

Commercial Card Cardholder conditions of use – United Arab Emirates

In this section, 'we', 'us' and 'our' refer to HSBC Bank Middle East Limited and 'HSBC Group' means HSBC Holdings plc and any of its affiliates, subsidiaries, associated entities any of their branches and offices.

1. 'Cardholder', 'you' or 'your' refer to each holder of an eligible Commercial Card issued by us as instructed by the Customer 'Commercial Card' means each eligible 'Debit Card', 'Corporate Card', 'Lodged Card', 'Purchasing Card' or 'Virtual Debit/Credit Card' issued by us to a Cardholder. These conditions govern the use by you of any Commercial Card issued by us, HSBC Bank Middle East Limited (UAE branch), to each Cardholder under the terms of an agreement between us and your employer 'the Customer'.
2. You must take all reasonable precautions to prevent fraudulent use including the following:
 - ▶ sign your Commercial Card immediately on receipt;
 - ▶ do not allow any other person to use your Commercial Card; and
 - ▶ treat your Commercial Card like cash; never leave it unattended.
3. Any renewal Commercial Card received must be signed immediately and kept safe until the start of the period of its validity at which time any existing Commercial Card shall be immediately destroyed by cutting it in half vertically. Your Commercial Card must not be used if cancelled or suspended by us. Your Commercial Card remains our property and must be returned upon request. We may at any time, without prior notice, cancel or suspend the use of your Commercial Card if we have a reason for doing so, for example, if you are in breach of these terms or we suspect fraud or we are required, requested or entitled to do so pursuant to the arrangements we have with the Customer. If we do this, we will notify you and request the return of your Commercial Card.
4. If your Commercial Card is lost or stolen, or you suspect fraudulent use, you or the Customer must notify us as soon as the loss, theft or fraudulent use has been discovered by telephoning 800 4407 (inside the UAE) or +971 4 366 9001 (from overseas) (available 24 hours). We may ask you to confirm the details in writing to your Relationship Manager, Account Manager, or the nearest HSBC branch.
5. We will ask you to co-operate with us and the police in our efforts to recover your Commercial Card. We will disclose to third parties any such information that is relevant concerning the account in connection with such loss or theft.
6. We will issue you with a PIN. We will not reveal your PIN to anyone but you. You can use your PIN with your Commercial Card for withdrawing money, if the Customer has authorised this facility for you, and using other services available from self-service machines. You may also be asked by a retailer or other supplier to enter your PIN into a secure PIN pad when you pay in person for goods and services with your Commercial Card.
7. All reasonable precautions must be taken to prevent fraudulent use of any PIN issued for use with the Commercial Card including the following: never write your PIN on the Commercial Card or on any other item normally kept with your Commercial Card;
 - ▶ never record your PIN in such a way that can be easily understood by someone else;
 - ▶ never tell your PIN to someone else;
 - ▶ inform us immediately if you suspect someone else knows your PIN (refer to 4 above); and
 - ▶ destroy your PIN advice promptly after receipt.
8. When you place an order on the internet with organisations who participate in Verified by Visa or Mastercard Securecode (designed to prevent fraud) you may be invited to register for the service applicable to your Commercial Card. If you do not do so, as part of our fraud prevention measures we may not authorise further internet transactions with participating organisations.
9. Where applicable you must sign a sales slip, cash advance slip or mail order coupon whenever the Commercial Card is used and should preserve a copy of the same
10. Where we have agreed with the Customer to do so, we will send you statements each month where there are transactions to be repaid and we will ask you for payment of the outstanding balance and you must make payments to us of those amounts.
11. We may vary these conditions of use at our discretion by giving notice to you.

Your Information

12. We may provide information about the use of your Commercial Card to the Customer, other members of the Customer's group and to such agents or nominees of any of them as they may request.
13. We and other members of the HSBC Group may collect, use, and share information about you and your transactions including the nature of your transactions, we may collect that information from you directly, from the Customer or from other persons or sources (including publicly available information) and we may combine it with other information available to us or other members of the HSBC Group.
14. We and other members of the HSBC Group may use your information for the purposes of: providing services to you and the Customer, including those relating to your Commercial Card, and maintaining the overall relationship;
 - ▶ meeting legal, regulatory and policy obligations;
 - ▶ responding to requests and demands from governmental, public, regulatory, tax, court and similar authorities;
 - ▶ insurance claims and underwriting; and
 - ▶ other internal and administrative purposes, including market research.
15. Information about you may also be disclosed to members of the HSBC Group and others for the purposes of financial crime prevention, investigation and detection, audit, any third party in connection with a transfer, disposal, merger or acquisition of business by us or any member of the HSBC Group, and if required by governmental, public, regulatory, tax, court and similar authorities. Such information may be processed on our behalf by members of the HSBC Group and/or third parties and may be processed outside the European Economic Area where there may be less stringent data protection laws. If so, it will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and any third parties are subject to, and will only be used in accordance with our instructions.
16. We may monitor and/or record your conversations with us to ensure that we carry out your instructions accurately, to help us to continually improve our service and in the interests of security.