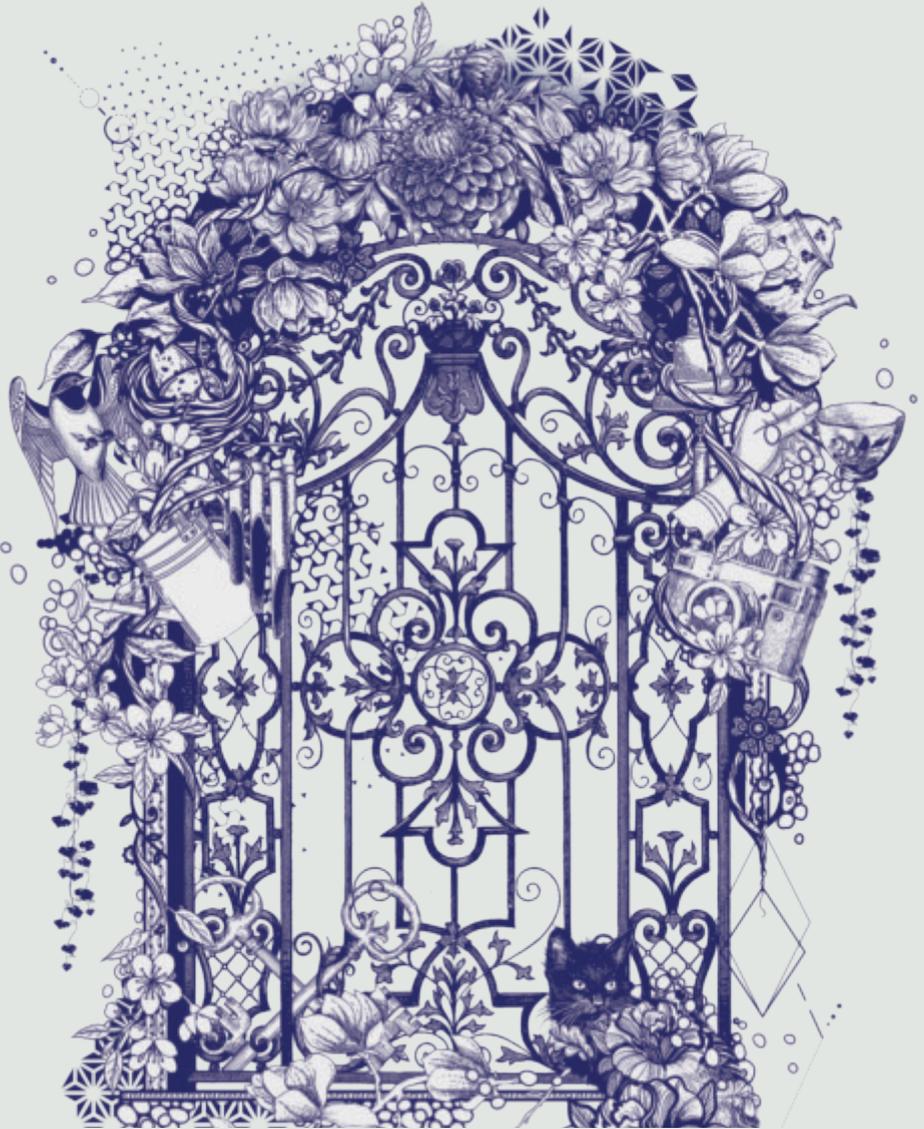


HSBC Premier helps you embrace  
the challenges of your full life



# 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 006 161**.

## 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 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 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 or 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 Bank Account includes exclusive access to a range of preferential banking services and rewards.

## Your HSBC Premier Bank Account offers:

- ▶ A preferential overdraft debit interest rate\*<sup>1</sup> with the first £500 interest free (overdraft subject to status). For overdraft interest rate charges please refer to our Charges and Additional Product terms.

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

- ▶ Worldwide Travel Insurance for you and your family (up to the age of 70). HSBC Premier Worldwide Travel Insurance is provided by Aviva Insurance Limited, Terms and Conditions apply.\*<sup>1</sup>
- ▶ Preferential rates on on a number of savings accounts.\*<sup>1,2</sup>
- ▶ Preferential rates on HSBC personal loans.\*<sup>1,3</sup>

**Representative\*<sup>1</sup> 3.3% APR for Premier Personal Loans between £7,000 and £30,000.**

- ▶ Preferential mortgage terms available on selected products, depending on lending requirements.\*<sup>1</sup>

*Please check our current HSBC mortgage rates for more information.*

**Your home or property may be repossessed if you do not keep up repayments on your mortgage. All credit applications are subject to status, our lending criteria and an assessment of the circumstances of the applicant.**

- ▶ Specially designed credit cards that reward you on transactions.

### **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.\*<sup>4</sup>

<sup>\*1</sup> Certain features and benefits are subject to status (creditworthiness assessment) and meeting HSBC's proof of UK address requirements.

<sup>\*2</sup> Preferential rates compared to our Bank Account and Bank Account Pay Monthly products, and also compared to our Advance Bank Account.

<sup>\*3</sup> Preferential loan rates compared to our standard loan range.

<sup>\*4</sup> 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 [www.ciiom.hsbc.com](http://www.ciiom.hsbc.com) or alternatively call the HSBC Premier telephone banking service on **03456 006 161**.

**All credit applications  
subject to status.**

# 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.

## HSBC Premier Reward Points:

- ▶ Spend £1 within the UK\*<sup>1</sup> and you'll earn 1 HSBC Premier Reward point.  
**Representative 18.9% APR variable**
- ▶ Spend £1 in non-sterling currency and you'll earn 2 HSBC Premier Rewards points.

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 [www.ciiom.hsbc.com](http://www.ciiom.hsbc.com) or by calling us on **03456 006 161**\*<sup>2</sup>. 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 £15 per person per visit and visits are subject to lounge availability.**

**Guests can also accompany for a fee of £15 per person per visit.**

**Terms and conditions apply.**

## 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](http://www.hsbcuk.boingo.com).  
**Terms and conditions apply.**

## Worldwide protection

If your HSBC 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.

## HSBC Premier Privileges

Take advantage of this unique collection of special discounts especially chosen for our HSBC Premier Customers. Whether you're travelling abroad or staying at home, there's a vast range of exclusive travel, dining, health and beauty offers to choose from. To find out more about these exclusive benefits visit [www.privileges.hsbcpremier.com](http://www.privileges.hsbcpremier.com)

\*<sup>1</sup> Within the UK includes spend in Channel Islands and the Isle of Man.

\*<sup>2</sup> 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 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.

## HSBC Premier Reward Points:

- ▶ Spend £1 within the UK\*<sup>1</sup> and you'll earn 2 HSBC Premier Reward points.

**Representative 59.3% APR variable**

- ▶ Spend £1 in non-sterling currency and you'll earn 4 HSBC Premier Rewards points.

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 [www.ciom.hsbc.com](http://www.ciom.hsbc.com) or by calling us on **03456 006 161**\*<sup>2</sup>.

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 free of charge for World Elite Credit card and additional card holders.  
**Guests can accompany for a fee of £15 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 free, unlimited Wi-Fi through iPass, the world's largest Wi-Fi network, giving you fast and secure access to over 50 million hotspots worldwide.
- ▶ Connect to Wi-Fi in over 100 countries, including at the world's busiest airports and on more than 2000 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 at 245,000 locations worldwide.



<sup>11</sup> Within the UK includes spend in Channel Islands and the Isle of Man.

<sup>12</sup> 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 exclusively available up to £50,000. You could receive a low rate of 3.3% APR representative on loans between £7,000 and £30,000.**

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 [www.ciiom.hsbc.com/loans/products/premier/#](http://www.ciiom.hsbc.com/loans/products/premier/#) to see our latest rates and terms.

**All credit applications are subject to status. 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 006 161** (UK)\* **+44 1226 260 260** (overseas), or **03457 125 563** (textphone).

## 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 [www.ciiom.hsbc.com](http://www.ciiom.hsbc.com) and click on Online Banking.

To explore all the features our service offers, take a look at our online demonstration at [www.ciiom.hsbc.com/ways-to-bank/online-banking/tutorial/ways-to-bank/online-banking/tutorial/](http://www.ciiom.hsbc.com/ways-to-bank/online-banking/tutorial/ways-to-bank/online-banking/tutorial/)

## Mobile Banking app

Bank on the go with the HSBC Mobile Banking app for iPhone®, iPad®, Android™ and Blackberry® 10. It lets you manage your personal accounts easily and securely from your mobile phone.

- ▶ Send and receive payments 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.
- ▶ Transfer funds between your HSBC personal accounts.
- ▶ Read secure messages.
- ▶ Use Global View to view balances on your globally linked accounts.
- ▶ Make free Global Transfers from your Channel Islands or Isle of Man HSBC Accounts to your other HSBC Group Accounts.

\* 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.



You and  
your home

# Mortgage Services

## HSBC Premier Mortgages

As an HSBC Premier customer you have access to preferential mortgage terms on selected mortgage products, depending on lending requirements.

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

Please speak to a Premier Manager or call us on **03456 006 161** to speak to one of our Premier Mortgage Associates or visit **[www.ciiom.hsbc.com](http://www.ciiom.hsbc.com)** to see 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, eligibility and, 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 Islands 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

- ▶ 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 limited 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 withdraw up to £100 a day from cash machines in the UK and around the world, without being charged a cash withdrawal fee by HSBC. A non-sterling (foreign currency) transaction fee, currently 2.75% of the sterling amount of the transaction will still be applied. Some cash machine operators may also apply a direct charge for withdrawals from their cash machines and this should be advised on-screen at the time of 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 and dependent children who are under the age of 18, or under 23 if they are still in full time education and living at home outside of term time. Dependent children are also covered when travelling with the account holder or his/her partner, travelling with close relatives

who are over 23 years of age, or travelling independently on a school/college trip with teachers/lecturers. 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)

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 preferential mortgage terms on selected mortgage products, 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, 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.\*<sup>1</sup>
- ▶ Free international account opening before you arrive at your destination when moving abroad. The international account opening is subject to local terms and conditions and receipt of correctly completed account opening documentation.
- ▶ Global View – online, and via the HSBC Mobile Banking App, access to all your global HSBC Premier accounts in one place with a single log-in.
- ▶ Global Transfers – transfer money 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 abroad, our HSBC Expat banking service could help you to manage your wealth and maximise the opportunities open to you.

**\*<sup>1</sup> 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.**



# 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 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 and liable to pay taxes in the Channel Islands or the Isle of Man and registered with a doctor at the time of booking your trip or opening the account, whichever is the later. Important: Available to Channel Islands or Isle of Man residents only. Policy Terms and Conditions apply.

For more information – [www.ciom.hsbc.com/insurance/travel-insurance/#](http://www.ciom.hsbc.com/insurance/travel-insurance/#)

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 UK, access Online Banking and even use our meeting rooms for your own business needs.

Find an HSBC Premier centre at [www.hsbcpremierlocator.com](http://www.hsbcpremierlocator.com)





# 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 foreign bank account

If you're moving abroad, 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 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.

# Important notes

Written details of our products and services are available from the address at the back of this brochure. There may be charges for additional services and you'll be advised of these when they apply.

## Banking products and services

HSBC Premier is subject to eligibility which can be found on page 5 of this brochure. We'll review your account on a regular basis and if you no longer meet the qualifying criteria, we'll transfer your account to another HSBC current account. We'll contact you two months before we do this to advise you of the change and discuss your options.

Account opening and credit is subject to status (creditworthiness assessment). All applicants are required to provide a passport or national ID card and proof of permanent residential address.



# Important information

HSBC Bank plc, registered in England and Wales number 14259. Registered office **8 Canada Square, London, E14 5HQ.**

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

HSBC Bank plc, Jersey branch, is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business. HSBC Bank plc, Guernsey branch, is licensed by the Guernsey Financial Services Commission for Banking, Insurance and Investment Business. In the Isle of Man HSBC Bank plc is licensed by the Isle of Man Financial Services Authority to take deposits and carry on investment business.

Our terms and conditions and our dealings with you up until the time your account is opened are governed by the laws of Channel Islands or Isle of Man depending on where your account is held. We are required by law to tell you the terms and conditions are in English and we will communicate with you in English. Further information and written details about our products and services are available from any of our branches or from Customer Information, PO Box 6201, Coventry CV3 9HW. We reserve the right to decline applications for any product, account or service. Our credit facilities are subject to status.

## 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](http://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](http://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](http://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.**

If it is a joint account we must receive instructions from either account holder. We have the right to close your account at any time and will normally give you at least two months' notice of this. HSBC adhere to the Codes of Practice for Consumer Lending.

## Mortgages

Our mortgages are subject to security and status. A charge will be taken over the property.

**Think carefully before securing other debts against your home. Your home or property may be repossessed if you do not keep up repayments on your mortgage.**

## Travel Insurance

Travel Insurance is subject to policy terms and conditions and is only available to customers under 70 years of age who are resident in the UK, Channel Islands or Isle of Man.

To be resident, your main home must be in the UK, Channel Islands or Isle of Man and you must be registered with a local doctor and liable to pay taxes in the UK. At the time of booking your trip or opening your account, whichever is the later, you must declare any pre-existing medical conditions to the Medical Risk Assessment Helpline on **0800 051 7457** if you or anyone insured on the policy has had any illness, disease or injury other than those shown as an "Accepted condition" in the Your Health section in the 12 months prior to booking a trip. You must also tell us if after booking a trip but before travelling if you have been admitted to hospital or referred to a consultant/specialist. If you fail to tell them about your pre-existing medical conditions, your insurance may not be valid and you may not be covered. Policy terms and conditions apply.

### Global View and Global Transfers

Before you can make a Global Transfer your accounts will need to be linked.

### Overdrafts

If you have use an overdraft you have to pay overdraft interest in the usual way. **For overdraft interest rate charges please refer to the Charges and Additional Product Terms.**

### 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.

### 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 [www.ciiom.hsbc.com/accessibility](http://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**

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