

Virtual Card

Additional conditions

For HSBC Innovation Banking Virtual Cards

01 November 2024

FM035_11/24

Virtual Card

Additional Conditions

These Additional Conditions will apply in addition to the Banking Terms and Conditions (which contain the Relationship Terms and the Terms and Conditions for your business accounts and related services) and the Corporate Card Additional Conditions. Any references to 'cards' in the Corporate Card Additional Conditions and your tariff includes virtual cards.

If there's any conflict between these Additional Conditions, the Corporate Card Additional Conditions, the Relationship Terms and the Terms and Conditions for your business accounts and related services, the following order of priority applies:

- first, these Additional Conditions;
- next, the Corporate Card Additional Conditions;
- next, the Terms and Conditions for your business accounts and related services, and
- finally, the Relationship Terms.

Information on any charges that apply to your accounts can be found in your tariff.

If you'd like these Additional Conditions in another format such as large print, Braille or audio, please contact us. Learn more about these and other ways we can support you at www.hsbcinnovationbanking.com/accessibility.

Virtual Card	
Virtual Cards	A virtual card is a unique Mastercard number which is randomly generated and which you can use to make purchases. It's associated with an identifier known as a Real Card Number or 'RCN'. Multiple virtual cards can be linked to your RCN. Virtual cards are issued for a limited time and for a specified amount. We'll tell you when the virtual card expires when we issue it to you. We'll set a card limit on your virtual card account.
Virtual Card Platform	You can use the virtual card platform to request virtual cards. We'll issue your virtual card once you've passed our security checks and successfully logged on to the virtual card platform. System delays could mean we're not able to issue your virtual card straight away. If this happens, we're not liable to you for any losses.
User Permissions	It's important you keep your user permissions up to date on the virtual card platform because we'll treat

	any actions by your users as authorised unless you've asked us to change or revoke their permissions. You can designate an administrator on the virtual card platform by contacting us. They can set spending limits as well as limits on who your virtual cards can be used to pay.
Single or Multi-Use	We'll issue your virtual card for use on a single transaction (single use) or multiple transactions (multi-use). If we issue you a multi-use virtual card, all other virtual cards we issue you using that RCN will also be multi-use.
API	It may be possible for you to integrate your virtual card programme with certain API channels. If you do this, we'll grant you a limited, revocable, non-exclusive, non-transferable, non-sublicensable licence to access and use the API in order to administer your virtual card programme using the API channel, but all intellectual property rights will remain ours. You agree that you won't: • use the API other than as needed to administer your virtual card programme; • copy, modify or create derivative works using the API; • remove any notices indicating that we own the API and related materials; • use the API in any way that breaches any intellectual property rights; • combine or integrate the API with any software or other technology, services or materials which we haven't authorised; • design or allow your applications to interfere with any communications or other information we've implemented; • reverse engineer, decompile, disassemble or otherwise try to access any of the code underlying the API; • try to conceal your or your applications' identity when using the API; • generate excessive or unnecessary API messages or activity volumes; or

	do anything illegal or fraudulent or use the API in a way that we reasonably consider unacceptable. You must also make sure your cardholders and users don't do any of these things. We can change, suspend or discontinue any aspect of the API at any time. We may also shut down the API to carry out maintenance. We won't be liable to you for any losses if this happens.
Account Closure	You can close your account by giving us 14 days' notice.