Your Banking Terms and Conditions

Notice of changes taking effect from 1 December 2025

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HSBC Innovation Banking

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Changes to your Banking Terms and Conditions with effect from 1 December 2025

We're updating your Banking Terms and Conditions, effective from **1 December 2025**. Below you'll find a summary of what's changing and you'll find copies of your current and new Banking Terms and Conditions documents through the link at the end of this document.

If you have any questions about these changes you can ask your Relationship Management team for help or contact your Client Service team:

- Email **innv-ukclientservices@hsbc.com**
- Call **0800 023 1441** or +**44 207 367 7881** from outside the UK. Lines are open Monday to Friday, 8am to 6pm.

Summary of changes

We haven't listed out all of the changes below, just those which are material in nature.

- We're updating the name of your Tariff, to Price Plan.
- We're clarifying that you must comply with laws, regulations and other obligations that apply to you in relation to your use of our products and services. You must also give us any information we need to comply with laws, regulations and other obligations that apply to us.
- We're removing the information about depositing foreign currency (i.e. non-UK sterling) cheques because this service will no longer be available. We're also clarifying that you can only deposit UK sterling cheques into your sterling account.
- We're clarifying what we'll do if we suspect that money has been paid into your account in connection with fraud or criminal activity.
- Our cut-off times for making certain non-sterling payments will now be available at https://www.hsbcinnovationbanking.com/gb/en/products/payment-services.
- We're clarifying certain terms around when we pay and take interest to/from your account.
- We're extending the time when we'll close or restrict services for non-use, from 12 months to 24 months.
- We're removing the need to give us 2 months' notice to close your agreement.
- We're extending the time period we need to give notice to close or end services, from 2 months to 90 days.
- We're clarifying when we can withdraw services, end our agreement or close your account immediately and without notice, and how any outstanding rights are impacted.

Access your new Banking Terms and Conditions

You can find your new terms and conditions on our website, **www.hsbcinnovationbanking.com/regulations/terms-and-conditions** at any time, or access the document directly from the link below:

www.hsbcinnovationbanking.com/-/media/hinv/pdf/banking-terms-and-conditions-dec25.pdf

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