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Dear Mr Lisewski

February 2017

## **Important Information:** changes to our Business Telephone Banking Additional Conditions with effect from 15th April 2017.

During 2017, we will be introducing Voice ID for users of our Business Telephone Banking service.

Voice ID will make getting in touch easier and quicker by allowing users to verify themselves using their voice instead of a security number. As a user's voice is unique to them, it will also be harder for anyone to fraudulently access an account.

Voice ID is an optional service and is being rolled out during 2017. We will communicate to users when it becomes available.

To support the new service we're making some changes to our Business Telephone Banking Additional Conditions, which apply to accounts held in the UK, Channel Islands and the Isle of Man, with effect from 15th April 2017. Please review the changes below carefully.

### **What we're changing**

#### **Use of Your Information**

We've added a new section on page 3 called '**Use of Your Information**' to make clear that we will begin capturing 'voice prints' to enable use of our Voice ID service in the near future.

#### **"Use of Your Information"**

*We may collect, store and analyse recordings of your voice to generate a 'voice print' that's unique to you, and use this voice print to identify you when you call us and to prevent fraud. If you permit anybody else to operate your account on your behalf (e.g. Additional Users) then we may also generate a voice print for them if they call us, and you must inform them of this."*

#### **What you'll need**

In Section 2.1 the first reference to "a Security Number" has changed to "Personal Security Details". The second reference to "a Security Number" has changed to "a pass number".

#### **How it Works**

In Section 4.1 "Security Number" has changed to "Personal Security Details".

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## Keeping things secure

In Section 6;

The first bullet, "Security Numbers" has changed to "numbers";

The second bullet, "Security Number or any personal security details" has changed to "Personal Security Details".

The third bullet, "Security Number" has changed to "pass number if applicable".

The fourth bullet, "security details" has changed to "Personal Security Details".

The fifth bullet, "Security Number or any security details" has changed to "Personal Security Details".

In Section 6.1, the second bullet, "Security Number" has changed to "Personal Security Details".

## Glossary

In Section 9, we've renamed the definition of "Security Number" to "Personal Security Details" and added reference to "voice print" in the text so that the definition now reads:

*"Personal Security Details is the code, password, pass number, voice print, or other identification of any kind used to access the Service. With the exception of voice print, we'll either have given it to the Registered Person or they'll have chosen it themselves."*

## What to do next

If you're happy with the changes to our Business Telephone Banking Additional Conditions, you don't need to do anything. If you choose not to accept any of these changes, you have the right to end your Business Telephone Banking service without charge by contacting us before 15th April 2017.

If you've any questions about how the changes may affect you, or to let us know if you don't accept them, you can:

- call us on 03457 60 60 60
- speak to your usual contact
- write to us at: HSBC, Customer Information, PO Box 6201, Coventry CV3 9HW.

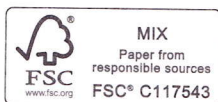
If you'd like a full copy of the new Business Telephone Banking Additional Conditions they'll be available from 15th April 2017 at [www.business.hsbc.uk](http://www.business.hsbc.uk) or you can ask in any of our branches or call us on our usual numbers.

Yours sincerely



**James Cliffe**

Head of Business Banking



## Important Notes

\*We're open every day from 8am to 10pm. To help us improve our service, and in the interest of security, we may monitor and/or record your call. If you're calling from abroad please dial +44 1226 260 878. If you have a speech or hearing impairment, you can contact us on our textphone service on 0345 712 5563.

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