

SWIFT Services

Additional conditions

For HSBC Innovation Banking SWIFT Services

01 November 2024

FM088_11/24

SWIFT Services

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).

If there's any conflict between these 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 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.

SWIFT Services	
SWIFT Services	You can use SWIFT services to send messages to and receive messages from us and other financial institutions.
SWIFT Rules	<p>SWIFT sets various rules and requirements governing the use of SWIFT services. These are available at www.SWIFT.com. For the purposes of the SWIFT rules, you're a Service Participant within a Member Administered Closed User Group (these terms are defined in the SWIFT rules).</p> <p>You must follow these rules and requirements when using SWIFT services. This includes any requirements or restrictions we communicate to you.</p>
Access Controls	SWIFT sets requirements for controlling access to the SWIFT services. You must follow these requirements. It's your responsibility to make sure you meet these access requirements and we won't be liable to you for anything that goes wrong with them.
Authenticated Messages	Depending on the message type, SWIFT may authenticate your message, including by making certain confirmations about the sender and recipient or going through another authentication procedure. This is known as an 'authenticated message'. It's your responsibility to make sure you meet these

	<p>authentication procedures and we won't be liable to you for anything that goes wrong with them.</p> <p>We won't separately authenticate any messages we receive. We also can't guarantee the accuracy of any information or message that we haven't created.</p>
Appointing Agents	<p>You can designate a partner, service provider or other agent who is a member of SWIFT or a SWIFT authorised service bureau to send and receive SWIFT messages on your behalf. We'll treat any messages we receive from them as authorised by you and you'll still be responsible if they don't comply with the SWIFT rules.</p> <p>You need to inform us of any agents you appoint and update us promptly when you've withdrawn your authorisation for them to send and receive messages on your behalf.</p>
Authenticated Payment Orders	<p>If we receive an authenticated message from you instructing us to make a payment from your account with us, we won't carry out any additional verification or security processes. We'll treat this as a payment you've authorised.</p> <p>If you think any of your SWIFT access controls or authentication procedures have been compromised, you need to tell us and SWIFT immediately and stop sending SWIFT messages.</p>
Suspending SWIFT Services	<p>In addition to the reasons set out in your Banking Terms and Conditions, we can suspend your access to SWIFT services:</p> <ul style="list-style-type: none">• for any reason set out in the SWIFT rules; or• if the SWIFT system or associated infrastructure needs maintained or upgraded.
Ending this Agreement	<p>You can end this agreement by giving us 14 days' notice and we'll terminate your access to SWIFT services.</p> <p>This agreement will end automatically if required under the SWIFT rules.</p>