

Banking made easy

Effective from 16 September 2016

Welcome

This guide explains how your account works. It takes you through the ways you may be able to access your account, make payments and keep both your finances and information safe. Not all of the services mentioned apply to all types of accounts.

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To find out more:

Click www.hsbc.co.uk

Call 03457 404 404*

From abroad: +44 1226 261 010

Textphone 03457 125 563

Visit your local branch

* See Important information at the back of this leaflet.

Customer service centre: 8am to 10pm (open 24-hours for Advance customers) Automated service: open 24-hours Telephone calls will be put through to our Automated Service. Textphone calls will be put through to our Customer Service Centre.

Account contact numbers

HSBC Premier

From the UK: 03457 707 070

From abroad: +44 1226 260 260

HSBC Advance

From the UK: 03457 404 404

From abroad: +44 1226 261 010

Channel Islands/Isle of Man accounts

From the UK: 03456 006 161 (8am to 10pm)

From abroad: +44 1226 261 010 (8am to 10pm)

Textphone for all accounts

From the UK: 03457 125 563

From abroad: +44 207 088 2077

Easy access to your account

Online

See your accounts in one place, view your statements, make payments, transfer funds, view and cancel Direct Debits and Standing Orders. To register for Online Banking, visit [hsbc.co.uk](https://www.hsbc.co.uk) and follow the instructions.

By phone

Check your account, transfer money or pay your HSBC Credit Card by using our automated 24-hour telephone service, provided you have a touch-tone telephone. You can also speak with a member of our team using the numbers listed on page 2.

On your mobile

You can use the HSBC Mobile Banking App to:

- ▶ make Bill Payments to people in the UK
- ▶ transfer money between your HSBC accounts, and
- ▶ view selected account balances

In branch

Visit one of our branches, we're always happy to help. Call us to arrange an appointment if you'd like to discuss your banking needs face-to-face. For speed and convenience, most branches also offer:

- ▶ **Paying-in machines** – These machines allow you to conveniently deposit cheques, bank notes and, in some branches, coins. You'll receive a handy acknowledgement receipt once you're done.
- ▶ **Express Bank machines (where available in branch)** – Use these machines to view your accounts, pay bills when the recipient is already set up on your account, transfer money, check balances, print statements, change Standing Orders and cancel Direct Debits. They're perfect when you're in a hurry.
- ▶ You can also pay cash into your account(s) over the counter at one of our branches (where available), or if you have a card issued by us, at one of our self-service machines that allows payments to be made into your account(s). You must complete a paying-in slip to do this. You must not send cash to us by post. If you do not have a card issued by us you may still be able to pay cash into your account(s) at one of our self-service machines – please ask a member of staff for assistance with this.

Cash machines

Use an HSBC cash machine in the UK to withdraw cash, check your account balance, top up your mobile phone, pay your credit card bill, get a mini-statement or change your PIN. You can also withdraw cash, up to your daily card limit, from cash machines worldwide wherever Visa is accepted.

Paying for goods and services

Our plastic debit cards can be used wherever Visa is accepted – with some of our cards you can also make contactless payments. You can use your debit card in person or remotely by phone, fax, mail order or online.

Recurring Transactions

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your debit card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. If you contact the retailer you will also be able to deal with the agreement you have with them and you can make other arrangements for payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

Future Dated Bill Payments, Standing Orders and Direct Debits

Future dated Bill Payments, Standing Orders and Direct Debits will be processed in the early hours of the morning of the day that they are due to be paid. You should ensure that sufficient funds or a covering overdraft are available to make these payments by 00.01am on the day they are due.

If the account has an insufficient available balance at this time, then you have until 3.30pm to pay-in cleared funds. We will then make this payment if your account has a sufficient available balance at 3.30pm.

For future dated Bill Payments due for payment on a non-working day, if there isn't a sufficient available balance in your account in the early hours of the morning, you have until 3.30pm on the next working day to ensure there is a sufficient available balance in your account to cover the payment.

Payments you make by cheque

You must ensure you have sufficient funds in your account before making a payment by cheque. If, at the start of the day on which the cheque is presented for payment, there are insufficient cleared funds in your account, we'll still make the payment as long as you pay sufficient cleared funds into your account before 3:30pm. You need to tell us you've done this. If you don't tell us, the cheque may be returned unpaid. You'll need to contact us to check whether the person you made the cheque payable to may re-present it to try to obtain payment. There is no fee for cheques being returned unpaid.

Cashback

Many retailers offer cashback of up to £100 (if the funds are available in your account or you have a covering overdraft) when paying for goods with your plastic Visa debit card.

Services available at Post Office® branches

You can withdraw cash, pay in cash and check your current account balance at Post Office® branches in the UK using your plastic card (excluding savings cards and credit cards). You can also pay in cheques. You must have a card PIN to be able to use your card at Post Office® branches.

Cash withdrawals at Post Office® branches will be deducted from your daily card withdrawal limit. Cheques deposited at Post Office® branches must have a pre-printed HSBC paying in slip enclosed and will take longer to reach your account than those paid in at HSBC branches. Cheque Deposit envelopes are available from Post Office® branches.

In certain circumstances, at our discretion, we may offer a cheque encashment service at Post Office® branches to customers who are unable to use a Chip and PIN card. Please contact us for further information regarding this service. We may withdraw this service at any time based on account conduct.

Making payments

As well as withdrawing cash from your account, you can select from a wide range of payment methods to suit your personal needs.

Payment type	How to make a payment	Cut-off time	Can a payment be sent on a future date and can a future payment be cancelled?
<p>Paying in cash</p> <p>Pay cash into an account at any of our branches.</p>	Over the counter or at one of our paying-in machines.	Cut-off times are displayed on paying-in machines.	N/A
<p>Bill Payments</p> <p>Payments made in Sterling from your account, to the account of a person or organisation in the UK, Channel Islands and Isle of Man.</p> <p>Most Bill Payments are made through the faster payments service.</p>	Online Banking, telephone banking, HSBC Mobile Banking App (for existing beneficiaries only) and Express Bank machines.	<p>11.45pm for Bill Payments made through the faster payments service.</p> <p>3.30pm for other Bill Payments.</p>	Yes. You can also cancel the payment through Online Banking, telephone banking or Express Bank machines up to 11.45pm the day before we send the payment.
<p>Standing Orders</p> <p>A regular payment made to a person or business in the UK.</p>	Online Banking, telephone banking or in branch.	<p>For Online Banking and telephone banking, two days before first payment.</p> <p>In branch or by post, end of working day before the first payment.</p>	Yes. You can also cancel a future payment through Online Banking, telephone banking, Express Bank machines or in branch. You must cancel in branch or using an Express Bank machine by the end of the working day before the payment is to be made or via Online Banking or telephone banking before 11pm the day before the payment is to be made.

Payment type	How to make a payment	Cut-off time	Can a payment be sent on a future date and can a future payment be cancelled?
<p>Internal transfers</p> <p>Sterling transfers made between UK accounts held with us in your name, including joint accounts.</p>	<p>Online Banking, telephone banking, HSBC Mobile Banking App and Express Bank machines.</p> <p>ATMs can only be used to transfer money between a current account, an HSBC Credit Card, or a nominated savings account (not ISA).</p>	<p>11.45pm. (11pm for Automatic Transfers).</p>	<p>Yes. You can also cancel the payment through Online Banking, telephone banking or Express Bank machines up to 11.45pm the day before we send the payment.</p>
<p>Electronic Fund Transfers</p> <p>Payments made in Sterling, from a Sterling account that aren't Bill Payments or Standing Orders. They are made through the Clearing House Automated Payment System (CHAPS).</p>	<p>Telephone banking, in branch or by post.</p>	<p>4.45pm for payments to non-HSBC accounts. 5pm for payments to HSBC accounts.</p>	<p>Yes, if requested by branch or by post.</p> <p>You can cancel the payment by telephone banking or in branch before 3.30pm the working day before the payment is due to be made.</p>
<p>Currency Account Transfers</p> <p>Payments made between UK accounts held with us in your name, including joint accounts, that involve a currency exchange or are made in a currency other than Sterling.</p>	<p>Telephone banking, or in branch.</p> <p>For customers who hold a current account with us, you may also transfer funds to your HSBC Currency Account using Online Banking.</p>	<p>3.30pm for euro payments. 6pm for US dollar payments.</p> <p>Please ask us for details for all other currencies.</p>	<p>Yes, when paying to or from a HSBC Currency Account online.</p> <p>You can cancel the future payment through Online Banking up to 11.59pm the working day before the payment is due to be made.</p>
<p>Global Transfers</p> <p>International account transfers between your HSBC accounts – exclusively available to HSBC Premier and HSBC Advance customers.</p>	<p>Through Global View in Online Banking.</p>	<p>N/A</p>	<p>Yes. You can also cancel a future payment through Global View in Online Banking up to 11.59pm the day before payment is due to be made, or by calling telephone banking before 6pm (5pm at weekends) the day before the payment is due to be made.</p>

Payment type	How to make a payment	Cut-off time	Can a payment be sent on a future date and can a future payment be cancelled?
<p>Worldpay</p> <p>International payments to selected countries. Payment must be sent in the currency of the destination country (up to the equivalent of £2,000).</p>	<p>Online Banking, telephone banking, in branch or by post.</p>	<p>3.30pm for sterling and euro payments</p> <p>6pm for US dollar payments</p> <p>Please ask us for details for all other currencies</p>	<p>Yes – through Online Banking only. You can cancel the future payment through Online Banking up to 11.59pm the working day before the payment is due to be made.</p>
<p>Priority Payments</p> <p>International payments where Worldpay is not appropriate.</p> <p>UK payments involving a currency exchange when Currency Account Transfer is not appropriate.</p>	<p>Online Banking, telephone banking, in branch or by post.</p>	<p>3.30pm for sterling and euro payments</p> <p>6pm for US dollar payments</p> <p>Please ask us for details for all other currencies</p>	<p>Yes – through Online Banking only. You can cancel the future payment through Online Banking up to 11.59pm the working day before the payment is due to be made.</p>
<p>Sterling Direct Debit</p> <p>A regular Sterling payment made from a Sterling account to an organisation or person in the UK, which may vary by amount or date. Each payment is requested from us, by the recipient.</p>	<p>Complete a Direct Debit mandate with the recipient in writing, by phone or online.</p>	<p>We must receive the instruction from the recipient by 10.30pm at least two working days before the payment date.</p>	<p>Yes. For details on how to cancel these types of payment see our Personal Banking Terms and Conditions and Charges.</p>
<p>SEPA Direct Debit</p> <p>As for Sterling Direct Debits, except that payments are made in Euros from a Euro account to an organisation or person in a SEPA country (excluding the UK). Not available from accounts held in the Channel Islands and the Isle of Man.</p>	<p>SEPA Direct Debit mandates must be completed in writing.</p>	<p>N/A</p>	<p>N/A</p>

We may set limits on payments, which we will tell you about when you make a payment.

You can find our current exchange rates for payments set up in branch, via the telephone or by post by calling us or asking in branch.

You can find our current rates for payments set up online by checking the currency calculator on the first page of the international payments journey online.

Different charges may apply depending on the way you set up the payment, please see your price list and terms and conditions for details.

For more information about payments, including cut-off and processing times, see the Important information section at the end of this booklet.

Payments by cheque

While payments by cheque are less frequent these days, they can still be useful. Here are some tips for accounts which offer cheque books.

Writing cheques

Cheques that you write pass through a clearing process. Normally there will be two working days before the money is deducted from your account after the recipient pays it into their account.

Cheque books

When you only have a few cheques remaining, we will automatically send a new cheque book to the address we have for you. If you require a new cheque book sooner, call us for a replacement. Cheque books are not available on some of our accounts.

Stopping a cheque

You can stop cheques you have written provided we receive the request to stop it before 1.30pm on the day the cheque is presented for payment. To stop a cheque contact us with the cheque number, the date of the cheque, who the cheque was payable to and how much it was for.

There is a charge for this service, please see your price list or Personal Banking Terms and Conditions and Charges for details.

Receiving cheques

When you pay a Sterling cheque into your account in the UK, we need to obtain funds from the bank who issued the cheque – this is known as ‘clearing a cheque.’ The central clearing cycle normally takes three working days after the day the cheque has been paid in before you can withdraw the money.

Any cheques paid in after 3.30pm will be treated as received the following business day. The diagram below shows when to expect cleared funds in your account. Cheques may take longer to clear when paying in via another bank or an agent such as the Post Office®.

Central clearing cycle example

This table shows how the central clearing cycle works:

Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed
C		I	A						
	C		I	A					
		C		I	B	B	A		
			C				I	A	
				C				I	A

- C** = The day the cheque is paid in
- A** = The day the money is normally available to withdraw (counters and cash machines)
- B** = The day the money is normally available to withdraw through a cash machine
- I** = The day from when overdraft interest and/or credit interest, if applicable, is calculated from, including the cheque within your cleared account balance.

Protecting your information

It's important to keep your finances safe. Here are some of the steps you can take to help keep your money and information secure:

Keep your details up-to-date

Let us know if you change your name or contact details as soon as possible. Remember to make sure that confidential information detailed in any of our communications with you is not seen by anyone else.

Regularly check your statements

You should check your statements as soon as you get them, and call us immediately if anything looks suspicious.

Tips for writing cheques

We recommend that you:

- ▶ write clearly and use ink that can't be erased
- ▶ reduce gaps between words or figures
- ▶ add further information, eg, a reference name or an account number when making a cheque payable to a large organisation
- ▶ draw horizontal lines through blank space on the 'pay' line
- ▶ do not sign a cheque before you use it
- ▶ if you post a cheque to someone, clearly write the name of the person you are paying the cheque to and put extra information about them on the front of the cheque eg, Inland Revenue, Account J Jones.

Telephone banking

When you register for telephone banking, you will be asked to create a personal security number. You will also need to re-do this if you forget your security number. The number must be between six and 10 digits long. If you call us, we will never ask for more than two digits of your security number to identify you as the account holder.

When you contact us by telephone, you should not use cordless or mobile telephones operating on an analogue network. We recommend that you use either a landline or a digital mobile telephone. We are not responsible for the security of your account if anyone else overhears you speaking to us on the telephone.

If we call you, we will never ask for your security number or other security details.

We will only ask questions based on information known to us about you, and the transactions on your account. We may not be able to assist you if we are unable to identify you as our customer using our security procedures.

Textphone users

Please remember to clear your textphone's memory after every conversation with us. Remember to tear out and destroy any printed record of your personal details from any printer attached to your textphone. Keep your textphone in good working order as a general security measure.

Online Banking

Everyone who signs up for Online Banking will receive a Secure Key. This device will generate a unique six-digit code for you to use to log on.

Important Security Information

You must take all reasonable precautions to keep safe and prevent fraudulent use of any cards, security devices (such as the HSBC Secure Key) and security details (including PINs, security numbers, passwords or other details including those which allow you to use Online Banking and telephone banking). These precautions include but are not limited to all of the following, as applicable:

General

- ▶ never writing down or otherwise recording your PINs and other security details in a way that can be understood by someone else;
- ▶ not choosing security details that may be easy to guess;
- ▶ taking care to ensure that no one hears or sees your security details when you use them;
- ▶ keeping your security details unique to your accounts with us;
- ▶ not allowing anyone else to have or use your card, security devices, PINs or any of your security details (including for telephone banking) and not disclosing them to anyone, including the police, an account aggregation service and us, except your card number and other card

details when using your card in connection with making payments, and your security details when registering for or resetting your telephone banking security details (but even then do not disclose in full);

- ▶ keeping card receipts and other information about your account containing personal details (such as statements) safe and disposing of them safely. People who commit fraud use many methods such as searching in dust bins to obtain this type of information. You should take simple precautions such as shredding paper containing such information;
- ▶ changing your security details immediately and telling us as soon as possible, on the number below, if you know, or even suspect, that someone else knows any of those details, or if we ask you to;
- ▶ keeping your card, security devices, PINs and other security details safe;

Cards and Card PINs

- ▶ safely destroying any Card PIN advice we send you immediately after receipt, eg, by shredding it;
- ▶ signing each card as soon as you receive it, if it bears a signature strip;
- ▶ keeping your debit card separate from your cheques;
- ▶ not disclosing the card number, Card PIN or card security codes except when using the cards to make payments;

- ▶ not disclosing your Card PIN for mail order payments or when paying for goods and services over the telephone or through the internet;
- ▶ using fraud prevention systems (such as Verified by Visa) when using debit cards to make payments through the internet;
- ▶ not tampering with the card;
- ▶ complying with all reasonable instructions we issue regarding keeping your card and Card PIN safe;

Contacting us about security concerns

If any card, PIN, security device or security details are lost or stolen, or you suspect that someone has used or tried to use them, you must tell us without undue delay by calling us on the applicable number set out in the table below. All lines are open 24-hours unless otherwise stated. If you need to call about your telephone banking or Online Banking security details and lines are closed, please call without undue delay the applicable number for Cards and Card PIN issues and we will block access to your account via Telephone Banking Service

(TBS) (to re-set your relevant security details you will need to call the usual number during opening hours). Telephone calls will be put through to our Automated Service. Textphone calls will be put through to our Customer Service Centre. To help us continually improve our services and in the interests of security we may monitor and/or record your telephone calls with us.

If asked, you must confirm in writing the loss or theft of your cards or security details relating to your card or telephone banking.

If you no longer require your card and/or any unused cheques then you must cut them into at least six pieces and return them to us. We will ask you to co-operate with us and the police in relation to any investigation into the actual or suspected misuse of your card, passwords, PIN(s), security details and/or accounts. You must report any unauthorised transactions to the police within seven days of our request.

If you find your card after having called us, you must not use it again. You must cut it into at least six pieces and return it to us immediately.

		From the UK, Channel Islands and Isle of Man	From abroad
Cards and Card PINs		03456 007 010	+44 1442 422 929
Telephone banking issues for:	UK accounts	03457 404 404 (8am to 10pm)	+44 1226 261 010 (8am to 10pm)
	Channel Islands/ Isle of Man accounts	03456 006 161 (8am to 10pm)	+44 1226 261 010 (8am to 10pm)
	HSBC Premier customers	03457 70 70 70	+44 1226 260 260
	HSBC Advance customers	03457 404 404	+44 1226 261 010
Textphone for all issues		03457 125 563	+44 207 088 2077

Additional information

Services for disabled customers

Customers with disabilities may find the following services particularly convenient:

- ▶ textphone to textphone service available to customers – please call 03457 125 563 to access this service
- ▶ statements in Braille, audio and large print
- ▶ on request, items of literature in your preferred format
- ▶ cheque, pay-in slip and plastic card templates
- ▶ hearing loops in branches to assist hearing aid users
- ▶ sign language interpreter, speech to text translation or lipspeaker services to assist with detailed discussion
- ▶ calls via the Text Relay service
- ▶ chip and signature cards – if you have trouble using a chip and PIN card, a chip and signature card can be issued in its place
- ▶ a larger Secure Key is available for accessing Online Banking, with bigger keys and display, as well as audio instructions and information.

Protecting yourself against Fraud and financial crime

HSBC takes fraud and other financial crime very seriously. For useful tips to help you protect yourself, refer to the following link: [hsbc.co.uk/fraud-financial-crime-guide](https://www.hsbc.co.uk/fraud-financial-crime-guide)

Dormant accounts

If you ask us, we will tell you how you can access an account that we have suspended because you haven't used it for a while, either

directly or via the British Bankers' Association, the Building Societies Association or National Savings and Investments dormant account scheme. If you have money in a dormant account, it will remain your property (or if you die it will form part of your estate).

Financial difficulties

If you do find yourself in a position of financial difficulty or you are worried about your finances, please contact us. The sooner you talk to us, the sooner we might be able to help you.

What are your thoughts?

If you have a complaint please let your local branch manager or the manager of the relevant department know about your concerns. We will always try to resolve any problems and put matters right. However, if you would like further information about our process for resolving complaints, please ask us for our 'Listening to Your Comments' leaflet. If your complaint is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR.

For accounts held in the Channel Islands or the Isle of Man you may be entitled to refer your complaint to the Channel Islands Financial Ombudsman at Channel Islands Financial Ombudsman (CIFO), PO Box 114, Jersey, Channel Islands JE4 9QG or for the Isle of Man, the Financial Services Ombudsman Scheme at The Financial Services Ombudsman Scheme for the Isle of Man (FSOS), Government Buildings, Lord Street, Douglas, Isle of Man IM1 1LE.

Important information

HSBC Bank plc is incorporated in England and Wales and is established at 8 Canada Square, London E14 5HQ which is its registered office. HSBC Bank plc is a company incorporated under the laws of England and Wales with company registration number 14259. HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check details of HSBC address and statutory status by calling the FCA on 0800 111 6768 or via their website at fca.org.uk. Our firms reference number is 114216. HSBC Bank plc's registered VAT number is GB365684514. In the Channel Islands, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business. Licensed by the Isle of Man Financial Services Authority. Principal address: HSBC Bank plc, PO Box 20, HSBC House, Ridgeway Street, Douglas Isle of Man IM99 1AU. For accounts held in the Channel Islands and the Isle of Man the local law of the island where your accounts are held will apply.

Your account is subject to the terms and conditions you were given during your application for your account and any other terms we subsequently provide to you, for example, in respect of our Online Banking service. See the price list or terms and conditions that apply to your account for details of charges (including overdraft fees).

We may change the information in this brochure at any time. If we change the information on pages 6-10, the "protecting your information" section on pages 11-15, the "What are your thoughts?" section on page 16 or the Important information section on pages 17 to 19 we will give you at least two months' advance personal notice. You can ask us for a copy of your terms and conditions, price list (where applicable) and this brochure, at any time, by contacting us, on the number on the back page of this brochure or calling into a branch. The current version of these documents will also be available on hsbc.co.uk.

Telephone banking, Mobile Banking and Online Banking are subject to emergency or scheduled maintenance periods. We will try to inform you in advance but it may not always be possible to do so. Telephone lines are open 8am to 10pm every day and 24-hours a day for HSBC Advance and HSBC Premier customers. To help us continually improve our service and in the interests of security we may monitor and/or record your telephone calls with us.

Payments, cut-off and processing times

Provided you have asked us to make a payment before the relevant cut-off time, (see the table on pages 6-8 for details), then the maximum processing times for payments to reach the recipient's bank are as follows:

- Internal transfers – immediate.
- Bill Payments
 - Immediate for Bill Payments to other accounts with us.
 - Three working days for Bill Payments to HSBC Bank International branch accounts.
 - The same day for all other Bill Payments.
- Electronic Fund Transfers
 - Same day.
- Global Transfers
 - Immediate, unless we're unable to convert your transfer into the currency of the receiving account before we send it. In that case the transfer will take up to five days. Occasionally a transfer may take slightly longer than five days due to local regulatory requirements in certain non-EEA countries, eg, China.
- Currency Account Transfers
 - Next working day except for Moroccan Dirham accounts which may be up to two working days.
- Priority payments
 - Next working day (within the EEA). Up to four working days (outside the EEA) but this may take longer depending on the country the money is being sent to.
- Worldpay
 - Next working day if the payment is to an account within the EEA
 - All other Worldpay payments usually take up to six working days, but may take longer depending on the country the money is being sent to.
- Standing Orders
 - Immediate for Standing Orders to other accounts with us (up to two hours to a credit card account with us).
 - Three working days for Standing Orders to HSBC Bank International branch accounts.
 - Same day for any other Standing Orders.

For more information about payments, including cut-off and processing times, please ask us or see your account terms and conditions.

HSBC International accounts are accounts held with HSBC Expat in Jersey. HSBC Expat is a trading name of HSBC Bank International Limited, and is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation, Investment and Fund Services Business.

The Financial Services Compensation Scheme

In the UK HSBC Bank plc is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, each depositor would have a claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS limit. The FSCS deposit limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

First Direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of up to the FSCS deposit limit in total.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website: www.fscs.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

For all other enquiries on your account please contact HSBC on 03457 404 404 or for HSBC Premier customers on 03457 707 070.

Deposits made with our branches in the Channel Islands and the Isle of Man are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the Financial Ombudsman Service. In Jersey, HSBC Bank plc is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any five-year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs, or on request. In Guernsey, HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of

compensation is capped at £100,000,000 in any five-year period. Full details are available on the Scheme's website www.dcs.gg or on request. Eligible deposits made with our branches in the Isle of Man are protected by the Isle of Man Depositors' Compensation Scheme Regulations 2010, up to a maximum of £50,000 per person. Full details are available on request or visit www.gov.im/fsc/dcsguidance.xml.

Accessibility

To find out more about our accessible services please visit www.hsbc.co.uk/accessibility or ask at any of our branches.

If you'd like this document in another format such as large print, Braille or audio, please contact us on 03457 404 404.

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