

HSBC InvestDirect Plus

Getting Started Guide

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Getting Started Guide

I've sent you my application, what happens now?

We'll review your application and if everything is in order your account will be open within three business days from receipt of your application. Once opened, your account will be listed on the 'My Accounts' page on HSBC Online Banking.

In the meantime, you can familiarise yourself with our services by reading this guide.

How will I know when my InvestDirect Plus account is open?

We'll send you a letter to confirm your account is open, along with the account details. Alternatively, you can check the 'My Accounts' page on HSBC Online banking, as your account will be accessible from there once it has been opened.

How do I access my account?

You can access your account online by logging on to HSBC Online Banking and selecting your HSBC InvestDirect Plus account from your 'My Accounts' page.

Your HSBC InvestDirect Plus account will be listed on your 'My Accounts' page.

Note – You will need to enter your Internet Banking number and security information to access HSBC Online Banking.

How do I pay for shares?

HSBC InvestDirect Plus customers have a Sterling Cash Account, which is opened for you as part of the service.

When you buy or sell shares or units, the money for the purchase, or from the sale, settles to your Sterling Cash Account.

The Sterling Cash Account is not linked to your nominated HSBC Bank Current Account, which means you must credit your Sterling Cash Account before you can make a share purchase.

You can credit your Sterling Cash Account by Electronic transfer (including Faster Bill Payments), by quoting your sort code and account number, which can be found on our website by going to 'My Portfolio' and selecting 'Cash Balances'. We don't charge for taking these types of payments.

When is the Settlement Date?

Shares: 2 business days after the trade date.

Gilts: 1 business day after the trade date.

Funds: up to 3 business days after the trade date.

For example, if you purchase shares on a Monday, we'll take the money to pay for those shares from your Sterling Cash Account on Wednesday.

How much can I trade?

InvestDirect Plus has no trading limit. You can trade up to the money available in your Sterling Cash Account.

How do I transfer shares into my account?

Just complete the transfer form which you can find in the 'Share Transfer' section of the 'Products and Services' page on our HSBC InvestDirect website. You need to complete, sign and return the form (there's also a guide to help you complete the form) along with the original share certificate to us. We'll then arrange to transfer your paper certificate into your account. This process normally takes two weeks but may, in exceptional circumstances, take up to six weeks or longer to complete, during which time you will be unable to sell the shares being transferred.

To transfer shares from another service provider, just complete the transfer request form which is also found in the 'Share Transfer' section, sign it and return it to us. The transfer normally takes two weeks, but may take longer as it depends on your current provider. You won't be able to sell your shares until the process is complete.

Buying shares

- ◆ To place a buy order online, select the 'Buy' option from the 'Welcome' page or from the red task bar at the top of your 'My Portfolio' page.
- ◆ You can enter the share/stock code or name and then select the red 'Get price' button to obtain an indication price. **You should note that the indication price displayed is not a firm dealing price.**
- ◆ Then you can enter the quantity of shares you wish to buy.
- ◆ You also have the option to enter a limit price for the order if you wish to do so, in pence eg, £1.00 should be entered in the 'Limit' box on the screen as 100.
- ◆ Then select the 'Preview order' button.
- ◆ When you place an order for a UK share we may be able to provide you with a 'fixed price quote.' To identify a 'fixed price quote,' the words 'fixed price quote' will be displayed on the 'Preview order' screen along with a 15 second countdown in which time you may choose to accept or reject the fixed price quote.
- ◆ Check to ensure your order details are exactly what you want.
- ◆ Confirm the order by selecting the 'Place Order' button. **This price is available for the next 15 seconds**
- ◆ You will receive an order reference when your order has been placed successfully.

You can also place an order outside of our normal UK market hours. Our normal UK market hours are 8.00am to 4.30pm Monday to Friday, excluding Bank Holidays. If you place an order outside of our normal market hours you will be shown an indication or close price only. The actual execution price wont be received until the order is placed to market.

There is a risk of higher price volatility when placing an order when the market is closed, or near to a market's opening or closing and you should consider entering a price limit. If you don't enter a price limit, your order will be executed at the price available at the time the order is placed with the market.

Once your order has been executed we'll send your contract note (trade confirmation) electronically within 24 hours via our Secure Message Service.

06:00 UK 06 Aug 2014

Buy UK shares

Please enter a limit price with a maximum of 3 decimal places. (51010)

Trade from account:
COOK Z Cash Account £ 4,518,580.82

Unexecuted orders are not included in the figure above.

Enter share/stock code or name: GOO then

GOLD OIL PLC ORDINARY SHARE (GOO)
Previous Closing Price: 3.625p (05 May 2011)

Sony, we are unable to display a live price online.
Please try again or call [Customer Services](#) if you require an up to date price.

Enter quantity:

Enter a limit price: e.g. £1.9925 should be 199.25
€1.40 should be 1.40
\$10.25 should be 10.25

Limit prices can be entered up to 3 decimal places for GBX shares and 5 decimal places for Euro and USD shares. If you do not enter a price limit, your order will be executed at the price available at the time the order is placed with the market.

If you enter a limit order over the website, your order will be monitored until the market closes (or, if you have placed the limit order outside market hours the following business day). Should you wish to place a limit order for up to 28 days, please contact [Customer Services](#).

12:10 UK 06 Aug 2014

Buy UK shares

Preview order

Investment account MR ROBIN COOK
Investment Account 730-000072-200

Settlement account COOK Z Cash Account £ 4,518,528.24

Buy	1	GOLD OIL PLC ORDINARY SHARE (GOO)
Fixed Price Quote		3.755 p

This price is available for the next 13 seconds
Please note that this price is not guaranteed

Settlement	£	9.09
Consideration	£	0.04
TRADING FEE	£	9.00
STAMP DUTY	£	0.05

Settlement Date 11 August 2014

Selling shares

Before you can sell shares, they need to be held electronically in your HSBC InvestDirect Plus Account.

- ◆ To place a sell order online, select the 'Sell' option from the 'Welcome' page or from the red task bar at the top of the 'My Portfolio' page.
- ◆ You will see a list of your shares. If there is a blue sell option on the left hand side of the stock name you can select this and the 'Trade' page will be displayed with an indication price. **The indication price displayed is not a firm dealing price.**
- ◆ Enter the quantity of shares you wish to sell or use the 'Sell all' option.
- ◆ You can also enter a limit price for the order if you wish to do so, in pence e.g, a limit of £1.00 should be entered in the 'Limit' box on the screen as 100.
- ◆ When you place an order in a UK share we may be able to provide you with a fixed price quote. To identify a 'fixed price quote,' the words 'fixed price quote' will be displayed on the 'Preview order' screen along with a 15 second countdown in which time you may choose to accept or reject the fixed price quote. **This price is available for the next 15 seconds**

You can also place an order outside our normal UK market hours. Our normal UK market hours are 8.00am to 4.30pm Monday to Friday, excluding Bank Holidays. If you place an order outside of our normal UK market hours you will be shown an indication or close price only.

There is a risk of higher price volatility when placing an order when the market is closed, or near to a market's opening or closing and you should consider entering a price limit. If you don't enter a price limit, your order will be executed at the price available at the time the order is placed with the market.

Once your order has been executed we'll send your contract note (trade confirmation) electronically within 24 hours via our Secure Message Service.

11:57 UK 06 Aug 2014

Sell UK shares

Please enter a limit price with a maximum of 3 decimal places. (51010)
 If you've any questions, please call our [Customer Services](#).

Selling: ETFS OIL SECURITIES LTD BRENT OIL EXCHANGE TRADED FUND (OLBP)

Current Price: Sell 4222.851p Buy 4440.189p as at 11:56.52 Change security

Enter quantity: Sell all

Please note the Amount to Raise function has been removed due to technical difficulties. We are looking to improve the service and will reinstate this as soon as possible.

Enter a limit price: e.g. £1.9925 should be 199.25
 €1.40 should be 1.40
 \$10.25 should be 10.25

Limit prices can be entered up to 3 decimal places for GBX shares and 5 decimal places for Euro and USD shares. If you do not enter a price limit, your order will be executed at the price available at the time the order is placed with the market.

If you enter a limit order over the website, your order will be monitored until the market closes (or, if you have placed the limit order outside market hours the following business day). Should you wish to place a limit order for up to 28 days, please contact [Customer Services](#).

There is a risk of higher price volatility when placing an order when the market is closed, or near to a market's opening or closing and you should consider entering a price limit.

Please credit my: Clear Preview order

11:59 UK 06 Aug 2014

Sell UK shares

Preview order

Investment account: MR ROBIN COOK
 Investment Account 730-000072-200

Settlement account: COOK Z Cash Account £ 4,518,514.32

Sell	1	FRANCE TELECOM SA ORDINARY SHARE (0HB7)
@ Limit of € 17.55678		(€ 16.80818 as at 11:59.20)

The price at which your order is executed may differ from the indication price.
 For execution by market close 06 Aug 2014, else order will be cancelled.

Estimated Settlement	€ 17.56
Estimated Consideration	€ 17.56
Settlement Date	11 August 2014
Indicative FX Rate	€ 1 = £ 0.79231
Estimated settlement	£ 13.91

Amend Cancel Place order

placed the limit order outside market hours the following business day). Should you wish to place a limit order for up to 28 days, please contact [Customer Services](#)

Fixed price quotes

A "fixed price quote" is only available on UK share orders when the market is open, and may not be available on all orders, particularly large orders. The "fixed price quote" system automatically compares share prices from a number of market makers to ensure that the "fixed price quote" offered to you is the best price available from any of these market makers for your order size at the time you are trading your shares. The price will be shown with the label "fixed price quote" together with a countdown giving you 15 seconds to confirm the order.

Fixed price quotes are not guaranteed. This is because the prices are sourced from third party market makers who may withdraw the price (for example, if there has been market volatility in the 15 second countdown). However, in most cases you will receive the price you accepted. If your "fixed price quote" is withdrawn, we'll contact you as soon as possible.

If you wish to buy or sell a large quantity of shares you shouldn't split your order into a number of smaller orders which may then be executed with a "fixed price quote". This practice is in breach of stock market conduct rules and may result in your executed orders being cancelled.

If we're unable to offer a "fixed price quote", the quote will be labelled "@ best" with a message "The price at which your order is executed may differ from the indication price".

The price you will receive for this will be based on the market price available at the time of the deal and may differ from the "@ best" price shown.

How do I deal in US shares?

As an HSBC InvestDirect Plus customer, you can choose to trade in most US shares listed on the US Stock Exchanges. Please refer to our website for further information.

To trade US stocks, you must first send us your completed A, B and W Series Form, which will be sent to you if you requested US dealing during your application.

Form A and Form B are agreement forms that enable us to provide you with share prices supplied by the US exchanges. You will need these prices to trade US stocks. You won't be able to deal in US shares until we have received your completed A, B and W forms.

W Series form

This is a tax form that entitles you to a reduced rate of withholding tax on US dividends, subject to your country of permanent residence having a tax treaty with the US. US regulations on this form are strict. We'll send you instructions on how to complete the form – please follow the instructions closely.

The completed form can't contain amendments or deletions, even where they have been signed or initialled. If you need a new form, please contact Customer Services.

The process of buying and selling US shares is similar to UK shares (see the sections entitled 'Buying' and 'Selling shares' above).

What is a Trading Reserve?

A Trading Reserve can be applied for by InvestDirect Plus customers only and is similar to an overdraft. Your Trading Reserve can only be used to cover orders that you have placed to buy investments.

The Trading Reserve is secured against eligible investments that you hold with us.

For full details, and how to apply, please visit our website.

Frequently Asked Questions

There is a comprehensive list of frequently asked questions (FAQs) on our website, which you can access by going to the 'Products and Services' page and selecting 'FAQs' from the left hand column. Please take some time to familiarise yourself with these.

How to contact us

Internet

You can send us a secure message from the 'Messages' section of our website, which can be found by selecting 'Messages' from the left hand menu on the 'My Portfolio' page. This service sends messages via a secure link and we aim to respond to your message within two business days.

Please note that you shouldn't send any instructions to trade using the secure messaging facility as we will not be able to act on them.

Telephone

If you are unable to complete your instructions online you can call us on: 03456 080848* (text phone 18001 8456 088 877*) Our opening hours are: Monday to Friday: 7.30am to 9.30pm Saturday: 10.00am to 4.00pm Sunday: Closed

*To ensure we carry out your instructions accurately, to help us continually improve our service and in the interest of security, we'll record and may monitor your communications with us.

Please note that during periods of high volume, you may experience delays on the telephone.

Post

You can post forms, requests, queries, comments and suggestions to us at:

HSBC InvestDirect
PO Box 716
Forum 1
The Forum Parkway
Whiteley
Fareham
PO14 9QD

Please note: always send valuable documents to us such as share certificates by recorded delivery.

Important Information

Section 4 – Best Execution

Internet

As set out above, the Investment dealing part of the Service is an execution-only service. This means:

- ◆ we'll not provide you with discretionary or advisory management services;
- ◆ we'll not make any Investment dealing decisions on your behalf;
- ◆ you are solely responsible for the Investment dealing instructions you give to us;
- ◆ we aren't required to assess the suitability of the Service for you; and
- ◆ the protection provided by the FCA on assessing suitability does not apply to the Service.

The only duty we owe you when acting on your Investment dealing instructions is to use reasonable steps to achieve the Best Possible Result.

We'll not be liable to you for any losses suffered and/or expenses incurred where, despite using our reasonable endeavours, we aren't able to achieve the Best Possible Result for you. This might happen in the event of:

- ◆ a systems failure;
- ◆ a delay or change in market conditions before settlement; or
- ◆ other circumstances we may tell you about from time to time.

If you ask us to buy or sell an Investment and we can only execute part of your order, we will use our reasonable endeavours to achieve the Best Possible Result and, in doing so, execute it to the extent possible. The balance of the order will be cancelled either:

- ◆ at market close; or
- ◆ if you have provided us with a Limit Order, on the expiry date of the order.

We'll not be liable for any losses suffered and/or expenses incurred because, despite using our reasonable endeavours, we had to cancel part of your order.

The meaning of the term "Best Possible Result" is set out in our Best Execution Disclosure Statement in Annex C of the Terms and Conditions. This is the Best Execution Disclosure Statement we ask you to agree to when you apply for the Service. We will review and update this statement on a regular basis (at least annually) and suggest you review it carefully. This is important because by accepting these Terms you agree to, and each time you use the Investment dealing part of the Service, we will treat you as having agreed, confirmed and consented to:

- ◆ us using our reasonable endeavours to achieve the Best Possible Result for you; and
- ◆ where relevant, us executing your orders outside a Regulated Market or Multilateral Trading Facility, although we shall in any event seek to obtain your prior consent before executing a Trade that is outside a Regulated Market or Multilateral Trading Facility or not otherwise governed by the rules of an Investment Exchange.

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HSBC InvestDirect PO Box 716 Forum 1, The Forum Parkway, Whiteley Fareham PO14 9QD.

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