

# Digital wallet for debit cards

## **Additional Conditions**

For HSBC Bank plc Business Current Account  
debit cards added to a digital wallet

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# 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 debit cards.

These Additional Conditions apply in addition to the terms and conditions for any accounts and products (“Product Terms”) and any mandate for your account. The Product Terms still apply to the use of any accounts and products.

The Additional Conditions apply between:

- ‘You’, the account holder and each cardholder; and
- ‘Us’, HSBC Bank plc.

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

Cardholders may only 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 account holder’s agreement to use it; and
- Will use it in accordance with the Business Banking Terms & Conditions and these Additional Conditions.

You and any cardholder may also 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).

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## 3. Security

Each cardholder is responsible for keeping their digital wallet safe and making sure it's not used by unauthorised persons and/or for unauthorised purposes. Each cardholder must:

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

## 4. Lost or stolen card

If your card has been lost or stolen, you'll need to add your new card to the digital wallet.

## 5. Termination

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

- You or any cardholder doesn't follow these Additional Conditions;
- We suspect fraud or that the security of any card and/or digital wallet has been compromised;
- Your or any cardholder's security details have not been kept safe;
- We're required, requested or entitled to do so under any agreement with you, including under our Business Banking Terms & Conditions;
- The digital wallet is withdrawn by the digital wallet provider;
- We reasonably consider that by continuing to issue you or any cardholder with a 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 the HSBC Group may be exposed to action or censure from any government, regulator or law enforcement agency; or
- You no longer have a Business Current Account with us.

If we do this, you and all cardholders must delete the card from your or their digital wallet.

Cardholders can stop using their digital wallet at any time by removing it from their digital wallet. They must make sure they delete all information relating to their debit card held in the 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](https://hsbc.com/accessibility) or [business.hsbc.com/nbfi/contact-us](https://business.hsbc.com/nbfi/contact-us). Channel Islands and Isle of Man customers can visit [ciiom.hsbc.com/accessibility](https://ciiom.hsbc.com/accessibility) or [business.ciiom.hsbc.com/contact-us](https://business.ciiom.hsbc.com/contact-us).

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