section there are some heavy paragraphs that also include phone numbers. Those phone numbers have no styling and are in the same weight as the rest of the words. This isn't always the case as on smaller sentences that actually bold the numbers.

A new component we haven't seen in the previous two sections is a four column component. This component has Find a branch, Talk to us, Tweet us and Write to us details. The Find a branch section uses the standard HSBC links. The other three sections generally use the bold weight typeface for the name of the contact details given, with the contact details themselves actually being in regular. The only exception is the Tweet us column that has the HSBC handle in bold.

In the Disclosures section the expanding dropdown sections generally have the phone numbers in the same font as the rest of the text. FINRA Investor Brochure-Rule 2267 does not follow this pattern and actually underlines the phone number for FINRA which is interesting and needs to be looked into. Is it underline because it is NOT an HSBC phone? When looking back at the other two sections this is not consistent and HSBC numbers have also been underlined.



# Investing & Retiring - contact examples

## Investment & Retiring - Investments - Overview

<https://www.us.hsbc.com/investments/>

*Full shelf*

**Call 866.586.4722 or collect 847.876.1574**

Mon - Fri (8am - 7:45pm ET)

Sat (9am - 3pm ET)

---

*Three column component*

### Related products

[Asset allocation solutions >](#)

[Fixed income products >](#)

[Equities and ETFs >](#)

[Structured products >](#)

[Mutual funds >](#)

### Have a question?

[Find a branch >](#)

Call 866.586.4722 or call collect 847.876.1574

Mon - Fri (8am - 7:45pm ET)

Sat (9am - 3pm ET)

An HSBC Securities (USA) Inc.,<sup>2</sup> investment account can help you qualify for a Premier relationship.

[Learn More](#)

## Investment & Retiring - Products - Asset Allocation Solutions

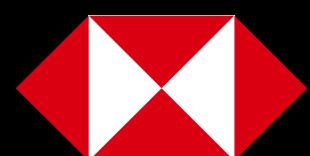
<https://www.us.hsbc.com/investments/products/asset-allocation/>

*Full shelf*

**Call 866.586.4722 or collect 847.876.1574**

Mon - Fri (8am - 7:45pm ET)

Sat (9am - 3pm ET)



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# Investing & Retiring - contact examples

## Investment & Retiring - Products - Equities and ETFs cont.

<https://www.us.hsbc.com/investments/products/equities-and-etfs/>

*Full shelf followed by two columns*

Exchange-traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility such that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF but must be bought and sold on an exchange, like an individual equity. ETFs are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, which contains this and other information, can be obtained by calling your HSBC Securities (USA) Inc. Financial Professional or call 888-525-5757 or call collect 847.876.1574. Read it carefully before you invest.

## Investment & Retiring - Products - Structured Products

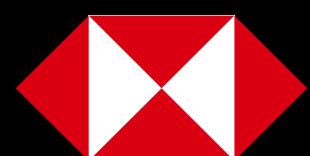
<https://www.us.hsbc.com/investments/products/structured-products/>

*Full shelf followed by two columns*

**Call 866.586.4722 or collect 847.876.1574**

Mon - Fri (8am - 7:45pm ET)

Sat (9am - 3pm ET)



# Investing & Retiring - contact examples

## Investment & Retiring - Products - Mutual Products

<https://www.us.hsbc.com/investments/products/asset-allocation/>

*Full shelf followed by two columns*

Mutual funds, money market funds, and Exchange Traded Funds are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, which contains this and other information, can be obtained by calling your HSBC Securities (USA) Inc. Financial Professional or call 866.586.4722 or collect 847.876.1574. Read it carefully before you invest.

## Investment & Retiring - Products - Fixed Income Products

<https://www.us.hsbc.com/investments/products/fixed-income/>

*Full shelf followed by two columns - also repeated underneath the previous contact details shown on Asset Allocation Solutions, Equities and ETFs, Structured Products and Mutual Funds*

**Call 866.586.4722 or call collect 847.876.1574**

Mon - Fri (8am - 7:45pm ET)

Sat (9am - 3pm ET)

### Related products

[Asset allocation solutions >](#)

[Equities and ETFs >](#)

[Structured products >](#)

[Mutual funds >](#)

### Have a question?

[Find a branch >](#)

**Call 866.586.4722 or call collect 847.876.1574**

Mon - Fri (8am - 7:45pm ET)

Sat (9am - 3pm ET)

## Investment & Retiring - Why HSBC - Invest with Us

<https://www.us.hsbc.com/investments/why-hsbc/>

*Full shelf followed by two columns*

**Call 866.586.4722 or collect 847.876.1574**

Mon - Fri (8am - 7:45pm ET)

Sat (9am - 3pm ET)



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# Investing & Retiring - contact examples

## Investment & Retiring - Contact Us - Customer Service

*Two column expanding question - Log On*

*I can't log on to Personal Internet Banking or the Mobile Banking App*

I'm still having trouble logging on

If these options don't help, click the **Live Chat** button on the right side of your screen or call HSBC Customer Service at:

- 800.975.4722
  - TTY/TTD: 800.898.5999
  - 7am to 12 Midnight ET, 7 days a week
- 

*Two column expanding question - Account Opening*

*How do I open an HSBC account?*

If you don't have a Social Security Number or have a military address, please call **800.975.4722**

---

*How do I close an HSBC account?*

**You can close your deposit account at any time by:**

- Calling HSBC Customer Service at 800.975.4722
- Visiting a branch – [Find a branch](#)
- Using the BankMail feature in Personal Internet Banking



# Investing & Retiring - contact examples

Investment & Retiring - Contact Us - Customer Service

<https://www.us.hsbc.com/customer-service/contact-us/>

*Two column expanding question - Billing & Fees*

*How can I avoid fees?*

Click the **Live Chat** button on the right side of your screen, or call HSBC Customer Service at 800.975.4722 to learn more about fees associated with your HSBC account.

---

*Two column expanding question - Billing & Fees*

*How do I make a payment on my HSBC credit card?*

## By Mail

Fill in your remittance stub and mail it along with your payment to the address provided:

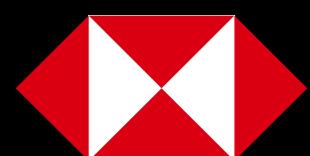
**HSBC Bank USA, N.A.**  
**PO Box 4657**  
**Carol Stream, IL 60197-5255**

---

*How do I close an HSBC account?*

**You can close your deposit account at any time by:**

- Calling HSBC Customer Service at 800.975.4722
- Visiting a branch – [Find a branch](#)
- Using the BankMail feature in Personal Internet Banking



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# Investing & Retiring - contact examples

Investment & Retiring - Contact Us - Customer Service

<https://www.us.hsbc.com/customer-service/contact-us/>

*Two column expanding question - Transfer Money*

HSBC Address

**HSBC Bank USA, N.A.**  
452 Fifth Avenue  
New York, NY 10018-3801

*Four column component*

## | Need another way to get in touch?

### Find a branch

[HSBC Branch Locator >](#)  
[Global Premier Center Locator >](#)  
[HSBC Mortgage Offices >](#)  
[Help for existing HSBC mortgage customers >](#)

### Talk to us

**Personal Banking:** 800.975.4722  
**HSBC Premier Banking:**  
888.662.4722  
**HSBC Advance:** 866.585.4722  
  
**Business Banking:** 833.722.4722  
  
**Mortgages:** 866.435.7085  
**Premier Customer Service**  
(for mortgages): 866.435.7089  
**To apply for a mortgage or home equity loan:** 844.HSBC.MTG  
  
**Lost/Stolen Cards:** 800.462.1874  
*Available 24/7*  
  
**TTY/TTD:** 800.898.5999

### Tweet us

Official customer care handle for HSBC in the U.S.:  
**@HSBC\_US**  
  
**Hours:**  
Mon-Fri 6AM - 10:30PM  
Sat-Sun 8AM - 8PM ET  
  
\*Please do not share personal account information on Twitter

Social Media Terms and Conditions >

### Write to us

**HSBC Customer Service Address**  
HSBC Bank USA, N.A.  
P.O. Box 2013  
Buffalo, NY 14240

**Premier Banking**  
HSBC Premier Service Center.  
P.O. Box 22  
Buffalo, NY 14240

**Mortgages**  
Mortgage Service Center  
PO Box 830  
Bowie, Maryland 20718



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# Investing & Retiring - contact examples

## Investment & Retiring - Tools and Resources - Wealth Insights

<https://www.us.hsbc.com/investments/insights/>

*Two column component*

Read the Future of Retirement report and find out four practical steps to help you plan for a better financial future.

[Discover more](#)

Have a question?

[Visit a branch >](#)

Call us at 866.586.4722

or [Call collect 847.876.1574](#)

## Investment & Retiring - Tools and Resources - Disclosures

<https://www.us.hsbc.com/investments/disclosures/>

*Full stack expanding column*

### Statement of Financial Condition-SEC Rule 17a-5(c)



In accordance with SEC regulation 17a-5(c), please click below to access the Statement of Financial Condition for HSBC Securities (USA) Inc., an indirect wholly owned subsidiary of HSBC Holdings plc. For further information or assistance, please contact our Brokerage Customer Service Department at 1.800.662.3343.

[June 2018 Financial Statements\\*](#)

[December 2017 Financial Statements\\*](#)



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# Investing & Retiring - contact examples

## Investment & Retiring - Tools and Resources - Disclosures

<https://www.us.hsbc.com/investments/disclosures/>

*Full stack extending components*

### SIPC-Rule 2266



HSBC Securities is a member of the Securities Investor Protection Corporation ("SIPC"). You may obtain information about SIPC, including the SIPC Brochure and information about which assets are eligible for SIPC protection by contacting SIPC at 1-202-371-8300 or visiting its website at [www.sipc.org](http://www.sipc.org).

### FINRA Investor Brochure-Rule 2267



HSBC Securities is a member of FINRA and the NYSE and is a registered futures commission merchant. You may access the FINRA Investor Brochure, which contains information on the FINRA Public Disclosure Program. You may contact FINRA at [800.289.9999](tel:800.289.9999) or on the Internet at [www.finra.org](http://www.finra.org)

### Commission and Fee Schedule



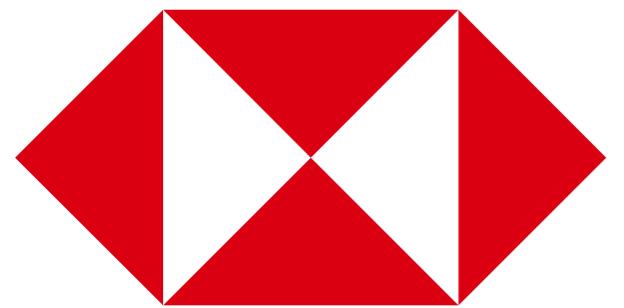
This brochure outlines the commissions and fees for your HSBC Securities account. It is our goal to make sure you are fully informed of the charges incurred for HSBC Securities services. Please contact HSBC Securities Client Service at 800.662.3343 for clarification on rates.

[HSBC Securities Commission and Fee Schedule\\*](#)

If your account has been placed into a Self-directed Non-advised Retirement Brokerage Account then please [click here](#) for the Self-Directed/Online Account Brokerage Commission and Fee Schedule.



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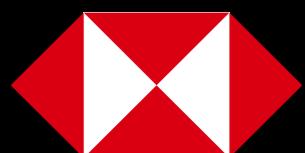
# Insurance section

## Contact details overview

The insurance section is quite small but there are still five different versions of contact details. The largest and probably most obvious call to action I have seen in body copy is on the Insurance - Overview page where you do have to scroll down to see the number. However from a style perspective it's still a bit odd as it is just the number that is large and the actual 'Call us at' text is on the line above. So it still doesn't flow great.

The large call number in bold is the only bold number displayed in this entire section. It doesn't matter so much when the contact details are in column components of two or three columns as the formatting stands out and is easy enough for a user to read.

The sentence case numbers like the rest of the website get a little lost. But if a user clicks on an FAQ and see the expanded answer they will see the number as we know they are interested in what the content says.



# Insurance - contact examples

## Insurance - Overview

<https://www.us.hsbc.com/insurance/>

*Full shelf - Term life, Whole life, Variable life, Universal life tabs*

### Personalized guidance

Our trained financial professionals can conduct a thorough needs analysis to help you determine what type of life insurance is right for you. Call us at:

**866.586.4722**

## Insurance - Life Insurance

<https://www.us.hsbc.com/insurance/products/life-insurance-term-life/>

*3 column component*

### Ready to apply?

Speak with an HSBC financial professional<sup>1</sup> today.

[Find an HSBC Branch >](#)

### Questions?

Speak with one of our financial professionals to find out more about your options.

Call us at 866.586.4722.

Even citizens of the world need a place to call home: U.S. Mortgages.

[Learn More](#)

## Insurance - Long-term care coverage

<https://www.us.hsbc.com/insurance/products/life-insurance-long-term-care-coverage/>

*3 column component*

Unexpected long-term illness or disability could seriously damage your financial well-being; however, with some planning now, you can minimize undue stress on your family and the loss of a lifetime of savings. Visit an [HSBC branch](#) or call 800.662.3343 to learn more.

### Ready to apply?

Speak with an HSBC financial professional<sup>4</sup> today

[Find a branch](#)

### Questions?

HSBC financial professionals can answer your questions

Call us at 866.586.4722.



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# Insurance - contact examples

## Insurance - Guide to Insurance

<https://www.us.hsbc.com/insurance/guide/#Evaluate-your-finances>

*Evaluate your finances*

## Life insurance strategies

Which type of insurance you choose depends on your needs. However, permanent life insurance is designed to last for the rest of your life. Many permanent life insurance options include a guaranteed minimum death benefit and feature cash value growth over time. Funding your legacy goals with permanent life insurance can have specific advantages.

For other insurance options, please visit our [life insurance comparison page](#), or call 800.662.3343.

## Insurance - FAQs

<https://www.us.hsbc.com/insurance/faqs/>

*Full shelf - expanding question*

How do I buy life insurance?	^
If you are interested in purchasing insurance through HSBC, you should contact your <a href="#">local branch</a> or call 866.586.4722 to set up time to discuss your needs with a licensed financial professional <sup>1</sup> .	
Can I purchase a policy for my children?	^
You may purchase a rider to add a child or children to your policies with a variety of term and permanent life policies. Please visit a <a href="#">branch</a> or call 866.586.4722 to find out more.	



# Insurance - contact examples

Insurance - FAQs cont.

<https://www.us.hsbc.com/insurance/faqs/>

*Full stack - expanding questions*

Do I need to have a medical exam?

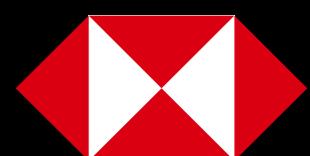


Most life insurance requires a medical exam. Please talk to an HSBC financial professional<sup>1</sup> at your local branch or at 866.586.4722 for specifics.

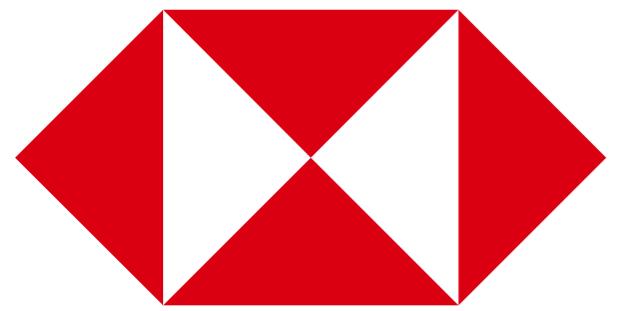
Do you have some written information you can send me?



Please visit our branches or call 866.586.4722 for more information about the complete range of available insurance options.



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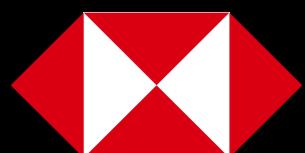


# Online Banking section

## Contact details overview

The Online Banking section doesn't have that many contact details variation. I guess the subject itself doesn't lend itself to a user ringing up. You would hope they can find the answer online. Saying that there was a new style in this section where the cta was spelt out all in bold capitals for CALL and OR WRITE. The styling works well as the information is found in very text heavy area which only covers two columns.

The sentence contact us details are even harder to pick out in this two column component as there are a lot more lines of copy to read and some of the numbers cross over two lines. One difference however is some of the numbers have brackets around them which does make it a little easier to pick them out and read them as they visually grouped together. This doesn't appear in any other section but should be looked at if styling options are limited,



# Online Banking - contact examples

## Online Banking - Overview

<https://www.us.hsbc.com/insurance/#termlife>

*Full shelf*

What should I do if I become a victim of online theft or fraud?



As soon as you learn of the theft or unauthorized transaction on your accounts, contact our Customer Relationship Center immediately at 800.975.4722.

*Right column - Online Guarantee*

### **What should I do if I become a victim of online theft or fraud?**

As soon as you learn of the theft or unauthorized transaction on your accounts, contact our Customer Relationship Center immediately at 800.975.4722.

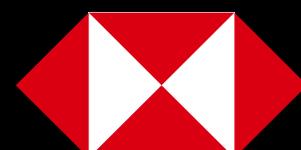
TTY: 800.898.5999, Mon - Fri (6am to 10:30pm ET),  
Sat & Sun (7am to 10:30pm ET).

*Left column - Terms and Conditions 3. Description of Personal Internet Banking Services*

#### **E. Canceling Payments**

- Bill Payments

If the Bill Payment is a recurring payment set up on the Bill Pay service, then you can cancel that Bill Payment: (1) Through the use of Personal Internet Banking as long as the request is received before the Bill Payment Process Date of the next recurring Bill Payment, (2) By calling us at 1-800-975-HSBC (1-800-975-4722), or (3) By writing to: HSBC Bank USA, National Association, PO Box 2013, Buffalo, NY 14240. We must receive your call or written request at least three (3) Business Days before the Bill Payment Process Date of the next recurring Bill Payment. If you call, we will require you to put your request in writing and get it to us within 14 calendar days after you have made the request. Once a recurring bill payment is cancelled, all future payments to that payee will be cancelled and you must reschedule it if you want a Bill Payment to be made in the future.



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# Online Banking - contact examples

## Online Banking - Overview

<https://www.us.hsbc.com/insurance/#termlife>

*Left hand column - 4. Other Terms and Conditions*

### **L. Reporting Unauthorized Transactions**

For reporting unauthorized transactions, please call us at 1-800-975-HSBC (1-800-975-4722).

If you are calling from outside of the continental U.S., please call us collect at 1-716-841-7212.

You may also write us at: HSBC Bank USA, National Association, P.O. Box 2013, Buffalo, NY 14240.

### **M. Initiating Payment Inquiries**

To initiate a payment inquiry, you may use Personal Internet Banking services to send the request through BankMail. Or you may contact Customer Service by calling 1-800-975-HSBC (1-800-975-4722) and following the voice prompts to speak to a customer service representative. If you are calling from outside of the continental U.S., call us collect at 1-716-841-7212.

*Left hand column - 5 Additional Provisions*

Send us a BankMail message or call us at 1-800-975-HSBC (1-800-975-4722).

If you are calling from outside of the continental U.S., call us collect at 1-716-841-7212.

You may also write us at:

HSBC Bank USA, National Association, P.O. Box 2013, Buffalo, NY 14240

*Left hand column - 7. Log On Credentials*

If any of your Accounts are joint accounts or have additional authorized signers, each owner, or authorized signer is entitled to and should have their own log on credentials to access Personal Internet Banking. The sharing of credentials is not recommended and could potentially place your information at risk. To register, joint holders and authorized signers should call the Customer Relationship Center at 1-800-975-HSBC (1-800-975-4722) or sign up for Personal Internet Banking by visiting [us.hsbc.com](http://us.hsbc.com) and selecting "Register" in the top right hand corner to create individual log on credentials.



# Online Banking - contact examples

## Online Banking - Overview

<https://www.us.hsbc.com/online-banking/>

*Left hand column - 10. Electronic Funds Transfer*

### B. Where to Call or Write

If you believe your log on credentials have been lost or stolen or that someone has or may use them to withdraw money from your deposit account without your permission, call the number or write to the address shown.

#### CALL

800-975- 4722

#### OR WRITE

HSBC

P.O. Box 2013

Buffalo, New York 14240

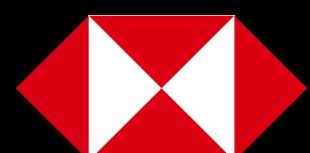
*Left hand column - 11. Bank to Bank Transfers Service*

### A. Acceptance of Bank to Bank Transfers Terms

**These terms apply when you use Bank to Bank Transfers.** HSBC reserves the right to change the Terms under which the Service is offered in its sole discretion at any time; however, HSBC will notify you of any material change to the Terms. In most cases, you will receive the notice online the next time you log in; however, HSBC reserves the right to notify you by email or by conventional mail, at its discretion. You agree that if you continue to use the Service after we notify you of any change, you thereby accept the changes to the Terms and agree to be bound by this Agreement, as amended. If you do not accept and agree to the changes to the Terms, you will not be entitled to use the Service. You can review, download and print the most current version of this Agreement at any time by clicking on the Terms and Conditions link within the footer of the Personal Internet Banking website and then clicking "Personal Internet Banking" in the "Other Terms & Conditions" section of the right hand menu. If you do not agree to the changes, or if at any time you wish to discontinue your use of the Service, you can unsubscribe by sending a secure BankMail from Internet Banking or calling our Customer Relationship Center at 1-800-975-HSBC (1-800-975-4722). Representatives are available Monday - Sunday 7:00am - 12:00am ET and will be happy to help.

*Left hand column - 11. Bank to Bank Transfers Service*

You can terminate your Bank to Bank Transfer service with HSBC at any time by sending a secure BankMail from Internet Banking or calling our Customer Relationship Center at 1-800-975-HSBC (1-800-975-4722). Representatives are available Monday - Sunday 7:00am - 12:00am ET and will be happy to help.



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# Online Banking - contact examples

## Online Banking - HSBC Security Device

<https://www.us.hsbc.com/online-banking/security-device/#speak>

*Full shelf - FAQs tab*

How can I speak to someone about my HSBC Security Device?

For questions regarding the HSBC Security Device, please call 866.537.4722.

---

Thanks for the new HSBC Security Device, but I already lost it and don't know where it is - what do I do now?

If you lose your HSBC Security Device, please call the Contact Center at 866.537.4722 and we will order you a new one. If you have an iPhone or Android smartphone, you might want to consider the Digital Security Device, which is part of the HSBC Mobile Banking App, so that you won't have anything additional to carry.

## Online Banking - Mobile Payments

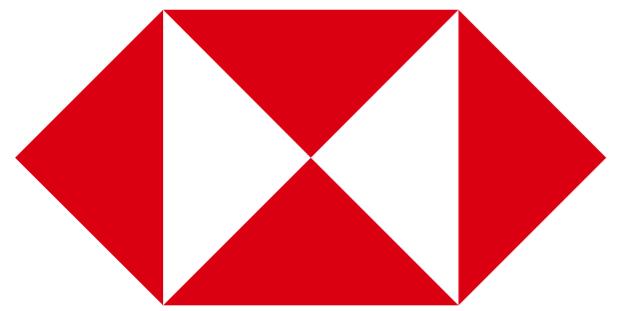
<https://www.us.hsbc.com/credit-cards/mobile-payments/#apple-pay>

*Full shelf- -Google, Apple and Samsung Pay tabs*

HSBC Credit and Debit Cards are issued by HSBC Bank USA, N.A. The HSBC Credit Cards are subject to credit approval and may require a U.S. HSBC checking account relationship. To learn more, speak with an HSBC branch representative or call 800.462.1874.



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# HSBC US website

## Contact details summary

In all the examples following, some simple formatting changes make a big difference to how a user can find the contact details on a page faster.

Something as simple as bolding a phone number in a large body of copy allows a user to pick out the contact information faster.

When bolding contact details that sit underneath a bold header you can sometimes create shorter more scanable sentences just with the weight of the font. We know users don't like to spend too much time reading especially if they are in a hurry so this visual heirarchy helps them pick out key information quickly.

Using specific line breaks to single out different regional phone number types also helps a user scan the information instead of on desktop reading a long line of text.



# Contact examples - In sentences

## Simple formatting changes:

With some simple formatting and using the bold weight of the HSBC font, the contact details in sentences can be more consistent and clearer to read.

Forcing a line break can also prevent copy orphans and group together hypertext links on one line.

If we also take into account who the contact details are for a consistent line break separating the two types of users also helps.

### *Live example*

It's easy: just contact an HSBC Mortgage Professional at 866.731.4722 and let one of our representatives walk you through it. Premier clients can contact us at 866.503.4722. A fee of \$50 per fixed rate lock will be incurred.

### *New formatting and change 'contact' to 'call'*

It's easy: just call an HSBC Mortgage Professional at **866.731.4722** and let one of representatives walk you through it. Premier clients call us at **866.503.4722**. A fee of \$50 per fixed rate lock will be incurred.

---

### *Live example*

## 2. Begin your application:

- If you are an existing Premier client, call 866.731.4722

### *New formatting, two different types of customers*

## 2. Begin your application

- Premier clients call us at **866.731.4722**.
- 

### *Live example*

- If you are an existing Premier client, please call 866.503.4722 OR call 866.731.4722 to speak with one of our Mortgage Consultants

### *Just bolding the font doesn't help*

- If you are an existing Premier client, please call **866.503.4722** OR call **866.731.4722** to speak with one of our Mortgage Consultants.

### *New formatting, two different types of customers*

Call an HSBC Mortgage Professional at **866.731.4722**

Premier clients call us at **866.503.4722**.



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# Contact examples - In sentences

## Simple formatting changes:

Looking at the format of the sentence can also help a user read the most important first. The example below shows how you can have a full sentence in bold without losing the ability to bold the contact detail phone number and keep the consistency with any other phone numbers on that page.

The second example on this page shows how a simple line break nullifies the need to increase in font size.

*Live example*

These payments do not include amounts for taxes and insurance premiums. The actual payment obligation will be greater.

Rates as of **8/30/2018 11:24:23 AM**. Rates shown are for California only; for current rates available in other states, please call **866.427.2101**.

*New formatting with a clearer heirarchy, important information and the phone number in bold*

These payments do not include amounts for taxes and insurance premiums. The actual payment obligation will be greater.

**Rates shown are for California only as of 8/30/2018 11:24:23.** For current rates available in other states, please call **866.427.2101**.

---

*Live example*

## Personalized guidance

Our trained financial professionals can conduct a thorough needs analysis to help you determine what type of life insurance is right for you. Call us at:

**866.586.4722**

*Same sized font but different weights.*

## Personalized guidance

Our trained financial professionals can conduct a thorough needs analysis to help you determine what type of life insurance is right for you.

Call us at **866.586.4722**

---

*Live example*

If you need assistance or have questions about the application, please call us at **888.404.4050**. We're available from 9am-5pm ET. You can also view [Frequently Asked Questions](#).

*New formatting*

If you need assistance or have questions about the application, please call us at **888.404.4050** from **9am-5pm ET**.

You can also view [Frequently Asked Questions](#).



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# Contact examples - Paragraphs

## Simple formatting changes:

When there is a large paragraph of copy using line breaks especially for bracketed content can help a user scan easier. With the new format example a user can just read the bold text and understand that they can cancel a payment by phone or by calling. The type of contact (call or write) doesn't need to be in bold as it's obvious that the content in bold is either a phone number or an address.

*Live example*

### L. Reporting Unauthorized Transactions

For reporting unauthorized transactions, please call us at 1-800-975-HSBC (1-800-975-4722).

If you are calling from outside of the continental U.S., please call us collect at 1-716-841-7212.

You may also write us at: HSBC Bank USA, National Association, P.O. Box 2013, Buffalo, NY 14240.

*New formatting*

### L. Reporting Unauthorized Transactions

Call us at **1-800-975-HSBC (1-800-975-4722)**

Outside continental U.S. call us at **1-716-841-7212**

Write us at **HSBC Bank USA, National Association, P.O. Box 2013, Buffalo, NY 14240**

---

*Live example*

### M. Initiating Payment Inquiries

To initiate a payment inquiry, you may use Personal Internet Banking services to send the request through BankMail. Or you may contact Customer Service by calling 1-800-975-HSBC (1-800-975-4722) and following the voice prompts to speak to a customer service representative. If you are calling from outside of the continental U.S., call us collect at 1-716-841-7212.

*New formatting*

### M. Initiating Payment Inquiries

You may use Personal Internet Banking services to send the request through Bankmail.

Call us at **1-800-975-HSBC (1-800-975-4722)** and follow the voice prompts to speak to a customer service representative.

Outside continental U.S. call us at **1-716-841-7212**



September 2018

# Contact examples - Paragraphs

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When there is a large paragraph of copy using line breaks especially for bracketed content can help a user scan easier. With the new format example a user can just read the bold text and understand that they can cancel a payment by phone or by calling. The type of contact (call or write) doesn't need to be in bold as it's obvious that the content in bold is either a phone number or an address.

*Live example*

### E. Canceling Payments

- Bill Payments

If the Bill Payment is a recurring payment set up on the Bill Pay service, then you can cancel that Bill Payment: (1) Through the use of Personal Internet Banking as long as the request is received before the Bill Payment Process Date of the next recurring Bill Payment, (2) By calling us at 1-800-975-HSBC (1-800-975-4722), or (3) By writing to: HSBC Bank USA, National Association, PO Box 2013, Buffalo, NY 14240. We must receive your call or written request at least three (3) Business Days before the Bill Payment Process Date of the next recurring Bill Payment. If you call, we will require you to put your request in writing and get it to us within 14 calendar days after you have made the request. Once a recurring bill payment is cancelled, all future payments to that payee will be cancelled and you must reschedule it if you want a Bill Payment to be made in the future.

*New formatting*

### E. Canceling Payments

- Bill payments

If the Bill Payment is a recurring payment set up on the Bill Pay service, then you can cancel that Bill Payment: (1) Through the use of Personal Internet Banking as long as the request is received before the Bill Payment Process Date of the next recurring Bill Payment,

(2) Call us at **1-800-975-HSBC (1,800,975,4722)**

(3) Write to **HSBC Bank USA, National Association, PO Box 2013, Buffalo, NY 14240**

We must receive your call or written request at least three (3) Business Days before the Bill Payment Process Date of the next recurring Bill Payment. If you call, we will require you to put your request in writing and get it to us within 14 calendar days after you have made the request. Once a recurring bill payment is cancelled, all future payments to that payee will be cancelled and you must reschedule it if you want a Bill Payment to be made in the future



# Contact examples - Paragraphs

## Simple formatting changes:

Consistency in language makes a massive difference to display text. Using a dash instead of 'to' saves space when reading opening hours. It isn't a big change but when displaying this information in bold it actually helps a user read the info faster as you only read the numbers and ignore the dash.

*Live example*

### **What should I do if I become a victim of online theft or fraud?**

As soon as you learn of the theft or unauthorized transaction on your accounts, contact our Customer Relationship Center immediately at 800.975.4722.

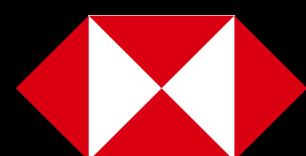
TTY: 800.898.5999, Mon - Fri (6am to 10:30pm ET),  
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*New formatting*

### **What should I do if I become a victim of online theft or fraud**

As soon as you learn of the theft or unauthorized transaction on your accounts, call our Customer Relationship Center immediately at **800.975.4722**

**TTY: 800.898.5999, Mon - Fri (6am-10:30pm ET),  
Sat & Sun (7am-10.30pm ET).**



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# Contact examples - Paragraphs

## Simple formatting changes:

Consistency in how the same information is displayed is also key. The below example shows a number and address that we have seen before however a 1- is missing from the number and the words National Association (sometime abbreviated to N.A.). The use of capitals for the words 'CALL' and 'OR WRITE' doesn't help a user, bolding the number to call and the address to write too does.

*Live example*

### **B. Where to Call or Write**

If you believe your log on credentials have been lost or stolen or that someone has or may use them to withdraw money from your deposit account without your permission, call the number or write to the address shown.

**CALL**

800-975- 4722

**OR WRITE**

HSBC

P.O. Box 2013

Buffalo, New York 14240

*New formatting*

### **B. Where to call or write**

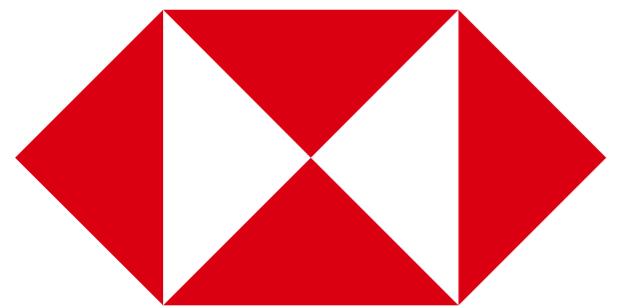
If you believe your log on credentials have been lost or stolen or that someone has or may use them to withdraw money from your deposit account without your permission, call the number or write to the address shown.

Call us at **1-800-975-4722**

Write us at **HSBC Bank USA, National Association, P.O. Box 2013, Buffalo, NY 14240**



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# HSBC US website

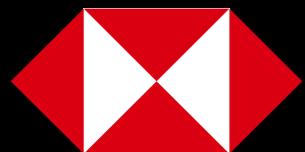
## Contact details summary

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# Contact examples - In sentences

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If we also take into account who the contact details are for a consistent line break separating the two types of users also helps.

### *Live example*

It's easy: just contact an HSBC Mortgage Professional at 866.731.4722 and let one of our representatives walk you through it. Premier clients can contact us at 866.503.4722. A fee of \$50 per fixed rate lock will be incurred.

### *New formatting and change 'contact' to 'call'*

It's easy: just call an HSBC Mortgage Professional at **866.731.4722** and let one of representatives walk you through it. Premier clients call us at **866.503.4722**. A fee of \$50 per fixed rate lock will be incurred.

---

### *Live example*

## 2. Begin your application:

- If you are an existing Premier client, call 866.731.4722

### *New formatting, two different types of customers*

## 2. Begin your application

- Premier clients call us at **866.731.4722**.
- 

### *Live example*

- If you are an existing Premier client, please call 866.503.4722 OR call 866.731.4722 to speak with one of our Mortgage Consultants

### *Just bolding the font doesn't help*

- If you are an existing Premier client, please call **866.503.4722** OR call **866.731.4722** to speak with one of our Mortgage Consultants.

### *New formatting, two different types of customers*

Call an HSBC Mortgage Professional at **866.731.4722**

Premier clients call us at **866.503.4722**.



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