

Our Privacy Notice

Effective from February 2026

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Some useful information

You'll find some boxes with these symbols. They mean:



This information is useful and explains some of the legal terms within this Privacy Notice



Where you can find more information

Before we begin

This notice (Privacy Notice) applies to information about you and, where applicable, individuals connected to your business, held by HSBC Bank plc and members of the HSBC Group as data controllers, as described below. It explains what information we collect about you and individuals connected to your business, how we'll use that information, who we'll share it with and in what circumstances. It also explains what steps we'll take to make sure the information stays private and secure. We may need to retain your information even after we cease providing relevant banking, insurance or other products to you or your business, either to provide other products and services you continue to use or because we will retain your information in accordance with our legal and regulatory requirements. In those circumstances this Privacy Notice will continue to apply. It should also be read alongside the personal banking, business banking or insurance terms and conditions which apply to your or your business' products and services, as these include sections relating to the use and disclosure of information.

When we say 'we', we mean HSBC Group companies which act as a data controller in respect of your personal data. Unless otherwise stated below, the data controller for the purposes of this notice will be HSBC Bank plc, a 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. If you'd like to get in touch with us, you can also find contact details in the 'How to contact us' section on [page 29](#).

When does this Privacy Notice apply?

This Privacy Notice applies to you if you are a 'Customer' or a Related Party of a Customer (explained below), that is, you apply for, are now, or have in the past applied for or been our customer in relation to any of our personal or business banking products or services including savings, loans, credit cards, mortgages, payment services, investments or insurance.

It will also apply to you if your personal data is or has been provided to us in relation to a Customer, which includes corporate entities and other business structures banking with us. It will further apply if you have a relationship with other parts of the HSBC Group, though separate privacy notices might apply for these relationships. The other HSBC Group entities will provide you with their privacy notices as necessary.

This privacy notice could also apply where you are or were an individual related to a business, an authorised signatory on a Customer account, you undertake banking or deals on behalf of a Customer (for example only, you are a company director, business employee, administrator, partner, officer, company secretary, trustee, executor or are an attorney under a Power of Attorney or a guardian under a Court of Protection Order or equivalent) or are an authorised signatory of those parties or a member or shareholder, beneficial owner, agent or nominee of a trust or corporate entity (all being **"Related Parties"**).



In this Privacy Notice we have referred to both Customers and Related Parties as 'You' or 'Your'. If there is a material difference between how we treat Customers and Related Parties, we have made this clear.

Please note that for the most part, this Privacy Notice only applies to natural persons, meaning individuals (including sole traders or partners in a traditional partnership), not corporate entities. If you are a Related Party of a corporate business banking customer and you share information about other individuals with us, you must first ensure that you have a legitimate interest, lawful reasons or the agreement of these individuals. You should also ensure that you have provided these individuals with a copy of this Privacy Notice so they can understand how their information will be processed by HSBC and their rights in relation to this.

If you are an insurance customer, it also means you, named insurers or beneficiaries under your policy, dependents, claimants and other third parties involved in an insurance policy or claim (such as witnesses).

As well as this Privacy Notice, where you are a Customer, there is certain information about how we use information provided to us in your terms and conditions. Please note that the type of information we collect and the purposes for which we process it can differ depending on whether you are a Customer or Related Party.

If you apply for certain other products and services, you may be provided with a separate or supplemental privacy notice. Some of the links on our websites lead to other HSBC or non-HSBC websites with their own privacy notices, which may be different from this notice. You'll need to make sure you're happy with their privacy notices when using those other sites.

Rights of individuals

Individuals have a number of rights in relation to the information that we hold about them. If you are an individual (as opposed to a legal entity), these rights include:

Your right	Description
Access	You can access the information we hold about you and to get information about what we do with it.
Rectify	You can ask that we rectify your information if it's inaccurate or incomplete.
Object	You can object to our processing of your information. Sometimes, we may be entitled to continue and/or to refuse your request.
Limit	You can ask us to limit the way we use your personal data. Sometimes, we may be entitled to continue and/or to refuse your request.
Withdraw	In some circumstances you can withdraw your permission to our processing of your information that you can do at any time. Sometimes, we may continue to process your information if we have another legitimate reason for doing so.
Portability	You can ask for certain information you've provided to us in an electronic format and/or ask that we send it to a third party.

Your right	Description
Deletion	You can ask us to delete your information. Sometimes, we may continue to keep your information if we're entitled or required to retain it.
Complaint	<p>You also have a right to complain to the data protection regulator in the country where you live or work or where we provide banking services to you (e.g. the country where your account is held). For the Channel Islands and Isle of Man, these are:</p> <ul style="list-style-type: none"> • The Office of the Information Commissioner in Jersey by visiting www.jerseyoic.org This link will open in a new window • The Office of the Data Protection Commissioner in Guernsey, by visiting www.odpa.gg This link will open in a new window • The Information Commissioner in the Isle of Man by visiting www.inforights.im This link will open in a new window

Individuals (including Related Party individuals and individuals connected to your business) can exercise their rights by contacting us using the details set out in the 'How to contact us' section on [page 29](#). Please note that specific requirements may apply to these rights.

How do we collect information relating to you and individuals connected to your business?

We only collect information in line with relevant laws and regulations. We collect information from various sources and it may relate to any of our products or services.

- Some information will come directly from you. We collect information from you when you interact with us (for example when you visit our websites or mobile channels, complete application forms or answer questions online or in branch, speak with us in person or on the phone about any of our products or services);
- Other information we collect or generate about you (for example when we meet or speak with you or, in certain circumstances, with the use of technology, for example through the use of cookies on our websites or mobile channels, when mobile services or ATMs identify your location or by applying technology to assist us in identifying transactions that are usual or unusual for your accounts);
- Further information can come from other sources (for example from the public domain or from parties you have asked us to contact e.g. your financial advisor, broker or mortgage intermediary. Other HSBC companies may also hold information about you which we may gather. For insurance customers, the insurance company which provides the insurance policies will likewise supply information and there are checks or searches of publicly available information, and information services which allows us to undertake checks to help combat fraud, money laundering and other criminal offences;
- If you are a Related Party we will also collect information about you from the Customer you are related to.

The type of information we collect differs depending on how we're given it or the products that you hold.

What information we collect

We will collect, store or use personal information of the following types from you or Related Parties.

Types of Information	Examples
Personal details	<ul style="list-style-type: none"> • Your name • Any previous names • Your title • Your gender • Your date and place of birth • Your marital status and dependants
Contact details	<ul style="list-style-type: none"> • Your address • Your email address • Your landline and mobile numbers
Information about your identity	<ul style="list-style-type: none"> • Photo identification • Passport information • Your nationality • Your tax status information and relevant tax identification numbers
Records of our interactions with you	<ul style="list-style-type: none"> • Your responses to questions we ask you face-to-face or on videocalls or the phone • Records of the advice we have given you • Correspondence with you or that concerns you including email, voicemail, secure messages, live chat, instant messages and social media communications
User login and subscription data	<ul style="list-style-type: none"> • Login details for phone and online banking and mobile banking apps • Information we use to identify and authenticate you, e.g. your signature and your biometric information, such as your face or voice for face ID or voice ID purposes

Types of Information	Examples
Financial information	Information about: <ul style="list-style-type: none"> • Your relationship with us • The products and services you hold with us • The channels you use • Your ways of interacting with us • Your ability to get and manage your credit • Your payment history • Transactions records • Market trades • Payments into your account, including salary details • Complaints and disputes
Marketing and sales information	<ul style="list-style-type: none"> • Details of the services you receive, your profile, and your preferences
Market research	<ul style="list-style-type: none"> • Information and opinions given when participating in market research
Geographic information	<ul style="list-style-type: none"> • Which branches you visit • Which ATMs you use
Risk rating information	<ul style="list-style-type: none"> • Your credit risk rating • Your transactional behaviour • Underwriting information
Investigations data	<ul style="list-style-type: none"> • Due diligence checks • Sanctions and anti-money laundering checks • External intelligence reports • Content and metadata related to relevant exchanges of information between and among individuals and/or organisations. This may include emails, voicemail, live and chat

Types of Information	Examples
Information we need to support our regulatory obligations	<ul style="list-style-type: none"> • Information about transaction details • Detection of any suspicious and unusual activity • Information about parties connected to you or these activities • Relevant due diligence checks, sanctions and anti-money laundering checks
Information from third party providers	<ul style="list-style-type: none"> • Information that helps us to combat fraud or that relates to your social interactions. This may include your communications via social media, between individuals, organisations, prospects and other stakeholders acquired from companies that collect combined information
Information you've asked us to collect for you	<ul style="list-style-type: none"> • Information about your accounts or holdings with other companies, including transaction information
Information about Related Parties of business and corporate customers	<ul style="list-style-type: none"> • Details of when you become authorised or cease to be authorised in respect of the Customer's account and details of your relationship to the Customer
Information in cookies and similar technologies	<ul style="list-style-type: none"> • Information collected via, and stored on, cookies and similar technologies. We use these to recognise you, remember your preferences, understand how you interact with our websites and email communications, and tailor the content we provide to you

**What are cookies?**

Cookies are small pieces of data that websites store on your browser when you visit them. Cookies allow a website to recognise your visit and collect information about how you use that website. We may also use cookies and similar technologies elsewhere, such as within our email communications, to understand how you interact with them.



Our cookie policy contains more details about how we use cookies and can be found at www.ciiom.hsbc.com/cookie-notice.

If you are an insurance customer or a Related Party to certain types of legal entities or trusts, we will also collect the following data:

- Information regarding your family members or other third parties who might be covered by or benefit from your insurance policy or be financially dependent on you;
- 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;
- Lifestyle information. For example, if you apply for a life insurance policy, we may ask for details such as your status as a smoker and alcohol consumption;
- Details about your physical or mental health which are relevant to your insurance policy or claim. For example, if you make a claim, we may ask for medical information which relates to your claim;
- Details about your criminal convictions or related information. This will include information relating to alleged offences; and
- Any other information which is relevant to a claim that you make;
- Information relating to your insurance application where you apply for a policy via a comparison website or aggregator;
- Information from other parties involved in your insurance policy or claim.

If you download and/or use our mobile app we may also collect the following data:

- Information about the device the app is installed on, for instance the device identification number, information about the status of your internet connection and whether your device is awake or locked

- Information about your location
- Information about your accounts with us and associated transactions
- Copies of photographs and documents uploaded to the App, and associated meta data such as information about the format of the document and the time stamp showing when it was created

How we'll use your information and information of Related Parties

We'll only use information on you or Related Parties where we have consent or have another lawful reason for doing it. Such reasons include:

- We need to pursue our legitimate interests
- We need to process the information to carry out an agreement we have with you
- We need to comply with a legal or regulatory obligation
- We reasonably believe that processing the information is in the public interest (e.g. for the purpose of preventing or detecting financial crime)

The reasons we use your information or information of Related Parties are set out in the table below:

Purpose	Further information
<p>To deliver our products and services</p>	<p>We'll do this to enter into or carry out our agreement with you. We'll manage our relationship, administer your accounts, and carry out your instructions (for example, to make a payment or process a change to your account). Where relevant, this will include verifying your identity and assessing whether certain products or services are suitable for you and whether we want to enter into certain agreements with you.</p> <p>We do this to perform our contract with you and to comply with our legal obligations.</p>

Purpose	Further information
<p>To support banking operations</p>	<p>We'll use your information to allow the delivery and function of our banking services. For example:</p> <ul style="list-style-type: none"> • To provide security and business continuity • To analyse, investigate and resolve complaints, including analysing calls and correspondence, business records, contracts and other relevant documentation, speaking to relevant people, considering our legal and regulatory rights and obligations and liaising with third parties, such as (but not limited to) lawyers and regulators, Financial Ombudsman services, data protection regulators or counterparties involved or mentioned in the complaint • For exit management <p>We do this to perform our contract with you, for our legitimate interest and to comply with our legal obligations</p>
<p>Data analytics</p>	<p>We'll analyse your information to identify opportunities to promote products and services to existing or prospective customers and Related Parties, and to understand how our products and services are used. For example, this may include:</p> <ul style="list-style-type: none"> • Reviewing historical customer and Related Party transactional behaviour • Comparison of customer and Related Party activity • Analysis of your transactional information or information from other financial institutions • Understanding how you use your accounts and services • Understanding your circumstances and preferences <p>This to helps us provide you with advice, products and services we think will be of most relevance to you.</p> <p>We do this for our legitimate interest.</p>

Purpose	Further information
<p>Product and service improvement</p>	<p>We'll analyse your information to identify possible service and product improvements so we're able to better suit the needs of our customers and Related Parties. This includes undertaking system or product development and planning, insurance, audit and administrative works. Where we provide you with aggregated information services, we'll use your information to understand how you use these products, which may include your transactional information from other financial institutions, to help improve our products and services.</p> <p>We do this for our legitimate interest.</p>
<p>Marketing</p>	<p>We'll use your information to provide you with information about HSBC products and services, as well as those from our partners and other relevant third parties. This includes marketing by:</p> <ul style="list-style-type: none"> • Post • Email • Telephone • Text secure messages • Mobile app • Advertising to you and other people online and on social media <p>We may need your consent to communicate by certain channels and we'll always make sure we get this where we need to. 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 in the usual way, or using the contact details provided under "How to contact us" on page 29.</p> <p>We do this for our legitimate interest.</p>

Purpose	Further information
<p>Online Banking and Mobile Banking apps</p>	<p>We'll use your information to allow us to provide you with access to digital banking solutions. This includes information you provide to us directly or indirectly when using our mobile apps, Online Banking or applying for products and services online.</p> <p>If you use our mobile apps, we may use your information to:</p> <ul style="list-style-type: none"> • Detect and prevent fraud • Allow you to access our banking systems via your internet connection, and to help us check the status of your device, for instance so that we can confirm you have a working connection, and understand whether your device is awake or locked • To allow you to pay in a cheque via our app by taking a photo of it • To allow you to store and send documents using the app, for example loan agreements • To help us understand where you originated from when you first downloaded the app <p>We do this to perform our contract with you, and for our legitimate interest.</p>
<p>Risk management</p>	<p>We'll use your information to measure, detect and prevent the likelihood of financial, reputational, legal, compliance or customer risk. This includes credit risk, traded risk, operational risk and insurance risk.</p> <p>We do this for our legitimate interest.</p>

Purpose	Further information
<p>To prevent and detect crime</p> <p>For example, fraud, terrorist financing and money laundering</p>	<p>This includes monitoring, mitigation, and risk management. We'll complete customer due diligence, name screening, transaction screening and customer risk identification. Our activities could include (among other things):</p> <ul style="list-style-type: none"> • Screening, intercepting, and investigating any payments, instructions or communications you send or receive (including drawdown requests and application forms) • Investigating who you're paying or who's paying you. We'll check whether the people or organisations you're paying or receiving payments from are who they say they are and aren't subject to any sanctions • Passing information to relevant agencies if we think you've given us false or inaccurate information, or we suspect criminal activity • Combining the information we have about you with information from other HSBC companies to help us better understand any potential risk • Understanding what your typical behaviour looks like, for instance when using our websites, online banking and mobile apps, to help us identify interactions that may not fit these patterns <p>We may be required to use your information to do this, even if you've asked us to stop using it.</p> <p>We do this to comply with our legal obligations, for our legitimate and/or the public's interests.</p>

Purpose	Further information
<p>Protecting our legal rights</p>	<p>We may need to use your information to protect or defend our legal rights. For example:</p> <ul style="list-style-type: none"> • Collecting money owed • Enforcing, or protecting our security • Defending rights of intellectual property • Court action • Managing complaints or disputes • In the event of a restructuring of companies or other mergers or acquisition <p>This may relate to action taken against you or other persons, such as joint borrowers or persons who give a guarantee or other security for your obligations to us.</p> <p>We do this for our legitimate interest.</p>
<p>Corresponding with relevant parties</p>	<p>Where required, we will use your information when corresponding with relevant parties such as lawyers, insurers, surveyors, valuers, other lenders, conveyancers and other third party intermediaries or agents.</p> <p>We do this to perform our contract with you, for our legitimate interest and to comply with our legal obligations.</p>
<p>Dealing with insurance products</p>	<p>If our relationship is because of an insurance policy or claim, we'll also use your information to:</p> <ul style="list-style-type: none"> • Look at your insurance application and provide you with a quote • Handle or monitor any claims that you make, or which arise under your insurance policy • Where relevant, bring a claim against a third party • Apply for and claim on our own insurance policies <p>We do this to perform our contract with you, and for our legitimate interest.</p>

How we make decisions about you

We may use automated systems to help us make decisions, e.g. when you apply for products and services, to make credit decisions and to carry out fraud and money laundering checks. We may use technology that helps us identify the level of risk involved in customer or account activity, e.g. for credit, fraud or financial crime reasons, or to identify if someone else is using your card without your permission.

If you are an insurance customer, we may use automated decisions to determine whether or not we can offer you insurance and at what price. We may base our decision on factors such as health, lifestyle and occupational information, as well as the level of cover being requested.

You may have a right to certain information about how we make these decisions. You may also have a right to request human intervention and to challenge the decision.

Tracking or recording what you say or do

To help keep you and your money safe, we will generally record details of your interactions with us. We may also record and track conversations you have with us.

We may do this through	We may do this to
<ul style="list-style-type: none"> • Phone calls • Face-to-face meetings • Letters • Emails • Live chats • Video chats and • Any other kinds of communication 	<ul style="list-style-type: none"> • Check your instructions to us • Assess, analyse and improve our service • Train our people • Manage risk or • Prevent and detect fraud and other crimes

We may also get extra information about these interactions. For example, telephone numbers that you call us from and information about the devices or software that you use. We use closed circuit television (CCTV) in and around our offices and branches. These may collect photos or videos of you or record your voice.

Our websites, apps, email communications and other digital products may also track and record your interactions with them to help:

- Keep you safe
- Provide or improve services and features
- Keep our services secure
- Make your visit more personal or
- Support our marketing.

Some tracking is optional. For more details, please refer to our relevant website, or app privacy notices and cookies notices.

Compliance with laws and regulatory compliance obligations

We'll use your and Related Parties' information to meet our compliance obligations, to comply with laws and regulations, and to share with regulators and other authorities that HSBC Group companies are subject to. This may include using it to help detect or prevent crime (including terrorism financing, money laundering, tax evasion, proliferation financing and other financial crimes). We'll only do this on the basis that it's needed to comply with a legal obligation, it's in our legitimate interests and that of others, or to prevent or detect unlawful acts.

Marketing and market research

We may use your and Related Parties' information to provide you with details about HSBC products and services, and also products and services from our partners and other relevant third parties. We may send you 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 in the usual way.

If you ask us not to send you marketing, it may take us a short period of time to update our systems and records to reflect your request, during which time you may continue to receive marketing messages. Even if you tell us not to send you marketing messages, we'll continue to use your contact details to provide you with important service information, such as changes to your terms and conditions or if we need to tell you something to comply with our regulatory obligations.

We may use your information for market research and to identify trends. Market research agencies acting on our behalf may get in touch with you by post, telephone, email or other methods of communication to invite you to take part in research. We won't invite you to take part in research using a communication method if you've asked us not to get in touch that way. Any responses that you provide while participating in market research will be reported back to us anonymously, unless you give us permission for the relevant details to be shared.

Credit Reference Checks, Fraud and Money Laundering

Credit Reference Checks

If you apply for new products or services (including credit such as a mortgage, loan or credit card), we may perform credit and identity checks on you or Related Parties with one or more credit reference agencies (CRAs). When you use our banking services, we may also make periodic searches at CRAs to manage your account with us.

To do this, we'll supply your personal information to CRAs and they'll give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply us with both public (including the electoral register) and shared credit information, financial situation, history and fraud prevention information.

We may use this information to:

- Assess if we can offer you credit and whether you can afford to take the product you applied for;
- Verify the accuracy of the data you've provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts;
- Assess how you've managed credit with us in the past, if you haven't kept up with your payments or paid off an amount you owe us (unless there's a genuine dispute over how much you owe us), or if you've agreed and stuck to a repayment plan;
- Ensure any offers provided to you are appropriate to your circumstances.

We'll continue to exchange information about you with CRAs while you have a relationship with us. We'll also inform the CRAs about your repayment history. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs.

When CRAs receive a search request from us, they'll place a search footprint on your credit file that may be seen by other lenders. If you apply for a bank account or credit (such as where you apply for a mortgage, loan or credit card), we'll get details of your credit history from a CRA (and share information about you with the CRA) and use this information to work out how much you can afford to borrow or pay back. We may also carry out further credit checks on you while you're a customer to maintain an accurate and up-to-date record of your credit history. We may use this information to verify the accuracy of the information you've provided to us, prevent criminal activity, fraud and money laundering, manage your account(s), trace and recover debts, and ensure any offers provided to you are appropriate to your circumstances.

If you're making a joint application, or tell us that you have a spouse or financial associate, we'll link your records together. You should discuss this with them, and share this information with them before submitting the application. CRAs will also link your records together and these links will remain on your and their files until you or your partner successfully files for a disassociation with the CRAs to break that link.

To find out more about the CRAs and how they manage your information, please visit each agency directly. The CRAs have created a joint document called the Credit Reference.

Agency Information Notice (CRAIN) which is available from each of the three CRAs websites. Going to any of these three links will also take you to the same CRAIN document.

TransUnion – transunion.co.uk/crain

Equifax – equifax.co.uk/crain

Experian – experian.co.uk/crain

Fraud Prevention Agencies

We'll carry out checks with fraud prevention agencies for the purposes of preventing fraud and money laundering, and to verify your or Related Parties' identity before we provide products and services to you. These checks require us and these agencies to process personal information about you.

The information you provide or which we've collected from you, or received from third parties, will be used to carry out these checks in order to prevent fraud and money laundering, and to verify your identity.

We'll process relevant information, such as your name, address, date of birth, contact details, financial information, employment details, and device identifiers e.g. IP address.

We and fraud prevention agencies may also enable law enforcement agencies to access and use relevant personal data to detect, investigate and prevent crime.

We process your personal data on the basis that we have a legal obligation and legitimate interest in preventing fraud and money laundering and to verify your identity. This enables us to protect our business and to comply with laws that apply to us. This processing is also a contractual requirement of any of our products or services you use.

Fraud prevention agencies can hold your personal data for different periods of time. If they're concerned about a possible fraud or money laundering risk, this data can be held by them for up to six years.

Consequences of Processing

If we, or a fraud prevention agency, have reason to believe there's a fraud or money laundering risk, we may refuse to provide the services and credit you've requested. We may also stop providing existing products and services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies and may result in others refusing to provide services to you. The information we hold about you could make it easier or harder for you to get credit in the future.

To find out more about credit and fraud checks including our fraud prevention agencies and how they manage your information, read our 'Guide to Credit Scoring, Credit Reference and Fraud Prevention Agencies' leaflet. You can get it from our website, in any of our branches or you can request a paper copy by contacting us in your preferred way. To find out about CIFAS' fraud databases and how CIFAS manage your information please visit www.cifas.org.uk/fpn.

Who we might share your information with

We may share your and Related Parties' information with others where lawful to do so, including where we or they:

- Need to in order to provide you with products or services you've requested, e.g. fulfilling a payment request;
- Need to in order to provide you with your insurance policy or to administer your claim;
- Have a public or legal duty to do so, e.g. to assist with detecting and preventing fraud, proliferation financing, tax evasion and financial crime;
- Need to in connection with regulatory reporting, litigation or asserting or defending legal rights and interests;
- Have a legitimate business reason for doing so, e.g. to manage risk, verify your identity, enable another company to provide you with services you've requested, or assess your suitability for products and services;
- Have asked you for your permission to share it, and you or the Related Parties (as the case may be) have agreed.

The information that we share will depend on the purpose for which we share it.

- We may also share your or Related Parties' information with others, including (but not limited to): other HSBC Group companies and any sub-contractors, agents or service providers who work for us or provide services to us or other HSBC Group companies (including their employees, sub-contractors, service providers, directors and officers);
- Any trustees, beneficiaries, administrators or executors;
- People who give guarantees or other security for any amounts you owe us;
- People you make payments to and receive payments from;
- Your beneficiaries or intermediaries or any other person you have authorised us to share your information with or to take instructions from such as Related Parties or any joint account holders or joint customer or your advisers (such as solicitors, accountants or financial advisers);
- Any party to an agreement or transaction you, or people you have authorised, instruct us to undertake. This would include payment recipients in respect of bank transfers, the company or investment vehicle we make an investment in for you or the insurer who provides the insurance policy we take out for you;

- Any parties we are authorised to make transfers of information to under a contract or agreement we have with you, or, where you are a Related Party, a contract we have with the Customer that you are a Related Party for. This may include fund managers, investment managers or advisers or asset managers where we advise on or manage investments, or asset managers, guarantors or other security or joint obligors where you or the Customer to whom you are related has a loan with us;
- Any parties who reasonably need information to conclude those agreements or transactions we are instructed to undertake or we undertake in accordance with our contracts or agreements with you or the Customer you are related to. This would include market counterparties, any companies you hold securities in through us (e.g. stocks, bonds or options), any banks, card processing or payment processors, correspondent and agent banks in relation to any bank payments or transfers, any clearing houses, clearing or settlement systems, fund managers, investment managers, administrators or registrars involved in approving or confirming any investment we make on your behalf;
- If our relationship arises out of an insurance policy or claim, insurers, intermediaries and administrators in respect of the policy, parties who are involved in assessing or processing any claim under the policy such as loss adjusters, claims handlers, private investigators, experts and our advisers and, where relevant, medical experts and rehabilitation providers;
- Other financial institutions, lenders and holders of security over any property you charge to us, tax authorities, insolvency practitioners, trade associations, credit reference agencies, payment service providers and debt recovery agents;
- Any fund managers who provide asset management services to you and any brokers who introduce you to us or deal with us for you;
- Any entity that has an interest in the products or services that we provide to you, including if they take on the risk related to them;
- To the credit reference agencies and fraud prevention agencies as set out in this privacy notice and to law enforcement, government, courts, dispute resolution bodies, parties to relevant disputes, tax authorities, our regulators, auditors and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- Any people or companies where required in connection with potential or actual corporate restructuring, merger, acquisition or takeover, including any transfer or potential transfer of any of our rights or duties under our agreement with you;
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- Other parties involved in any disputes, including disputed transactions;

- Fraud prevention agencies who'll also use it to detect and prevent fraud and other financial crime and to verify your identity;
- Anyone who provides instructions or operates any of your accounts, products or services on your behalf, e.g. Power of Attorney, solicitors, intermediaries, etc;
- Anybody else that we've been instructed to share your information with by either you, a joint account holder or anybody else who provides instructions or operates any of your accounts on your behalf;
- Our card processing supplier(s) to carry out credit, fraud and risk checks, process your payments, issue and manage your card;
- If our relationship arises out of an insurance policy or claim, we will also share your information with:
 - Insurers and underwriters so they can provide you with a quote or cover (for further details, please refer to your insurance policy documentation. You can also refer to www.business.ciiom.hsbc.com for more information).
 - Other parties involved in providing your insurance policy, such as the intermediary or the insurer who provides your policy;
 - Third parties involved in the administration of the relevant insurance policy or claim, including loss adjusters, claims handlers, private investigators, experts and our advisers; and
 - (Where relevant), medical experts and rehabilitation providers.

Online advertising

When we advertise our products and services on the internet, we may share your information with our advertising partners. For example, when we use social media for marketing, your information may be shared with the social media platforms so they can check if you hold an account with them.

If you do, they may use your information for:

- Sending our adverts to you, if we think that you might be interested in a new service that we offer
- Excluding you from receiving our adverts, if the advert is for a service you already use
- Advertising to people who have a similar profile to you. If we discover that one of our services is particularly useful to people with similar interests to the ones on your social

media profile, we may ask our advertising partner or the social media network to send our adverts for that service to people who share your interests.

You can contact us if you don't wish us to share your personal data for online advertising. For more information, see "Rights of individuals" on page 5.

Social media platforms also allow you to indicate your preferences to them about the advertising you receive on their platforms. Please contact your social media platforms for more information.

Sharing aggregated or anonymised information

We may share aggregated or anonymised information, within and outside of the HSBC Group, with partners such as research groups, universities or advertisers. For instance, we may share information about general spending trends in the Channel Islands and Isle of Man to help in research.



What is aggregated or anonymised information?

Aggregated information is data taken from lots of people that's combined to show general trends or values. This method means an individual can't be identified within the data.

Anonymised information is data that can't identify an individual. It can also mean data that's been made anonymous so that the data subject isn't identifiable.

How long we'll keep your information

We keep your information in line with our data retention policy. For example, we'll normally keep your core banking data for a period of ten years from the end of our relationship with you. This enables us to comply with legal and regulatory requirements or use it where we need to for our legitimate purposes, such as managing your account and dealing with any disputes or concerns that may arise.

We may need to retain your information for a longer period, where we need the information to comply with regulatory or legal requirements or where we may need it for our legitimate purposes, e.g. to help us respond to queries or complaints, fighting fraud and financial crime, responding to requests from regulators, etc.

If we don't need to retain information for this period of time, we may destroy, delete or anonymise it more promptly.

Note that when you receive products or devices from third parties who HSBC has introduced you to, those third parties may keep your or Related Parties' information in line with additional terms and conditions applicable to their products or services.

Transferring your information overseas

Your or Related Parties' information may be transferred to and stored in locations outside of the Channel Islands, Isle of Man and the European Economic Area (EEA), including countries that may not have the same level of protection for personal information as CIOM and the EEA do.

When we do this, we'll ensure it has an appropriate level of protection and that the transfer is lawful. We may need to transfer your information in this way to carry out our contract with you, to fulfil a legal obligation, to protect the public interest and/or for our legitimate interests. In some countries the law might compel us to share certain information, e.g. with tax authorities. Even in these cases, we'll only share your information with people who have the right to see it.

You can obtain more details of the protection given to your information when it's transferred outside the Channel Islands, Isle of Man and the EEA by contacting us using the details in the 'How to contact us' section on [page 29](#).

How we keep your information secure

We use a range of measures to keep information safe and secure, which may include encryption and other forms of security. We require our staff and any third parties who carry out any work on our behalf to comply with appropriate compliance standards, including obligations to protect any information and applying appropriate measures for the use and transfer of information.

What we need from you

You're responsible for making sure the information you or Related Parties give us is accurate and up to date, and you must tell us if anything changes as soon as possible. The obligation to keep us updated is generally on the Customer, so if you are a customer and something changes with one of your Related Parties, you need to let us know at once.

How to contact us

You or Related Parties can obtain further information on anything we've said in this Privacy Notice, by contacting us using the following methods.

HSBC Channel Islands and Isle of Man account:



Log on to Online Banking and send us a secure message.



Visit our website ciiom.hsbc.com

The latest version of our privacy notice is made available here: ciiom.hsbc.com/privacy



General enquiries 03456 006 161 from the Channel Islands or Isle of Man
Calling from anywhere else +44 1470 697 139.



Write to HSBC, HSBC House, Esplanade, St Helier, Jersey, JE1 1HS Channel Islands

HSBC Expat account:



Log on to Online Banking and send us a secure message.



Visit our website expat.hsbc.com

The latest version of our privacy notice is made available here: expat.hsbc.com/privacy



Telephone:

Private Bank customers +44 1534 616 160

Premier customers +44 1534 616 313

Advance customers +44 1534 616 212

Hong Kong residents (local call rate) +852 2822 3133



Write to HSBC Expat, HSBC House, Esplanade, St Helier, Jersey, JE1 1HS Channel Islands

CIOM Business Bank Account:



Log on to Business Banking and send us a secure message.



Visit our website business.hsbc.com

The latest version of our privacy notice is made available here:

[Legal information Business Banking HSBC Channel Islands & IOM > Privacy Notice](#)



General enquires 03457 60 60 60

Calling from Overseas +44 1226 260 878



Write to HSBC Commercial Banking, HSBC House, Esplanade, St Helier, Jersey, JE1 1HS Channel Islands

Alternatively, you can contact our Data Protection Officer, by writing to us at HSBC House, Esplanade, St Helier, Jersey JE1 1HS, addressed 'For the attention of the DPO'.

Our contact details can change. Up-to-date opening hours and contact details can be found by checking our website. Sometimes we record and monitor calls to help improve our services or for security reasons. Calls from outside the UK, Channel Islands and Isle of Man may be charged. You can still contact us free of charge using Online or Mobile Banking if you have signed up for these.

This Privacy Notice may be updated from time to time and the most recent version can be found via the links in the table above.

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 or ciiom.hsbc.com/help/#contact-us.