

Digital wallet for Commercial Card

Additional Conditions

For HSBC Bank plc Commercial Cards added
to a digital wallet

Contents

1. What do these Additional Conditions cover?	3
2. Adding your card to a digital wallet	3
3. Security	4
4. Chip and PIN following lost or stolen, renewal or replacement card	4
5. Termination	4
6. Changes we can make	5
7. What courts and laws apply to these Additional Conditions?	5

1. What do these Additional Conditions cover?

These Additional Conditions cover the use by you and your cardholders of digital wallets and digital versions of your cards.

The Additional Conditions apply between:

- ‘You’, the person who successfully applied for a credit card product. Unless we state otherwise, whenever we refer to you, we’re referring to you and any cardholders you’ve authorised to hold a card; and
- ‘Us’, HSBC Bank plc.

These Additional Conditions apply in addition to the Commercial Card Terms and Conditions. If there’s a conflict between these Additional Conditions and any terms between us, these Additional Conditions will take priority in relation to use of digital wallets and digital versions of your cards.

2. Adding your card to a digital wallet

Only cardholders may add a card to a digital wallet on their own device or a device they alone control. By adding a card to a digital wallet, the cardholder confirms that they:

- Have the Commercial Card account holder’s agreement to use it; and
- Will use it in accordance with the Commercial Card Terms & Conditions and these Additional Conditions.

You may need to agree to separate terms with the digital wallet provider. These are independent of us and may govern the registration and use of the digital wallet (including the use of any data you may share with the digital wallet provider).

3. Security

You're responsible for keeping your digital wallet safe and making sure it's not used by unauthorised persons and/or for unauthorised purposes. You must:

- Keep your mobile device safe by:
 - Choosing security details that aren't easy to guess or work out;
 - Never sharing your security details with anyone;
 - Only registering your biometric data on your own device; and
 - Never activating a payment session on a linked device while someone else is using it.
- Delete your card from your device before you pass it to someone else or dispose of it including when you sell it or get it repaired.

4. Chip and PIN following lost or stolen, renewal or replacement card

If your card has been lost, stolen, renewed, or replaced you must make a chip and 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 of the letter accompanying your new card.
- **Renewed card** – Before the expiry date shown on your old card.
- **Replaced card** – Within 30 days of the date of the letter accompanying your new card.

5. Termination

We may, cancel or suspend the use of your digital wallet without prior notice if:

- You don't follow these Additional Conditions;
- 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 any agreement between us, including under our Commercial Card Terms and Conditions;
- 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;
- We reasonably consider that we or another member of HSBC Group may be exposed to action or censure from any government, regulator or law enforcement agency; or
- You no longer have a Commercial Card with us.

If we do this, you must delete your card from your digital wallet.

You can stop using your Commercial Card in your digital wallet at any time by removing your card from your digital wallet – just make sure you delete all information relating to your Commercial Card held in your digital wallet.

6. Changes we can make

We may vary these Additional Conditions from time to time.

7. What courts and laws apply to these Additional Conditions?

This agreement, and our dealings with you before it was made, are governed by the laws of England and Wales.

Any dispute can be dealt with by an English or Welsh court, unless your address is in:

- Scotland - where it will be dealt with by the courts of Scotland;
- Northern Ireland - where it will be dealt with by the courts of Northern Ireland;
- Jersey - where it will be dealt with by the courts of Jersey;
- Guernsey - where it will be dealt with by the courts of Guernsey; or
- Isle of Man - where it will be dealt with by the courts of the Isle of Man.

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak with us using the live chat service on our website, by visiting one of our branches or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more, please get in touch. UK customers can visit hsbc.com/accessibility or business.hsbc.com/nbfi/contact-us. Channel Islands and Isle of Man customers can visit ciiom.hsbc.com/accessibility or business.ciiom.hsbc.com/contact-us.

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