

HSBC Life (UK) Limited

Website Terms and Conditions

Website Terms and Conditions

This document sets out the terms and conditions ('Terms') governing your use of this website (the 'Site'). This Site is operated by HSBC Life (UK), which is owned by HSBC Holdings plc. By accessing this Site, you agree to be bound by the Terms. Before using this Site, you should read the Terms carefully, as well as our [Cookie Policy](#) ('Cookie Policy') and [Privacy Notice Overview](#).

HSBC Life (UK) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It is listed with the registration number 114216. HSBC Life (UK) is a company incorporated under the laws of England and Wales with company registration number 14259 and its registered office at 8 Canada Square, London E14 5HQ. HSBC Life (UK)'s registered VAT Number is GB 365684514.

HSBC Life (UK) is a member of the Financial Ombudsman Scheme and subscribes to the Standards of Lending Practice. More detail about this is available on the Lending Standards Board website. For information about accounts and other products you can refer to the Money Advice Service section on the FCA website.

In these provisions:

'Content' means all pages, screens, information and materials included in or accessible through this Site (including any content available on any email or SMS services)

'you', 'your' and 'yours' means you, the person(s) accessing this Site and the party on whose behalf you are doing so

'we', 'us' and 'our' means HSBC Life (UK)

'HSBC Group' means HSBC Holdings plc, its subsidiaries and associated companies from time to time

Site Terms

These Terms cover your use of this Site. All products and services provided by members of the HSBC Group have their own terms and conditions (the 'Product Terms'). You must read both the Product Terms and these Terms.

To the extent that the Product Terms conflict with these Terms then the Product Terms will prevail.

We may change the content or services found on our Site at any time without notice, and consequently the Terms may change at any time in the future.

Information not recommendation

Information or opinions contained on this Site do not constitute an offer to sell or a solicitation, or offer to buy, any securities or financial instruments or investment advice or any advice or recommendation in respect of such securities or other financial instruments.

Should you seek to rely in any way whatsoever upon any content contained on this Site, you do so at your own risk.

Before you make any decision or take any action that might affect you or your personal finances or business, you should always consult a suitably qualified professional adviser(s) to obtain appropriate financial, legal, accounting, tax and other advice.

Users of the site

The Site is currently intended for those who access it from within the United Kingdom. Because of this we cannot guarantee that the Site or the information thereon complies with law or regulation, or is appropriate for use, in other places.

You are wholly responsible for use of the Site by any person using your computer and you must ensure that any such person complies with these Terms.

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No warranties

The following clauses exclude or limit our legal liability for the Site. You should read them carefully. They all apply only as far as the law permits, and in particular we do not exclude or restrict our duties and liabilities to you under the Financial Services Act 2012 (the "Act"), or the rules of the FCA for the conduct of business.

While we have taken reasonable steps to ensure the accuracy, currency, availability correctness and completeness of the information contained on the Site, information is provided on an "as is", "as available" basis and we do not give or make any warranty or representation of any kind, whether express or implied. The use of the Site is at your sole risk. We shall not be liable for any loss or damage whatsoever and howsoever arising as a result of your use of or reliance on the information contained on the Site to the maximum extent permitted by law.

We do not represent or warrant that the Site will be available and meet your requirements, that access will be uninterrupted, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your computer system. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties.

We make no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with the Site.

Third party sites and endorsements

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Internet e-mail

Messages sent over the Internet cannot be guaranteed to be completely secure as they are subject to possible interception or loss or possible alteration. We are not responsible for them and will not be liable to you or anyone else for any damages or otherwise in connection with any message sent by you to the Bank or any message sent by the Bank to you over the Internet.

We maintain strict security standards and procedures to prevent unauthorised access to information about you. HSBC will never contact you by email or otherwise to ask you to validate personal information such as your user ID, password, or account numbers. If you receive such a request, please let us know by calling our Business Internet Banking team on 0345 602 2014.

Social Media

HSBC operates channels, pages and accounts on some social media sites to inform, assist and engage with customers. Unless stated otherwise, these are intended for UK customers. We monitor and record comments and posts made on these channels about HSBC so that we can improve our services.

HSBC is not responsible for any information posted on those sites other than information we have posted ourselves. We do not endorse the social media sites themselves, or any information posted on them by third parties or other users.

HSBC doesn't give investment, tax or other professional advice via social media sites. You should always seek independent advice before making such decisions.

When you engage with HSBC via social media your personal data may be stored on that social media site's servers, which are outside the control of HSBC and may be in the US or elsewhere outside the EU. Any information posted to such sites may be accessed and read by the general public. It is not an appropriate forum to discuss customers' products or financial arrangements. HSBC will not ask you to share personal, account or security information via social media sites, and you should not post such information on those channels.

HSBC regularly updates and monitors our social media accounts and welcomes feedback and ideas submitted via these channels. HSBC endeavours to join the conversation whenever possible, however cannot guarantee to read or reply to all messages sent to official HSBC social media accounts.

Emerging themes and helpful suggestions are passed to the relevant people within HSBC for consideration, but no guarantee is made that any proposals will be acted upon.

HSBC operates the following official social media pages in the UK:

Twitter

[@HSBC_UK](#)

[@HSBCUKBusiness](#)

[@HSBC_UK_Careers](#)

Facebook

[HSBC UK](#)

YouTube

[HSBC UK](#)

Please visit our social media pages for the full terms of use for those channels.

Governing law

The Terms are governed by and interpreted in accordance with the laws of England and Wales and the courts of the above jurisdiction will have non-exclusive jurisdiction in respect of any dispute, which may arise.

Your queries

If you wish to contact HSBC Life (UK), please refer to the Contact Us link which can be found on each page of the site.