

**first direct**

**New security procedures**

# Frequently asked questions

## **Why are you updating your security procedures?**

In today's technology-driven world, banking security has never been more important so we're constantly looking for better ways to keep you and your money as safe as possible.

That's why we've introduced new procedures designed to protect you and your money from fraud and financial crime but to do this effectively, we need a little help from you. We have systems that can detect criminal activity which rely on having the most up-to-date information so we need to make sure your details are as accurate as possible.

## **How will these procedures protect me?**

We use our procedures along with the details we hold about you to provide the best possible protection against fraud and financial crime. If the information we hold about you is out of date or inaccurate, we may not be able to protect you as well.

## **Why do you need all this information?**

We understand that some of the information we ask for can seem unnecessary. Knowing you well by having accurate, up-to date information as well as understanding how you use your accounts, helps us to protect you from fraud and financial crime. So from time to time we may need to ask you to update us if some of the details we hold are out of date or we're unable to confirm them.

## **What has financial crime got to do with me?**

Financial crime can affect anyone so the information you provide will help us keep you and your money safe as well as helping us make banking safer for everyone.

## **Why are you asking for this information?**

Constant changes in technology and the way companies do business have affected the whole banking industry and in turn, how we protect it. Fraud and financial crime is becoming ever more sophisticated and organised so we have to be more vigilant than ever and you can help us with this by providing up-to-date information.

## **My everyday banking won't change will it?**

No it won't. Once you've provided your updated details we'll use them to protect you and your money behind the scenes so you won't need to change the way you bank.

# Providing your details

## When will I need to provide this information?

If you're an existing customer, we'll contact you if we need to update your details but if you have any questions, please give us a call on **03 456 100 100**† and we'll be happy to help.

If you're new to **first direct** and your account hasn't opened yet, we'll ask you for this information as part of your application and you can call us on **0800 24 24 24** with any questions.

†Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**). Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

## Why do I have to provide these documents?

We need up-to-date information to help us understand how your account operates and protect you from fraud and financial crime.

## Why do you need information about my income and outgoings?

We need to understand where funds are going to and coming from to make sure it's you making the transactions and not someone else trying to use your identity.

## Why do you need to see my utility bills?

Utility bills are considered one of the safest ways to confirm address details as online statements can be manipulated. So while we understand it can be inconvenient for you to provide certified copies, we need these to protect your account from fraud and financial crime.

## Why do you need to see my passport, ID card or driving licence?

It's important we can confirm your identity and the best documents for this are ones issued by an official authority. Current passports, National Identity cards or photo Driving Licences are often the simplest and most readily available but for security reasons we can't accept originals so we'll need a certified copy.

## Do I need to go somewhere in person with my documents?

If you need to get documents certified you'll need to ask a professional person to do this – see 'How do I get my documents certified?' below.

## What happens if I don't provide the information?

Ultimately, if we don't receive your up-to-date details we may not be able to offer you some services or facilities as without this information, it's more difficult to keep you and your money protected from fraud and financial crime.

Once we've received your information, we shouldn't need to trouble you again.

## When do I have to provide the information by?

We'll send you reminders and give you time to provide the information. If you're having trouble getting it, please let us know as soon as possible and we'll do our best to help wherever we can. If you're an existing customer and you have any further questions, please give us a call on **03 456 100 100**† and we'll be happy to help. If you're new to **first direct** and your account hasn't opened yet, please call us on **0800 24 24 24**.

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# Data and security

## Why do you need to share customer data across the HSBC Group?

As more and more of our customers live, travel and trade internationally, we're always looking for better ways to help you bank safely - wherever you are in the world. Our systems and processes work by sharing data and customer information across borders to prevent financial crime.

## What will you be doing with the data? How will it be stored and protected?

We'll use this information to do the best possible job of keeping you and your money safe from fraud and financial crime. All the information you provide will be subject to HSBC Group's data and security standards to ensure it's protected. Your information will only be used to protect you and won't be passed to any other parties for marketing purposes.

# Documents and certification

## What can I provide for identification?

Please copy ONE document from this list and get it certified – see 'How do I get my documents certified?' below. **You can't use the same document for proof of identity and proof of address:**

- current full passport
- current full or provisional UK photocard driving licence (not including counterpart)
- current full UK old style paper driving licence
- current National Identity Card (only acceptable for EEA or Swiss National customers)
- Northern Ireland voter's card.

## What can I provide for proof of address?

Please copy ONE document from this list and get it certified – see 'How do I get my documents certified?' below. **You can't use the same document you've used for proof of identification:**

- current full or provisional UK photocard driving licence (not including counterpart)
- current full UK old style paper driving licence
- Council Tax bill for current billing year including reminders and demand letters, dated in the last 4 months
- utility bill eg gas, electricity, oil or broadband dated in the last 4 months
- water rates bill for current billing period including reminders and demand letters, dated in the last 4 months
- telephone bill, dated in the last 4 months – sorry we can't accept mobile phone bills
- Sky or cable TV bill, dated in the last 4 months
- UK bank (excluding **first direct**), building society or credit union statement. This must include name, your current address and be dated in the last 4 months showing active transactional history
- UK credit card (excluding **first direct**) statement, dated in the last 4 months showing active transactional history
- UK mortgage (excluding **first direct**) statement from a recognised lender, dated in the last 12 months
- HM Revenue & Customs tax notification or summary, dated in the last 4 months or billing year
- Benefits Agency letter (Department of Work and Pensions (DWP), Jobcentre Plus, Child Benefit Office or Veterans Agency) confirming your rights to benefits, dated in the last 4 months.

## **How do I get my documents certified?**

You'll need to ask someone from one of the following professions to certify your documents:

### **Professional**

- Barrister
- Chartered Accountant
- Chartered Legal Executive
- Independent Financial Advisor
- Licenced Conveyancer
- Solicitor.

### **Public service and government**

- Member of the Judiciary
- Member of Parliament
- Notaries

### **Healthcare**

- Dentist
- Medical Doctor
- Nurse
- Optician
- Pharmacist.

### **Ask your chosen certifier to write this on the document they're certifying:**

A. For documents that contain a photo:

I [full name of certifier] confirm that this is an accurate copy of the original and the photo is a true likeness of [full name of the customer]

B. For documents that don't contain a photo:

I [full name of certifier] confirm this is an accurate copy of the original of [full name of the customer]

They should also include:

- their signature\* and full name, printed on the document
- their occupation, company (or professional) address and phone number
- their professional registration number if they have one
- the date of certification.

\*They need to sign as an individual not on behalf of a company.

It's important you follow the above instructions as without all of this information we may not be able to accept your documents. The person certifying your documents must be active in their profession and can't be a relative, family member or someone who lives at your address. We may contact the certifier for further verification.

Please send us the certified documents using the pre-paid envelope provided with our letter.

### **Why do you need a beneficiary address to make a foreign payment?**

To continually improve the security of our overseas payments, we regularly review our processes to ensure we provide you with the best possible protection. It's important we understand why money is being transferred and where the money is going to make sure it's you making the transaction and not someone else trying to use your identity. That's why we now need you to provide the name and address of the beneficiary and the reason for payment for any overseas transfers.

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