

# Save Together

Terms and Conditions

Effective from 25 November 2015

# Save Together Summary\*

Save Together is a benefit of the HSBC Advance Bank Account and will no longer be available from **11 December 2015**. However, if you make or have made an eligible payment into your HSBC Loyalty Cash ISA before this date, you will continue to take advantage of Save Together until the end of the 12 month offer term.

This document summarises Save Together. You should read it carefully. This, together with the other documents referred to in the Save Together Terms and Conditions will form the basis of the contract between you and us.

## Eligibility Requirements

- Available to HSBC Advance customers only. You must remain an HSBC Advance customer for the full Save Together term of 12 months from the calendar month of your first eligible payment.
- You must have an HSBC Loyalty Cash ISA for the full Save Together term of 12 months from the date of your first eligible payment.  
You must either:
  - make a single payment of £25 or more per month into your HSBC Loyalty Cash ISA; or
  - make one lump sum payment of £300 or more into your HSBC Loyalty Cash ISA;
- From **25 November 2015**, eligible payments can not include internal transfers from another HSBC Cash ISA.

## Summary

With Save Together there are two alternative ways you can make eligible payments:

- make a single payment of £25 or more into your HSBC Loyalty Cash ISA then, for every month you do so within the following 12 months, we'll make an additional interest payment of £10 (up to a maximum of 12 payments) into your HSBC Loyalty Cash ISA; or
- make one lump sum payment of £300 or more into your HSBC Loyalty Cash ISA and we'll make an additional interest payment of £10 for the month you do so and for each of the following 11 months into your HSBC Loyalty Cash ISA.

If you make a combination of single and lump sum payments you will only receive up to a maximum of 12 additional interest payments of £10.

If you are eligible, Save Together will be activated automatically as soon as you make an eligible payment (as described above).

Our additional interest payments will not count towards your annual ISA allowance.

You can only benefit from Save Together once.

**Please note:** If after activating Save Together you no longer hold an HSBC Advance Bank Account or HSBC Loyalty Cash ISA, you will cease to be eligible for Save Together and future additional interest payments will end.

For more information and additional interest payment dates, please refer to the Save Together Terms and Conditions.

\*Subject to eligibility. Save Together Terms and Conditions apply.

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# Save Together Terms and Conditions effective from 25 November 2015

1. These terms and conditions (Terms) apply in addition to the HSBC Loyalty Cash ISA Terms and Conditions, the Save Together summary document, the HSBC Loyalty Cash ISA interest rates and fees, the HSBC Loyalty Cash ISA brochure and the HSBC Personal Banking Terms and Conditions and Charges. In the event of any conflict between these Terms and the literature detailed above, these Terms will apply. These Terms are a contract between you and us, HSBC Bank plc.

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2. Save Together is not transferable and you can only take advantage of Save Together once.

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3. Save Together is only available to HSBC Advance Bank Account customers; however, if you hold an HSBC Advance Bank Account jointly with another party, both of you can take advantage of Save Together. Each of you will need to individually meet all the other eligibility criteria of Save Together.

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4. You must satisfy the eligibility criteria of Save Together

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5. Save Together will no longer be available from **11 December 2015**. However, if you make or have made an eligible payment in to your HSBC Loyalty Cash ISA before this date, you will continue to take advantage of Save Together until the end of the 12 month offer term.

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6. To benefit from Save Together you must either:

- make a single payment of £25 or more into your HSBC Loyalty Cash ISA then, for every month you do so within the following 12 months, we'll make an additional interest payment of £10 (up to a maximum of 12 payments) into your HSBC Loyalty Cash ISA; or
- make one lump sum payment of £300 or more into your HSBC Loyalty Cash ISA and we'll make an additional interest payment of £10 for the month you do so and for each of the following 11 months into your HSBC Loyalty Cash ISA.

If you make a combination of single and lump sum payments you will only receive up to a maximum of 12 additional interest payments of £10.

With effect from **25 November 2015** payments (single payments or lump sum payments) do not include internal transfers from another HSBC cash ISA.

See paragraph 7 and 8 below for details on where and when additional interest payments will be made (additional interest payments dates).

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7. From **30 November 2015** and up to the date of the end of your eligibility, we will make additional interest payments as follows:

- i. in relation to a single payment the following day, and
- ii. in relation to a lump sum payment:

a) the day following your first lump sum payment and

b) the same date as (a) in each of the 11 consecutive calendar months thereafter or where this date does not exist (because not all years or months have the same number of days) the first of the following month.

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8. We will normally pay your additional interest payments into your HSBC Loyalty Cash ISA; if however you have arranged for the interest on your HSBC Loyalty Cash ISA to be diverted to another account your additional interest payments will be paid into that account.

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9. The additional interest payments made by us are not ISA subscriptions and do not count towards your annual ISA subscription limit.

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10. We may change the terms of Save Together. If we make such changes we will tell you personally at least one month in advance if the change is not favourable to you. For other changes we will tell you within one month of the change.

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11. If:

i. your HSBC Advance Bank Account is converted to another type of HSBC account or closed, and/or

ii. your HSBC Loyalty Cash ISA is closed or voided,

your eligibility to participate in Save Together will end and you will not receive any further additional interest payments. If before this happens you have made an eligible payment to your HSBC Loyalty Cash ISA we will continue to pay your final additional interest payment up to the date of the end of your eligibility:

a) to your HSBC Loyalty Cash ISA, or

b) (where your HSBC Loyalty Cash ISA has been closed or voided) to your HSBC Advance Bank Account, or

c) (where your HSBC Advance Bank Account has been converted or closed) to another (sole or joint) HSBC account held by you, or

d) (where you do not hold another HSBC account) by cheque to you directly.

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12. If you are no longer resident in the UK (and therefore no longer eligible for the HSBC Loyalty Cash ISA), you will no longer be eligible for Save Together. If on any additional interest payment date you are no longer resident in the UK we will have no obligation to make any additional interest payment to you.

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13. When we are notified of a deceased customer, all payments into the HSBC Loyalty Cash ISA must cease and therefore Save Together additional interest payments will also cease. If however a lump sum payment was made before we were notified of the death, the additional interest payments will continue until the HSBC Loyalty Cash ISA is closed or the additional interest payments come to an end (whichever happens first). Any interest within the HSBC Loyalty Cash ISA after death also becomes subject to UK tax until 6 April 2016 after which all interest will be paid gross.

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