

HSBC Mobile Banking App

Summary of Terms and Conditions
and Important Information

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Customers with disabilities

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

If you have a speech or hearing impairment and would like more information about the products and services in these App Terms, you can use our Textphone service. Simply call 03457 125 563 (+44 207 088 2077 if you're calling from overseas).

Summary of the terms and conditions

This Summary sets out key details about the HSBC Bank Mobile Banking App (Mobile Banking App). It forms part of the HSBC Bank Mobile Banking App Licence Terms and Conditions (App Terms). You should read it carefully together with the rest of the App Terms and the important information at the end of this document.

The Mobile Banking App allows you to access some of our Online Banking services (OB) in a format which is easier to view on a mobile telephone or tablet.

You can log onto the Mobile Banking App by either:

1. entering your Username, memorable information and a password which you have created when registering for the Online Banking service;
 2. entering a Digital Secure Key password. You can set up a Digital Secure Key on any mobile device that supports this functionality (we will contact you to let you know when this will be available to you); or
 3. entering your Username, memorable information and a Security Code generated by a Secure Key or a Digital Secure Key (when made available to you) set up on another mobile device.
 4. scanning your fingerprint on your compatible device. In order to enable this functionality, your compatible device must have: the appropriate applications for scanning fingerprints set up on it (including your fingerprint being registered); the Mobile Banking App downloaded to it and the appropriate applications must be enabled for the Mobile Banking App.
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Features of the Mobile Banking App

- You can make Bill Payments to people or organisations in the UK, Channel Islands and Isle of Man that you have recently paid using OB.
- You can transfer money between your HSBC Bank accounts in the UK, Channel Islands and Isle of Man.
- You can view your account balances.
- You can view up to the last 90 transactions on your accounts.

For more details about Mobile Banking App features, including details of restrictions, please see clause 2.5 of this document.

Important things in our terms and conditions that you should be particularly aware of:

Security

You should make sure you keep your mobile telephone or tablet and the security details you use to log on to the Mobile Banking App safe and secure.

You must let us know as soon as possible if these are lost or stolen. If you choose to activate the feature that allows you to use your fingerprint to log on to the Mobile Banking App (for supported devices only), you should ensure that only your fingerprint is registered on the device. You may be responsible for unauthorised payments made from your accounts if you have not kept your mobile telephone or tablet and your security details safe, or if yours is not the only fingerprint registered on the device and you have activated fingerprint sign-on.

Charges

We do not charge for the App. However, your mobile network operator may charge you to access the App and these charges may vary if you access the App when abroad. You are responsible for these charges.

Suspension of the App

We can suspend the App in a limited number of situations, for example, for security reasons or because we suspect the App has been used fraudulently or in an unauthorised way.

We will try to tell you in advance but may not always be able to. For full details about suspension please see clause 7.

Changing the App Terms

We can change these App Terms. We will tell you about changes at least 2 months in advance. For full terms and conditions about changes please see clause 9.

Terms and Conditions

These App Terms apply to the App together with:

- the terms and conditions that apply to any account or service you can access using this App (the Product Terms); and
- our Online Banking Terms and Conditions; and
- any other terms and conditions that we tell you apply.

In the event of a conflict between the App Terms and the Product Terms or Online Banking Terms and Conditions, the App Terms will apply. Only the following people have rights under these App Terms:

- you; and
- us; and,
- the supplier of the mobile device to which you have downloaded the App; and
- the App store from which you downloaded the App.

We will also provide you with a paper copy of the App Terms once you have logged on for the first time.

You will be able to view the current version of the App Terms within the App at any time under the "i" tab before you log in and via the Information option or the Legal or Contact and Support tabs after you have logged in.

We give you a licence to use the App on a mobile device that you own, control or use, subject to these App Terms and any Usage Rules set out in the Terms of Service of the supplying App store.

This licence will start when you have downloaded the App and log on for the first time and will continue until ended as set out in clauses 8 or 9.2.

1. Glossary

"Amazon" means Amazon Digital Services, Inc., Amazon Media EU S.a.r.l., Amazon Services International, Inc., Amazon Servicos de Varejo do Brasil Ltda., and Amazon.com Int'l Sales, Inc and Amazon Australia Service Inc. (each an Amazon Party and together with their affiliates, Amazon).

"Mobile Banking App" or **"App"** means the HSBC Mobile Banking application version 1.5 (or any subsequent version) which can be downloaded to any mobile device which runs an operating system supported by us, through which you can access some of our Online Banking service.

"Mobile Banking App services" means those services set out in clause 2.5.

"Bill Payments" means a payment you make to someone else's account in the UK, Channel Islands and Isle of Man.

"Existing Beneficiaries" means people or organisations you have made a payment to using OB within the last 13 months and which are displayed within the Mobile Banking App.

"HSBC Group" means HSBC Holdings plc, its subsidiaries, associated and affiliated companies.

"Online Banking and OB" mean the HSBC Bank plc online banking service. The Online Banking service is available by logging on at www.ciom.hsbc.com

"Transfers" means an internal transfer you make to another one of your HSBC Bank accounts (including a joint account).

"you", **"your"** and **"yours"** mean the person who has downloaded the Mobile Banking App and any other person who uses that App.

"we", **"us"** and **"our"** mean HSBC Bank plc, and any agents we appoint to provide all or part of the Mobile Banking App.

2. Using the Mobile Banking App

2.1 You must be registered for OB to be able to use the Mobile Banking App. However, you will soon be able to register for Online Banking within the App (not available on all devices and operating systems). We will let

you know when this becomes available. The Mobile Banking App can be used on a mobile device running an operating system supported by us, from which you can access the internet. However, not all of our services available on OB can be accessed using the App (please see clause 2.5 below for details of which parts of OB are available). Because of this, we recommend that you log on to OB at www.ciom.hsbc.com at least every 14 days.

2.2 We will be writing to you to let you know that you can set up a Digital Secure Key within the Mobile Banking App on any device that supports this functionality.

You can only set up a Digital Secure Key on one mobile device at a time.

You can use the Digital Secure Key to log in to OB available at [ciom.hsbc.com](http://www.ciom.hsbc.com) and also the Mobile Banking App. If you do not set up a Digital Secure Key you can log on to the Mobile Banking App with your Online Banking Username and other security information that we request. We may notify you from time to time about changes in the security information we require.

2.3 You should read any new secure e-messages we have sent you each time you log on to the App. You will be advised on the initial home screen when you log on if there are any new secure e-messages in your Inbox.

2.4 Updates to the Mobile Banking App may be issued periodically through the supplying app store. For some devices, updates will be downloaded automatically. If this does not happen, you will need to download the update yourself. We may display in-App messages when you try to log on to remind you to do this. You should log on to the Mobile Banking App regularly to check these messages. Depending on the update, you may not be able to use the App until the latest version has been downloaded. If the latest version of the Mobile Banking App has not been downloaded and you have set up a Digital Secure Key, you may also not be able to access Online Banking.

To make sure you always have access to the App and Online Banking, you should keep your App updated.

We will automatically log you out of the Mobile Banking App if you have not used it for 10 minutes.

Services available within the App

2.5 You can use the Mobile Banking App to carry out the following services:

- Check the balance and available balance on selected HSBC Bank accounts (also see clause 2.7);
- Check the overdraft limit (if you have one) on selected HSBC Bank accounts and the credit limit on any credit card accounts you have;
- View up to the last 90 transactions on selected HSBC Bank accounts (only transactions shown on your last statement and since your last statement will be available);
- Make Transfers between your sterling HSBC Accounts which are displayed within the App;
- Make Bill Payments to Existing Beneficiaries from your sterling accounts which are displayed within the App;
- View secure messages within your Secure Message Inbox; and
- Carry out any other additional service that we may provide in any future update of the Mobile Banking App.

A higher level of security will be required for some services available, which we will tell you about.

You must not use the Mobile Banking App for any other purpose.

Depending on your operating system or your device, you may not have access to all of the services provided within the Mobile Banking App. See our website at <http://www.ciom.hsbc.com/ways-to-bank/mobile> for more information.

How to make payments using the App

2.6 You can make a Transfer or Bill Payment using the App once you have logged on in accordance with clause 2.2. When you have provided your payment instructions you will be given the opportunity to edit them and you will then be asked to confirm your payment instructions. This will be your agreement for us to make the payment. For further details about these types of payments please refer to the Product Terms.

2.7 Pre-log on account information: This feature provides a way of seeing certain information about your account without logging in to the Mobile Banking App.

You can use this feature to show either:

- a. your balance and available balance; or
- b. a graphical display (a Gauge) of the status of your chosen account.

If you choose the gauge option, you will be asked to set high and low balance limits. The status of your account will then be displayed relative to the limits you have set. This information will be accompanied by a time stamp representing the date and time at which it was obtained. If for any reason updates are unavailable, you may not be able to obtain the most up-to-date information. This may happen if you lose internet connection, for example.

This feature is only available on one device at any given time.

If you share your device with other people they will be able to see the information you have chosen to display with this feature.

In addition, only one customer can register for this feature on a device at any time. So if you share your device and one of the people you share your device with has registered for this feature, you will not also be able to register one of your accounts.

You can turn off this feature at any time. Your settings will be saved should you wish to turn it back on in the future. For your security, we will automatically turn off this feature if it has not been accessed for a number of days. If this happens you will need to log in to the Mobile Banking App to turn it back on. If the Mobile Banking App is deleted from your device your pre-log on account information settings will be lost.

As your account balance information can be viewed on your device without logging in to the Mobile Banking App, it is important you comply with the security requirements set out in these App Terms and in your Product Terms.

3. Things you must not do

3.1 You must not copy or reproduce all or any part of the Mobile Banking App.

3.2 You must not alter, modify or adapt all or any part of the Mobile Banking App.

3.3 You must not remove or tamper with any copyright notice attached to or contained within the Mobile Banking App. All ownership in the Mobile Banking App remains with us.

3.4 You must not carry out reverse engineering of the Mobile Banking App.

4. Responsibilities and availability of service

4.1 While we make reasonable efforts to provide the Mobile Banking App services, we will not be liable for any failure to provide those services, in part or in full, due to abnormal and unforeseen circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary. This includes any phone network failures or, in the case of mobile networks, where you are not in an area of mobile coverage.

4.2 The Mobile Banking App is provided "as is" with no representation, guarantee or agreement of any kind as to its functionality. We cannot guarantee that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your mobile device. We are not responsible for any loss you may incur as a result of this.

4.3 We are responsible for the Mobile Banking App and its content. Apple Inc., Google Inc., Microsoft Corporation or Research In Motion Limited or Amazon do not have any responsibilities or obligations to you in relation to the Mobile Banking App and will not provide any maintenance and support services for the Mobile Banking App.

4.4 The Mobile Banking App may only be installed and used by customers of HSBC Bank. You confirm that (i) you are not located in a country subject to a US Government embargo, or that has been designated by the US Government as a “terrorist supporting” country; and (ii) you are not listed on any US Government list of prohibited or restricted parties. Lists of these countries and parties may be found at <http://www.state.gov> and <http://www.treasury.gov>.

Use of location data

4.5 Certain services, including the HSBC ATM/Branch finder and Offers and Rewards, use information about your physical location sent from your mobile device (eg, GPS signals). If you use these services, you consent to us, our partners and licensees, and Google accessing, monitoring, transmitting, collecting, maintaining, disclosing, processing and using your location data to enable us and Google to provide the relevant functionality in accordance with the terms and conditions, and privacy policy, of this Mobile Banking App and those of Google. You will be asked to consent to the use of location services when you download the Mobile Banking App or, for iOS devices, the first time you use the HSBC ATM/ Branch finder tool. You may withdraw this consent at any time by turning off the location services settings on your mobile device.

4.6 Access to Google Maps/Google Earth APIs through the Mobile Banking App is subject to the separate Google terms and conditions available at http://maps.google.com/help/terms_maps.html and http://www.google.com/enterprise/earthmaps/legal/universal_aup.html

4.7 iPhone, iPad, iPod Touch and Apple are trademarks of Apple Inc., registered in the US and other countries. App Store is a service mark of Apple Inc. Android™ is a trademark of Google Inc. The trademarks BlackBerry® and BlackBerry App World™ are owned by Research In Motion Limited and are registered in the United States and may be pending or registered in other countries. We are not endorsed, sponsored, affiliated with or otherwise authorised by Research in Motion Limited.

5. Security: your security obligations

5.1 You must take all reasonable precautions to keep safe and prevent fraudulent use of your mobile device and security information.

These precautions include:

- never writing down or otherwise recording your 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 it;
- keeping your security details unique to OB and the Mobile Banking App;
- ensuring that yours is the only fingerprint registered on the device, if you choose to activate fingerprint sign-on (such as Touch ID) to log on to the Mobile Banking App;
- not disclosing your security details to anyone, including the police and us;
- changing your security details immediately and telling us as soon as possible in accordance with clause 5.3 if you know, or even suspect, that someone else knows your security details, or if we ask you to;
- keeping your security details and mobile device safe;
- complying with all reasonable instructions we issue regarding keeping your security details safe;
- once you have logged on to the Mobile Banking App do not leave your mobile device unattended or let anyone else use your mobile device;
- logging out of the Mobile Banking App once you have finished using the Mobile Banking App services, and in particular not leaving the Mobile Banking App running in the background whilst logged in (eg, whilst multi-tasking, or running other apps);

- follow all security measures provided to you by the manufacturer of your mobile device operating system that apply to your use of the Mobile Banking App or your mobile device (although you should never disclose your security details to them or information about your accounts with us);
- undertake reasonable and adequate precautions to scan for computer viruses or other destructive properties.

5.2 You must not use the Mobile Banking App on any device or operating system that has been modified outside the mobile device or operating system vendor supported or warranted configurations. This includes devices that have been “jail- broken” or “rooted”.

A jail-broken or rooted device means one that has been freed from the limitations imposed on it by your mobile service provider and the phone manufacturer without their approval.

5.3 After initial registration we will never contact you (or ask anyone to do so on our behalf) with a request to disclose your security details in full. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not supply your security details to them in any circumstances. Additionally, you should report any such requests to us immediately.

5.4 You will be responsible for all instructions given by you or anyone acting with your authority between when you log on to the Mobile Banking App until you log off the Mobile Banking App.

5.5 You are responsible for making sure information shown or stored on your mobile phone is kept secure.

5.6 You must advise us of any change to your mobile phone number without delay.

5.7 If activating the feature that allows you to use your fingerprint to log on to the Mobile Banking App (for compatible devices only), you must ensure that only your fingerprint is registered on the device. You may be responsible for unauthorised payments made from your accounts if you have not kept your mobile telephone or tablet and your security details safe, or if yours is not the only fingerprint registered on the device and you have activated fingerprint sign-on.

What to do if there is a breach of security

5.8 If you know or suspect that someone else knows your security details, or has used or tried to use them, or if your mobile device is lost or stolen, you must tell us without delay by calling us on 0345 600 2290 or +44 1226 261226 if you are abroad, Textphone 0800 0283516 or +44 1792 494394 if you are abroad. Lines are open 8am to 10pm every day (except for Christmas Day, Boxing Day and New Year’s Day). We may ask you to co-operate with us and the police into the actual or suspected misuse of your security details, the Mobile Banking App or your account(s).

Unauthorised transactions

5.9 Please refer to the Product Terms for details about unauthorised transactions. You will be responsible for all losses arising from unauthorised transactions on your Account as a result of:

- You acting fraudulently, or
- You intentionally or with gross negligence failing to use the Mobile Banking App in accordance with the App Terms (including keeping safe your Mobile Banking security details), or
- You intentionally or with gross negligence fail to notify us in accordance with clause 5.7 if you know or suspect someone else knows your Mobile Banking security details or has used or tried to use your security details.

6. Abnormal and unforeseen circumstances

We are not responsible if we do not comply with any of the App Terms:

- Due to abnormal and unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary; or
- Where our failure to comply is due to our obligations under European or national law.

7. Suspension of the Mobile Banking App

We can, at any time, suspend your use of the Mobile Banking App. We will do this if we think it is reasonably necessary because:

- We have concerns about the security of the Mobile Banking App or OB; or
- We suspect that your Mobile Banking App or OB has been used fraudulently or in an unauthorised way; or
- There is a significantly increased risk that you will be unable to repay any overdraft on any of your accounts; or
- There are UK or European legal obligations we have to meet.

If we do suspend your use of the Mobile Banking App we will also suspend any other use by you of OB.

We will usually give you advance notice of any suspension and tell you why. However, we will not do so if this would compromise our reasonable security measures or it is unlawful to do this. Occasionally we may not be able to contact you to give you advance notice.

If you have entered incorrect log on details on several occasions we will suspend your access to the Mobile Banking App and OB. If this happens, you can reset your log on details within OB provided you can identify yourself and answer our security questions. Otherwise, you will need to telephone us.

You can ask us to lift any suspension by calling us on 0345 600 2290.

8. Ending this licence

8.1 You can end this licence at any time by contacting us by telephone or in branch. You should also delete the Mobile Banking App from your mobile device.

8.2 We can end this licence with you immediately in the following situations:

- If you have not used the Mobile Banking App for 12 months you will have to re-register in order to use the Mobile Banking App again; or
- If you have seriously or persistently broken any of the App Terms or the Product Terms including where:
 - you are, or we reasonably suspect you may be, using or obtaining, or allowing someone else to use or obtain, an account, service or money illegally; or
 - your account is, or we reasonably suspect your account is, being used for an illegal purpose; or
 - you are, or we reasonably suspect you may be, acting fraudulently; or
 - you act in an unacceptable way, for example you act in a threatening or violent manner towards staff; or
 - you were not entitled to download the App; or
 - we have demanded that you repay an overdrawn balance on your account to us and you fail to do so; or
 - we have reasonable grounds to suspect that your security details have not been kept safe; or
 - we have reasonable grounds for believing you have committed or are about to commit a crime in connection with your account; or
 - you have not satisfied any anti-money laundering requirements.
- There has been or we suspect there has been fraud involving any of your accounts or any transactions on any of your HSBC accounts; or
- If there has been or we suspect there has been suspicious activity on your account; or
- We have reasonable grounds to suspect unauthorised or fraudulent use of your security details; or
- If the Mobile Banking App is withdrawn by the manufacturer of your mobile device operating system or any intermediary; or
- If we stop supporting the Mobile Banking App on your mobile device or the operating system it runs; or

- If you stop holding any account, product or service in respect of which the Mobile Banking App may be used; or
- If we reasonably consider that by continuing the contract:
 - we may break a law, regulation, code, court order or other duty; or
 - we, or another HSBC Group company, may be exposed to action or censure from any government, regulator or law enforcement agency.

8.3 We will notify you personally immediately after we have terminated the licence. This can include SMS, a message when you log on to the App, by post, by email, by secure e-message, by a message on your statement, or in any other way that will be sent to you individually.

8.4 We may end this licence for any other reason by giving you at least two months' personal notice.

8.5 Upon termination of this licence for any reason:

- you must remove the Mobile Banking App from your mobile device; and
- destroy all copies of the Mobile Banking App including all components of it in your possession; and
- all rights you have in respect of the Mobile Banking App will immediately end.

8.6 You must delete the Mobile Banking App from your mobile device if you change your mobile device or dispose of it.

9. Changes

9.1 We may change the App Terms (including, but not limited to, introducing new charges and changing the types of payments you can make using the Mobile Banking App) for any of the reasons set out in the Product Terms. We may also change the App Terms for any other valid reason. We will tell you about the changes by post, by email, by secure e-message, or by placing details of the change within OB at least two months before the changes take effect.

9.2 If we provide you with notice that we are going to make a change to the App Terms, you can end this licence before that change takes effect without charge. If you do not tell us that you want to end this licence, then we will assume that you have accepted the change and it will take effect automatically.

10. Miscellaneous

10.1 If any part of the App Terms becomes invalid, illegal or unenforceable, this will not affect the validity of the remaining App Terms.

10.2 If we allow you some extra time to meet your obligations in these App Terms or do not use some of our rights, this does not mean that we will do so again.

10.3 We can transfer all or some of our rights under these App Terms to someone else. You cannot transfer any of your rights and obligations under these App Terms to anyone else.

11. Your statutory rights

Nothing in the App Terms will reduce your statutory rights, including your rights relating to mis-described accounts or services, the fairness of terms on which they are provided to you, any rights you may have to close your account and/ or claim compensation. For further information about your statutory rights contact your local authority Trading Standards Department or the Citizens Advice Bureau.

12. Governing law and language

The laws of England and Wales apply to these Terms and how we dealt with you before this licence applied.

The App Terms are in English and any communications we send to you will be in English.

Copyright in the pages, screens, information, and all material in their arrangement, included in the App is owned by or licensed to us or the HSBC Group unless otherwise noted.

Important information

Information about us

HSBC Bank plc provides financial services as its main business.

We are incorporated in England and Wales and are established at 8 Canada Square, London E14 5HQ which is our registered office.

If you want to contact us with a general enquiry, please call using the applicable number in the following table.

Telephone calls will be put through to our Automated Service.

If you have a speech or hearing impairment and use 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. All lines are open 24 hours unless otherwise stated.

Account type	From the UK, Channel Islands and Isle of Man	From abroad
UK accounts	03457 404 404 (Customer Service Centre: 8am to 10pm) (Automated service: 24hours)	+44 1226 261 010 (Customer Service Centre: 8am to 10pm) (Automated service: 24hours)
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 accounts	03457 125 563	+44 207 088 2077

You can also send us a secure message through OB.

HSBC Bank plc's registered VAT number is GB365684514 and its company register number is 14259.

Our regulators

HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 114216.

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.

General information

It is possible that taxes or costs may apply to your use of the Mobile Banking App that are not paid to us or imposed by us. For example, your mobile network provider may charge you.

You will be able to use the Mobile Banking App once you have downloaded the App to your mobile device and have set up your security details to access the App.

Cancellation

For a period of 14 days after you have received a paper copy of the Mobile Banking App Terms in the post, you have the right to cancel your contract with us. You can do this by calling us or in branch. You should also delete the Mobile Banking App from your mobile device. If you do not cancel you can still end your contract with us at any time without notice.

How to complain

If we do not deliver the standard of service you expect, or if you think we have made a mistake, please let us know. We will investigate the situation and, if necessary, set about putting matters right as quickly as possible. Where appropriate we will also take steps to prevent a recurrence. Please allow your local branch manager or the manager of the department concerned the first opportunity to answer your concerns and put matters right. However, if you remain dissatisfied and would like further information about our process for resolving complaints, please ask us for our explanatory leaflet 'Listening to Your Comments'. You may be able to refer your complaint to the Financial Ombudsman Service in the UK. 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 or the Financial Services Ombudsman Scheme in the Isle of Man, based on where your account is held.

Compensation Scheme membership

In the UK, we are 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 – including most individuals and small businesses – are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limits 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 separate claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS deposit limit. The FSCS deposit limit relates to the combined amount in all the eligible depositors' 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 1400 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

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 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 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. 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 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request.

Deposits made with our branches in the Isle of Man are protected by the Isle of Man Depositors' Compensation Scheme Regulations 2010. Full details available on request.

ciiom.hsbc.com

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