

# Data Privacy Notice Overview

**Effective from February 2026**

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## This is an overview of our Full Privacy Notice

We protect your privacy. This overview explains in brief how we collect, store, use and share your personal data. We also summarise your rights in relation to your personal data.

For further detail about anything covered in this overview, see our full Privacy Notice, which you can view or download by visiting [www.ciiom.hsbc.com/privacy](http://www.ciiom.hsbc.com/privacy). If you prefer paper contact us and we'll send you one in the post. If you're unsure of how to do this, please use the contact details provided within our full Privacy Notice.

## Who we are

"We", "our" or "us" refers to HSBC Bank plc and sometimes also other HSBC group companies that act as data controllers for your personal data.

HSBC Bank plc is company incorporated in England and Wales and operating in the Channel Islands and Isle of Man through locally regulated branches. HSBC Bank plc's registered office is at 8 Canada Square, London E14 5HQ, United Kingdom.

The address for HSBC Bank plc (Jersey Branch) set out in this notice is HSBC House, Esplanade, St Helier, Jersey JE1 1HS, Channel Islands; for HSBC Bank plc (Guernsey Branch) it is Arnold House, St Julian's Avenue, St Peter Port, Guernsey GY1 3NF, Channel Islands; and for HSBC Bank plc (Isle of Man Branch) it is HSBC House, Ridgeway St, Douglas IM1 2SG, Isle of Man.



## When could this overview apply to you

If you are, applied to become or at some time in the past were a HSBC Bank plc customer in Jersey, Guernsey or the Isle of Man, our privacy notice likely applies to you. That also includes HSBC Expat customers because the HSBC Expat accounts, and customer relationships are situated in Jersey.

It is also possible that you are not our customer yourself, but you are an authorised signatory on a customer account held with us (e.g. a company account or trust account).

Your personal data might also be supplied to us because you act as a company director, an executor or trustee, under powers of attorney, corporate authorisations, third party mandates or guardianship orders.

It is also possible that your personal data is provided to us in the context of insurance, pensions or investment business or through law enforcement, other financial services institutions, merchants or credit agencies.

You might also be a customer or connected to a customer of other parts of the HSBC Group and it may be necessary and legitimate for these parts of HSBC to share your personal data with us.



## Data collection

This section explains how we collect your personal data, and the kinds of personal data we might collect.

<b>How we collect personal data</b>	<b>Examples of personal data we might collect</b>
<p>We collect your personal data when you interact with us or use our products or services.</p> <p>That includes data collected through any mobile or online banking services you use or if you utilise automatic cash machines, write to us, call us or visit our branches.</p>	<ul style="list-style-type: none"> <li>• Your name and contact details, such as your address and telephone number.</li> <li>• Records of correspondence and communications with you.</li> <li>• Financial data such as transactions, payment history, the products and services you hold and the channels you use to interact with us.</li> <li>• Biometric data used to identify and authenticate you.</li> <li>• If it is necessary or important for specific products or services, we might collect information about your physical and mental health, criminal history or lifestyle choices.</li> </ul>
<p>We also collect it from other people and companies, including other HSBC Group companies and commercially or publicly available sources.</p>	<ul style="list-style-type: none"> <li>• Data from people who act for you or who you deal with through our services, or you are holding any joint products with.</li> <li>• Information relating to due diligence checks, sanctions and anti-money laundering checks.</li> <li>• Data provided to us when you apply for products through brokers, comparison websites, aggregators or insurers.</li> <li>• Information relating to your credit risk rating.</li> </ul>

<b>How we collect personal data</b>	<b>Examples of personal data we might collect</b>
<p>We may collect it when you visit or use our websites, apps and other digital products, and when you interact with our email communications.</p>	<ul style="list-style-type: none"> <li>• Data we use to recognise you, remember your preferences understand how you interact with us, and tailor the content we provide to you. Our cookie policy contains more details about how we use cookies and can be found at <a href="http://www.ciiom.hsbc.com/cookie-notice">www.ciiom.hsbc.com/cookie-notice</a>. You can also read our website privacy notice for further information, available here: <a href="http://www.ciiom.hsbc.com/terms-and-privacy/#tab-4">www.ciiom.hsbc.com/terms-and-privacy/#tab-4</a></li> </ul>
<p>We may collect additional information if you apply for, or hold, any insurance products.</p>	<ul style="list-style-type: none"> <li>• Information which is relevant to your insurance policy, including details of previous policies and claims history. This will depend on the type of policy that you have with us;</li> <li>• Lifestyle information, such as alcohol consumption, smoking or dangerous sports may also be relevant in relation to insurance claims or products.</li> </ul>
<p>We may generate data about you ourselves.</p>	<ul style="list-style-type: none"> <li>• Information generated by combining information that we and other HSBC Group companies have collected about you, with our own analysis of your interactions with us, including using technology (such as cookies).</li> </ul>

## Data storage

This section explains how we store your personal data, and for how long we might keep it.

<b>How do we store your personal data (including transfer and storage overseas)</b>	<b>How long do we keep it</b>
<p>HSBC Bank plc is legally responsible for keeping your personal data safe in Jersey, Guernsey (including Sark and Alderney) and the Isle of Man. We take this obligation very seriously.</p> <p>We store your personal data in line with HSBC's global data standards and policies.</p> <p>Your data might be stored overseas, locally in the Channel Islands and the Isle of Man or in the cloud.</p> <p>If we transfer your personal data overseas into countries that do not have the same standards of data protection as the Channel Islands, the Isle of Man or countries in the European Economic Area, we will ensure that it always has an adequate level of protection and that the transfer is lawful.</p>	<p>We keep your personal data for at least as long as we are required by law or by our regulators to retain it.</p> <p>We might sometimes retain your personal data for longer than the minimum legal or regulatory requirements, for example where we need the information to comply with particular legal requirements or for legitimate purposes such as (for example only) combating financial crime or responding to requests from courts, regulators or tax authorities.</p> <p>If we don't need to retain your personal data any longer, we may destroy, anonymise, or delete it.</p>

## Data use – what do we use your personal data for

We use your personal information for a variety of purposes. Core uses of your personal data include:

How we use your personal data	Direct marketing
<ul style="list-style-type: none"> <li>• Provision of products and services to you, including the resolution of complaints.</li> <li>• Marketing our products and services to you (see right hand column for further information on direct marketing).</li> <li>• Delivering personalised advertising to you on third party websites (this might involve us aggregating your data with the data of others).</li> <li>• Improving our products and services (including market research).</li> <li>• Compliance with our legal and regulatory requirements in Jersey, Guernsey and the Isle of Man as well as other jurisdictions if and to the extent such laws or regulations might be applicable to us in certain circumstances.</li> <li>• Detecting, investigating and prevention of financial crime.</li> <li>• Compliance with binding orders from public authorities, such as courts, law enforcement or tax authorities and to help us comply with HSBC's internal policies, systems and processes which we need to conduct our business and service our customers.</li> </ul>	<p>Direct Marketing is vital part of doing business, but it is important that we get it right. Direct Marketing means that we use your data to send you details about financial products, services or offers from HSBC or businesses and organisations we collaborate with. This can also include loyalty or reward programmes.</p> <p><b>We may send you Direct Marketing messages by post, email, telephone, text or secure messages. You can change your mind on how you receive marketing messages or choose to stop receiving them at any time. To make that change, please contact us using the details provided in our full Privacy Notice.</b></p> <p>We may use data such as your demographics, the products and services that you are interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.</p> <p>We don't give your data to others for them to market their products and services to you. If we ever wanted to do this, we'd get your separate consent.</p>



## Data sharing

We may share your personal data with others where it is lawful to do so.

We may share your information with service providers who process your data on our behalf, with other companies we work in partnership with, and other HSBC Group members.

We may also share your information with others outside of the HSBC Group for example, regulators, insurers, other financial institutions, brokers, agents as well as credit reference and fraud prevention agencies. We might share your personal data locally or overseas.

Sometimes we may share your data anonymously or in aggregated form with other parties. When we do this, we ensure that you will not be identifiable from the data.



## Your rights under data protection laws in Jersey, Guernsey and the Isle of Man

Which data protection law applies will depend on where you reside but also in which jurisdiction(s) you maintain relationships with us and where your personal data is controlled and processed by HSBC.

While data protection laws in Jersey, Guernsey and the Isle of Man are not always the same, they are largely equivalent. Under these laws, you have a number of rights in relation to the processing of your information. Some of these rights have limitations and exceptions but in general, for example, you have the right to:

- See what personal data we process about you
- Ask us to share it with another party
- Ask us to update incorrect or incomplete details
- Object to, or restrict, processing
- Request information about, and challenge, certain automated decisions we make

# 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 to us using the live chat on our website, 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. You can also visit [ciiom.hsbc.com/accessibility](https://ciiom.hsbc.com/accessibility) or [ciiom.hsbc.com/help/#contact-us](https://ciiom.hsbc.com/help/#contact-us).