



Conditions of Use for HSBC Corporate Card

For both physical cards and those added to a Digital Wallet

1. About services provided to the Customer

- The payment obligation in respect of the transactions detailed in the card statement is set out in our agreement with the Customer. Payment in respect of the transactions is collected under the instruction of the Customer. Payment of the transactions by a person/entity other than the Customer does not create a contractual relationship between us and the payer.
- The Customer should have already made you aware of the method of settling your card statement. If you're in any doubt about how your card statement will be settled, contact your company's card administrator.
- Where we've agreed with the Customer, each month when there are transactions to be repaid, you or the Customer will be notified via email once the statement is available on HSBC MiVision as agreed with the Customer.

2. Adding your card to a Digital Wallet

By registering and using your card in a Digital Wallet you confirm that:

- you have the Customer's agreement to use it; and
- you'll use it in accordance with that agreement and these Conditions of Use.

You can use your card on your Mobile Device immediately after adding your card to your Digital Wallet.

However, if your card has been lost, stolen, renewed, or replaced you'll need to make a chip & PIN transaction within the timeframes below to continue using the Digital Wallet. If you don't your Digital Wallet may be deactivated.

- **Lost or stolen card** - Within 30 days of the date your card is reported as lost or stolen.
- **Renewed card** - Before the expiry date shown on your old card.
- **Replaced card** - Within 30 days of the date you ask us to replace your card.

You may need to agree to separate, and independent of us, terms with the Digital Wallet provider which govern the registration and use of the Digital Wallet (including the use of any data you may share with the Digital Wallet Provider).

3. Safety of your Digital Wallet

Any person who can unlock your mobile device may be able to make transactions using your Digital Wallet. You're responsible for keeping your Digital Wallet safe and making sure it isn't used by unauthorised persons and/or for unauthorised purposes. You must:

- Keep your mobile device safe by:
 - Choosing security details relating to your Digital Wallet or your mobile device that aren't easy to guess or work out;
 - Never sharing your security details with anyone;
 - Only registering your biometric data on your mobile device; and
 - Never activating a payment session on any linked devices while someone else is using it.
- Delete your card from your mobile device before you:
 - Dispose of your mobile device, for example, when you sell or give it to someone else;
 - Pass your mobile device to someone else, for example, for it to be repaired.
- If you change your mobile device, or want to stop using your card, make sure you delete all information relating to your Corporate Card held in your Digital Wallet.

4. Use of your physical card

Please note, before you can make your first contactless transaction with your card, you must complete a Chip and PIN transaction.

You may need to make a Chip and PIN transaction at regular intervals to allow the continued use of contactless functionality on your card.

You must only use your card:

- Before the expiry date shown on your card;
- For amounts that will not cause the card limit to be exceeded; and
- For the purposes of the Customer's business.

5. PIN for your physical card

We'll issue you with a PIN (Personal Identification Number). You can use your PIN with your card to withdraw money or make purchases, and to use services available from self-service machines.

If you enter an incorrect PIN three times consecutively, your PIN will 'lock'. If you know your PIN, you can 'unlock' it by using the correct PIN at a self-service machine in the UK, Channel Islands and Isle of Man. If you're outside the UK, Channel Islands or Isle of Man, you'll need to contact the number at the back of your card for help.

If you can't remember your PIN, and have access to the HSBC Corporate Cards app, you can view your PIN by clicking on 'Manage Card' then 'View PIN' in the app. If you don't have the HSBC Corporate Cards app, please call us on +44 1226 261 053 (or 03456 015 934 from the UK). Alternatively, local rate numbers can be found on the back of your card or in the HSBC Corporate Card app. We're open 24 hours a day, 7 days a week. To help us improve our service, and in the interests of security, we may monitor and record your conversation.

You can change your PIN at a self-service machine in the UK, Channel Islands and Isle of Man, up to 60 days before the expiry date of your current card, or at any time between the order and receipt of a replacement card.

6. Safety of your physical card

You must take all reasonable precautions to prevent fraudulent use of your card, including the following:

- Don't choose an easily guessable PIN (e.g., 1234, 4444, your date of birth or phone number);
- Never tell anyone, write down or record your PIN;
- Inform us immediately if you suspect that someone else knows your PIN, or you suspect fraudulent use;
- Destroy your PIN advice promptly after receipt;
- Sign your card immediately on receipt;
- Don't allow any other person to use your card; and
- If the card is used for internet purchases, card details must be sent in encrypted form using the 'secure session' features, which are included in the current versions of most internet browsers. The use of your card to place orders or make payments through the internet is otherwise not permitted and card details must never be sent in an un-encoded form on the internet.

7. Termination of your card and/or your Digital Wallet

We may without prior notice, cancel or suspend the use of your physical card and/or Digital Wallet if:

- You don't follow these Conditions of Use;
- We suspect fraud, or that the security of your card and/or Digital Wallet has been compromised;
- Your security details have not been kept safe;
- We're required, requested or entitled to do so under our agreement with the Customer;

- The Digital Wallet is withdrawn by the Digital Wallet provider;
- We reasonably consider either that by continuing to issue you with your card and/or Digital Wallet we may be at risk of breaching any applicable law, regulation, code, court order or other duty or that we or another member of HSBC Group Holdings may be exposed to action or censure from any government, regulator or law enforcement agency; or
- Our agreement with the Customer has terminated.

If we do this, we'll request you destroy your card and/or delete your card from your Digital Wallet. Your card remains our property and must not be used if cancelled or suspended.

You can stop using your Corporate Card in your Digital Wallet at any time by removing your card from your Digital Wallet.

8. Jurisdiction

These Conditions of Use are governed by the same laws that govern our agreement with the Customer.

9. Miscellaneous

If your physical card or mobile device is lost or stolen, or if you believe someone else has used it or has discovered your security details, please call us immediately on +44 1226 261 053 (or 03456 015 934 from the UK). Alternatively, local rate numbers can be found on the back of your card or in the HSBC Corporate Card app. We're open 24 hours a day, 7 days a week. To help us improve our service, and in the interests of security, we may monitor and record your conversation.

We may vary these Conditions of Use from time to time, for the latest version please visit mivision.hsbc.co.uk.

10. Key information

Conditions of Use is the security measure on how to look after your card and Digital Wallet.

11. Definitions

Corporate Cards Services - the corporate cards services supplied to the Customer in accordance with our corporate card agreement.

Digital Wallet - an electronic payment system that stores encrypted card detail on your mobile device.

Digital Wallet Provider- the provider of a Digital Wallet.

Mobile Device - a suitable device such as smartphone, tablet or other electronic, digital or mobile device stored with or enabled to access or use your card.

We, us and **ours** means the member of the HSBC Holdings plc and their branches that provide the Customer with Corporate Card Services and its terms.

You and **yours** means any person to whom we agreed with the Customer to issue a Corporate Card in connection with the Corporate Card Services.

The Customer means the entity which has entered into an agreement with us for the provision of a Corporate Card Services which may be your company or, if your company is part of a group (or an employee of such group) and we are issuing the card at the request of your parent company/entity then the Customer is your parent company/entity.

europe.business.hsbc.com

HSBC Continental Europe is incorporated under the laws of France, having its registered office located at 38 avenue Kléber, 75116 Paris, France, and registered with the Register of Commerce and Companies of Paris under number 775 670 284. HSBC Continental Europe is authorized and supervised by the European Central Bank (ECB), as part of the Single Supervisory Mechanism (SSM), the French Prudential Supervisory and Resolution Authority (l'Autorité de Contrôle Prudentiel et de Résolution) (ACPR) as the National Competent Authority