

Welcome to HSBC Premier



Embrace your life full of life

Life is full of responsibilities and choices to make, but also opportunities and dreams to fulfil. HSBC Premier is here to support you with those unexpected decisions life can throw your way, and to help you plan for whatever you want your future to bring. So your whole family can thrive, and you can embrace your life full of life.



Welcome and thank you for choosing HSBC Premier. In this fast-moving world, new opportunities and challenges continue to appear – remaining financially secure, informed and in control is more important than ever.

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Welcome to your fuller life

HSBC Premier is designed to meet the needs of your full life, whatever they may be.

This brochure introduces you to the many benefits and services we offer you as an HSBC Premier customer. If you have any further questions, please don't hesitate to contact your Premier Manager or call us on **03456 00 6161**.

A reminder on eligibility for HSBC Premier

HSBC Premier is available to you if you are aged 18 or over, pay your annual income into your HSBC Premier Bank Account and either:

- ▶ have savings or investments of at least £50,000 with HSBC in the UK, Channel Islands or Isle of Man; or
- ▶ have an individual annual income of at least £75,000 and have one of the following products with HSBC in the UK, Channel Islands or Isle of Man:
 - a mortgage,
 - an investment, life insurance or protection product

or, if you qualify for HSBC Premier in another country.

For eligibility purposes HSBC in the Channel Islands and Isle of Man excludes HSBC UK, M&S Bank, first direct and HSBC Expat.

If applying for a joint account based on annual income, at least one of you must have an individual annual income of at least £75,000. **HSBC Premier is subject to status.**

We'll review your account on a regular basis and if you no longer meet the qualifying criteria, we'll discuss your options with you including transferring your account to another HSBC current account. We'll contact you two months before we do this to advise you of the change.



Your day-to-day banking



Preferential banking services and rewards

Your hard work has resulted in a life full of choices and challenges. So when it comes to managing your financial needs, you deserve that same hard work from us. That's why your HSBC Premier Account includes exclusive access to a range of preferential banking services and rewards.

Your HSBC Premier Account offers:

- ▶ A preferential arranged overdraft debit interest rate with the first £500 interest free (overdraft subject to status (creditworthiness assessment)). For overdraft interest rate charges, please refer to our Charges and Additional Product Terms.

Overdraft Representative example (assumed arranged overdraft £1,200): 0% EAR variable on the first £500 and 11.9% EAR variable on the rest.

- ▶ Worldwide family travel insurance, provided by Aviva Insurance Limited.

It protects you and your partner up to the age of 70, and any dependent children or grandchildren^{*1}. Terms and conditions apply.

- ▶ Preferential terms on selected products, services and rewards^{*2}.
- ▶ Your own personal Premier Service Manager.

To support your finances and help you make the most of your new Premier account, you'll have your very own personal Premier Service Manager who can advise on things such as planning your future and managing your money.

- ▶ A choice of two credit cards, designed to reward you on your transactions subject to status (creditworthiness assessment):

Premier Credit Card

Representative **18.9% APR** variable

HSBC Premier World Elite Credit Card

Representative **59.3% APR** variable

- ▶ Dedicated 24-hour telephone banking service^{*3}.
- ▶ HSBC Island Privileges. A bespoke collection of local offers available for you to take advantage of at **islandprivileges.ciom.hsbc.com**.

^{*1} Children must be under 18 (or under 23 if still in full time education and living at home during term time). Grandchildren must be under 18 (or under 23 if still in full time education).

^{*2} Certain features and benefits are subject to status (creditworthiness assessment).

^{*3} Our 24-hour telephone banking is subject to scheduled maintenance periods. Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

The HSBC Premier
Credit Card
and
HSBC Premier
World Elite
Mastercard™

Our credit cards are designed to support your lifestyle and can act as your passport to a world of benefits. Both provide you with worldwide security protection to allow you to shop in confidence wherever you may be, with dedicated support teams available 24/7.

To apply, please visit our website at [hsbc.co.uk](https://www.hsbc.co.uk) or alternatively call the HSBC Premier telephone banking service on **03456 00 61 61**.

All credit applications subject to status (creditworthiness assessment).

HSBC Premier Credit Card



Our HSBC Premier Credit Card brings rewards for you and your family to enjoy, with a Rewards Points Programme and Premier Privileges. The HSBC Premier Credit Card also gives you access to several travel benefits for you and your family.

Representative example

18.9% APR (variable) representative

18.9% p.a. (variable) purchase rate

Based on an assumed credit limit of £1,200

HSBC Premier Reward Points

- ▶ Spend £1 within the UK*¹ and you'll earn 1 HSBC Premier Reward point.
- ▶ Spend £1 in foreign currency and you'll earn 2 HSBC Premier Rewards points.
A non-sterling transaction fee of 2.99% applies.

Your points can be saved up to treat yourself or someone special. You can redeem your points:

- ▶ For airline frequent flyer miles;
- ▶ In exchange of gift vouchers from a selection of retailers including Amazon and M&S;
- ▶ For a charity donation to either Age UK, British Heart Foundation, SOS Children's Villages or the Alzheimer's Society.

Redeem your points online by logging on to Online Banking at **ciiom.hsbc.com** or by calling us on **03456 00 61 61***². Alternatively we can automatically redeem them for you, just go online and decide whether you want to receive retail vouchers or have donations made to charity.

Airport Lounge Access

- ▶ As an HSBC Premier Credit Card holder, you and your guests can access over 750 Airport Lounges in the world through LoungeKey.
- ▶ Get away from the hustle and bustle of a busy airport and relax whilst you enjoy a range of refreshments. LoungeKey provides access to hundreds of airport lounges around the world, regardless of airline or class of travel. You don't even need to activate this benefit – it's ready to use straightaway simply by swiping your card on arrival at the lounge.

Please note that lounges charge £20 per person per visit and visits are subject to lounge availability.

Guests can also accompany for a fee of £20 per person per visit.

Terms and conditions apply.

Extended Warranty

Feel protected knowing your household goods are covered for up to 2 years with the extended warranty benefit. It protects up to 3 household goods after their own warranty has expired, allowing you to feel secure knowing your items are protected for longer.*³

*¹ Within the UK includes spend in Channel Islands and the Isle of Man.

*² Our 24-hour telephone banking is subject to scheduled maintenance periods. Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

*³ Extended Warranty cover is subject to policy terms and conditions. Appliances must have been purchased using your Premier Credit Card and registered within 90 days. Register up to 3 items (6 if joint card is held) per calendar year. Cover is provided by Domestic & General Insurance plc and is only available to residents of the UK, Channel Islands or Isle of Man.

Global Wi-Fi

- ▶ Enjoy free, unlimited Wi-Fi through Boingo at over one million hotspots worldwide.
- ▶ Connect up to four devices at airports, hotels and popular places around town.
- ▶ Sign up with your Premier Credit Card at **www.hsbcuk.boingo.com**.

Terms and conditions apply.

Worldwide protection

If your HSBC Credit Card is lost or stolen when you're outside the UK, we can arrange an emergency replacement within 36 hours. Where there are no HSBC branches, we can also arrange an emergency cash advance at 245,000 locations worldwide. There is a cash advance fee of 2.99% for all cash advances.





HSBC Premier World Elite Credit Card



Our HSBC Premier World Elite Credit Card brings you a world of rewards, with an enhanced Rewards Points Programme and Premier Privileges. Travelling the world and experiencing new places and cultures can be so rewarding, this is why the HSBC Premier World Elite Credit Card also gives you and your family access to several travel benefits that will help you throughout your journey.

Representative example

59.3% APR (variable) representative

18.9% p.a. (variable) purchase rate

**Based on an assumed credit limit of
£1,200 with an annual fee of £195**

**A non-sterling transaction fee of 2.99%
applies.**

Terms and conditions apply.

HSBC Premier Reward Points:

- ▶ Spend £1 within the UK*¹ and you'll earn 2 HSBC Premier Rewards points.
- ▶ Spend £1 in foreign currency and you'll earn 4 HSBC Premier Rewards points.

**A non-sterling transaction fee of 2.99%
applies.**

Your points can be saved up to treat yourself or someone special. You can redeem your points:

- ▶ For airline frequent flyer miles;
- ▶ For a selection of retail vouchers including Amazon and M&S;
- ▶ For a charity donation to either Age UK, British Heart Foundation, SOS Children's Villages or the Alzheimer's Society.

This means an annual spend of £7,500 for example will entitle you to receive a £50 voucher to be redeemed at one of our hand-picked retailers or charities above. If you prefer travelling, a spend of £9,000 could see you receive a one-way flight from London to Paris with British Airways.

Redeem your points online by logging on to Online Banking at **ciom.hsbc.com** or by calling us on **03456 00 61 61**^{*2}. Alternatively we can automatically redeem them for you, just go online and decide whether you want to receive retail vouchers or have donations made to charity.

Airport Lounge Access

- ▶ As an HSBC Premier World Elite Credit Card holder, you and your guests can have unlimited access to over 750 Airport Lounges in the world through LoungeKey.
- ▶ Unlimited visits at no additional charge for World Elite Credit Card and additional card holders.

Visits to Lounges are subject to availability.

Guests can accompany for a fee of £20 per person per visit.

- ▶ Get away from the hustle and bustle of a busy airport and relax whilst you enjoy a range of refreshments. LoungeKey provides access to hundreds of airport lounges around the world, regardless of airline or class of travel. You don't even need to activate this benefit – it's ready to use straightaway by presenting your World Elite card (for both primary and additional cardholders) on arrival at the Lounge.

Please note that visits are subject to lounge availability.

Terms and conditions apply.

Global Wi-Fi

- ▶ Enjoy unlimited Wi-Fi through iPass, one of the largest Wi-Fi networks, giving you fast and secure access to over 50 million hotspots worldwide. There is no additional charge for this service.

- ▶ Connect to Wi-Fi in over 100 countries, including at the world's busiest airports and on more than 2,000 planes and 800 trains.
- ▶ Stay connected to the information and people that matter the most.

Terms and conditions apply.

Additional cards for your account

For an annual fee of £60, adding a partner, family member or friend to your account is an easy and simple way to get more from your HSBC Premier World Elite Mastercard™.

Worldwide protection

If your HSBC Premier World Elite Credit Card is lost or stolen when you're abroad, we can arrange an emergency replacement within 36 hours. Where there are no HSBC branches, we can also arrange an emergency cash advance at 245,000 locations worldwide. There is a cash advance fee of 2.99% for all cash advances.



¹ Within the UK includes spend in Channel Islands and the Isle of Man.

² Our 24-hour telephone banking is subject to scheduled maintenance periods. Lines are open 24 hours, 365 days a year. To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

HSBC Premier Personal Loans

As an HSBC Premier customer, loans are available, subject to status (creditworthiness assessment), up to £50,000. You could receive a low rate of 3.3% APR representative on loans between £7,000 and £15,000 for 12 to 60 months, and between £15,001 and £30,000 for 12 to 96 months.

Our Personalised Loan Quote tool will give you an indication of the terms on which we may be able to lend to you, without affecting your credit rating in any way.

Please speak to a Premier Manager, call us or visit [ciiom.hsbc.com/loans/products/premier/](https://www.hsbc.com/loans/products/premier/) to see our latest rates and terms.

The rate you're offered may differ from the representative APR shown – this will be based on your financial circumstances and the amount borrowed. Terms and Conditions apply.



Ways to bank with HSBC Premier

You can choose to manage your money however it suits you. We offer 24-hour* telephone, online and mobile banking services.

If you're new to HSBC, you'll need a security number to get started with telephone and Online Banking. To set up your access, visit your local branch or call the HSBC Premier telephone banking service on the number below.

Telephone Banking

With HSBC Premier you have 24-hour* access to our HSBC Premier telephone banking service. Whatever time you call, you'll always be able to speak to a member of our team. For speed, you can use our automated telephone banking service for simple transactions like balance checks and ordering statements. Once you have your security number, all you'll need is your sort code and account number to hand when you call. Call the HSBC Premier telephone banking service on **03456 00 61 61** (UK)* **+44 1226 260 260** (outside the UK, Channel Islands or Isle of Man).

Online Banking

Manage your money online wherever you are in the world, 24 hours a day.* Once you have your security number, you can register online to activate this service. Visit ciiom.hsbc.com and click on Online Banking.

Mobile Banking app

Bank on the go with the HSBC Mobile Banking app for iPhone®, iPad®, and Android™.

iPhone and iPad are trademarks of Apple Inc. Android™ is a trademark of Google Inc.

It lets you manage your personal accounts easily and securely from your mobile phone. The mobile app is currently available on Apple devices with an operating system of iOS10.3 or higher, and Android devices with an operating system of 5.0 or higher.

- ▶ Send and receive money between registered users securely using only a mobile number with Paym.
- ▶ View balances and up to 90 recent transactions.
- ▶ Make bill payments to new and existing beneficiaries.
- ▶ Send money between your HSBC personal accounts.
- ▶ Read secure messages.
- ▶ Use Global View to view balances on your globally linked accounts.
- ▶ Send money outside the UK, Channel Islands or Isle of Man (Global Transfers) for free from your HSBC Accounts to your other Group Accounts outside the UK, Channel Islands or Isle of Man.

* Our 24-hour telephone banking and Online Banking services are subject to scheduled maintenance periods. Lines are otherwise open 24 hours, 365 days a year. To help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.



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You and your home

Mortgage Services

HSBC Premier Mortgages

As an HSBC Premier customer you have access to exclusive Premier only mortgage rates, depending on lending requirements.

To guide you through your application and provide you with advice and support, our Mortgage Team are on hand to help you every step of the way.

To make an appointment to speak with a member of the Premier Mortgage Team please call **03450 00 6161** or visit **ciom.hsbc.com/mortgages** for more information including our latest rates and terms.

Your home or property may be repossessed if you do not keep up repayments on your mortgage.

All mortgage applications are subject to status (creditworthiness assessment), eligibility, our lending criteria and an assessment of the circumstances of the applicant.



Advice for today and tomorrow



Relationship Management Services

Your full life has unique challenges and opportunities. HSBC Premier offers a range of relationship management services which are there to help you manage your banking and finances and make the most of HSBC Premier. Our aim is to meet your personal needs and circumstances with the service we provide and can introduce you to a range of HSBC specialists as appropriate, including regulated Financial Advisers.

We will confirm your relationship management service, where applicable, and all of the other benefits of HSBC Premier are available to you. We will let you know in advance if there are changes to your relationship management service. There are fees for our financial advice service which will be explained in advance.

Family Financial Planning with the HSBC Premier Financial Advice Service

Whether your dream is to retire in style, put your children through university or protect your loved ones, financial planning could help you secure the future you've imagined.

You can be assured that with a genuine understanding of your needs, our Financial Advisers could show you the steps you might take to start building the future you want.

If you have £50,000 or more in savings or investments, are aged 18 or over and a Channel Island or Isle of Man resident, a Premier Manager, where appropriate, may introduce you to our HSBC Premier Financial Advice Service.

We offer holistic advice, which means we assess your needs across all of the following five areas:

- ▶ Protecting you and your family
- ▶ Saving for your children's future and education needs
- ▶ Planning for your retirement

- ▶ Managing and growing your wealth
- ▶ Passing on your wealth

This holistic approach gives us a clearer picture of what's important to you.

If you are interested in our HSBC Premier Financial Advice Service, we can discuss your objectives and goals and recommend solutions to meet your needs. Fees will apply for this service and in your initial, no-obligation discussion, a Premier Manager will clearly explain these and also discuss the types of products and services we offer.

We offer restricted advice which means rather than recommending products from the whole of the market, we have elected to instead offer a limited range of products from a limited number of carefully selected companies, including HSBC.

All investments carry some risk. The value of investments (and any income received from them) can fall as well as rise and you may not get back what you invested. For some investments this can also happen as a result of exchange rate fluctuations as shares and funds may have an exposure to overseas markets.

Most investments should be considered as a medium to long-term commitment; this means you should be prepared to hold them for at least five years.

The value of any tax benefits described depends upon your individual circumstances – tax rules may change in future.

In addition to the risks mentioned above, there are other risks associated with investing in our products. These are outlined in the Key Features Document for each product and, where applicable, in the Key Investor Information Document for the underlying fund(s), which you should read carefully before applying.

You and your
family life



HSBC Premier benefits extend to your family too

Premier Family accounts – added benefits

For children, understanding the value of money is one of the most important life skills you can teach them and an essential step for them to enjoy their own full lives. Encourage children to save from the age of 7 with a Premier MySavings account and offer them the experience of managing a current account and contactless debit card from 11 years old with an HSBC Premier MyAccount.

Your children's accounts will be held in their name, but you'll be able to check it for your own peace of mind. From 11 they'll have their own contactless debit card, which allows them to make cash withdrawals up to £100 a day from cash machines within and outside the UK, without being charged a cash withdrawal fee by HSBC. A non-sterling transaction fee for a cash withdrawal in a foreign currency, currently 2.75% of the pound sterling amount of the transaction, will still be applied. Some cash machine operators may also apply a direct charge for cash withdrawals from their cash machines and this should be advised on-screen at the time of the cash withdrawal.

And because you never stop worrying about your children, we'll also provide them with an HSBC Premier Recognition Card, their Global Safety Net with access to the same emergency services you would receive abroad.

Premier Worldwide Travel Insurance

You and your family can enjoy HSBC Premier Worldwide Travel Insurance at no extra cost. This includes cover for your partner, dependent children under 18 (under 23 years of age if still in full time education and living at home outside of term time) and grandchildren under 18 (under 23 if still in full time education).

HSBC Premier Travel Insurance is provided by Aviva Insurance Limited. Terms and Conditions apply.

Global Wi-Fi with the HSBC Premier Credit Cards

Premier Credit Card

Representative **18.9% APR** variable

HSBC Premier World Elite Credit Card

Representative **59.3% APR** variable (fee applies)

All credit applications are subject to status (creditworthiness assessment).

Among the many benefits of the HSBC Premier Credit Card, it includes unlimited, free Wi-Fi through Boingo at over one million hotspots worldwide. You can connect up to four devices at airports, hotels and popular places around town, which allows your family to benefit from it too.

HSBC Premier Family mortgage

As an HSBC Premier customer you can benefit from exclusive Premier only mortgage rates, depending on lending requirements, together with a dedicated Premier mortgage service. And now your children and grandchildren can also take advantage of these too – whether they are buying their first home and need help getting on the property ladder or re-mortgaging from another lender, HSBC Premier could help.

Your home or property may be repossessed if you do not keep up repayments on your mortgage.

All mortgage applications are subject to status (creditworthiness assessment), our lending criteria and an assessment of the circumstances of the applicant.

Studying abroad

If your child is thinking of studying abroad, we can open an account for them (subject to status) that's ready before they arrive, in over 30 countries worldwide.

Travelling and banking worldwide



Travelling or living in another country

HSBC Premier is always with you. Regardless of the time or your location, our global reach and round-the-clock telephone service makes it easy to talk to us, wherever life takes you.

- ▶ Automatic Premier status in all countries where you bank with HSBC.*¹
- ▶ Free account opening outside the Channel Islands and Isle of Man before you arrive at your destination when moving outside the UK. The account opening outside the UK is subject to local terms and conditions and receipt of correctly completed account opening documentation.
- ▶ Global View – online, and via the HSBC UK Mobile Banking App, access to all your global HSBC Premier accounts in one place with a single log-in.
- ▶ Send money outside the UK, Channel Islands or Isle of Man (Global Transfers) between accounts online, and via the HSBC Mobile Banking App, with no transaction charges.
- ▶ Worldwide emergency replacement for a lost or stolen HSBC Premier credit card within 36 hours.
- ▶ Cash in the local currency up to the value of US\$2,000 if your debit card is lost or stolen.

As an HSBC Premier customer, you can be sure of a warm welcome, priority service and personal support in any of our HSBC Premier Centres. If you're considering living and working outside the UK, Channel Islands or Isle of Man our HSBC Expat² banking service could help you to manage your wealth and maximise the opportunities open to you.

***¹ Please note that the HSBC Premier service is not available in every country and there are some countries where HSBC does not have a presence.**

² HSBC Expat is a division of HSBC Bank plc in Jersey.



International Services

Worldwide Travel Insurance

As part of your HSBC Premier experience, you enjoy the benefit of Premier Worldwide Travel Insurance at no extra cost. Our cover gives you, your partner and any dependent children and grandchildren worldwide protection.

To be eligible for protection, you must be under the age of 70 on the start date of your trip*.

Important information: Premier Worldwide Travel Insurance is provided by Aviva Insurance Limited. To be covered, you must be resident in the UK. Policy Terms and Conditions apply.

For more information –
[ciiom.hsbc.com/insurance/premier-travel/](https://www.hsbc.com/insurance/premier-travel/)

* Dependent children must be under 18 (under 23 years of age if still in full time education and living at home outside of term time) and grandchildren under 18 (under 23 if still in full time education).

Feel at home at our HSBC Premier centres worldwide.

At any one of our 300 HSBC Premier centres across the globe, you can be put in touch with a Premier Manager in the Channel Islands or Isle Man, access Online Banking and even use our meeting rooms for your own business needs.

Find an HSBC Premier centre at
[ciiom.hsbc.com/premier/](https://www.hsbc.com/premier/)





Relocating to a new country

If travelling turns into something more permanent, as an HSBC Premier customer you'll have instant access to a wealth of help, advice and support. To make your transition as smooth and hassle-free as possible, we'll make sure all your banking needs are covered before you move. When you get to your new country, your new local Premier Manager will contact you to make sure everything is running smoothly.

Setting up a bank account outside the Channel Islands and Isle of Man

If you're moving outside the Channel Islands and Isle of Man, a bank account is one of the first things you'll need. This can often be difficult to set up – but as an HSBC Premier customer, we'll have your new account up and running before you even arrive. Your new account number, along with your cards and PINS will be sent to you within ten working days of receipt of the required documentation. All applications are subject to status (creditworthiness assessment) and local terms and conditions.

Our banking services across each country can vary significantly. Our UK International Banking Centre will explain how we can help meet your particular needs. Lines are open 9am to 5pm Monday to Friday (UK time).

HSBC Expat banking and wealth management

HSBC Expat*¹ is a specialist service that listens to all your expat needs, helps remove the complexity today and put plans in place to build your wealth for the future. A service ultimately designed to provide you with personal support to manage and develop your wealth. With a 24-hour call centre based in Jersey (Channel Islands), an award winning banking service with a team of specialists in wealth management, banking and currency management, we have extensive reach and experience in building a long term relationship with internationally mobile clients.

***¹ HSBC Expat is a division of HSBC Bank plc in Jersey.**



Important information

Compensation

HSBC Bank plc, Jersey Branch, is a participant in the Jersey Bank Depositor 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 5 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. HSBC Bank plc, Guernsey Branch, 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 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request. HSBC Bank plc in the Isle of Man is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. Full details are available on the Scheme's website www.iomfsa.im or on request.

How to complain

If you have a complaint please let us know. We will endeavour to resolve your concerns and put matters right. If your complaint is not settled to your satisfaction you may be able to refer it to the relevant Financial Ombudsman Service.

For accounts held in the Channel Islands you may be entitled to refer your complaint to the **Channel Islands Financial Ombudsman at PO Box 114, Jersey, JE4 9QG.**

For accounts held in the Isle of Man you may be entitled to refer your complaint to the Financial Services Ombudsman Scheme in the Isle of Man at Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man, IM4 3AS.

International Personal Banking Services

These services are provided in conjunction with other members of the HSBC Group. The service provided will vary by country depending on HSBC's service offering in that country. The International Banking Centre will inform customers of what is available prior to any account being opened. Credit facilities are provided subject to local legal and compliance requirements. You should not deposit funds or use your new account until you have entered the country in which the account has been opened. This does not apply to HSBC Bank International Limited or where you have an existing HSBC account or established place of residence in that country.

Insurance Product Providers

The companies providing insurance covered in this brochure are:

- Travel Insurance – Aviva Insurance Limited
- Extended Warranty – Domestic & General Insurance plc

The above insurance providers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Other service providers

Global Emergency Services are provided by the Global Service Assistance Centre, part of Mastercard International.

Mastercard United Kingdom address is:
**10 Upper Bank Street, Canary Wharf,
London E14 5NP**



Accessibility

To find out more about our accessible services please visit [ciiom.hsbc.com/accessibility](https://www.ciiom.hsbc.com/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 03456 006 161.

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays).



[ciiom.hsbc.com](https://www.ciiom.hsbc.com)

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