

Notice of variation

Personal Banking and Private Banking
Terms and Conditions



We want to simplify the way we communicate with you. So we’ve re-worked our terms in a way that will hopefully make it easier for you to find what you’re looking for.

Why are we changing these terms?

We know it's not always easy to find the terms that apply if you access your accounts via online or mobile banking. So we've consolidated several different sets of terms into one document that's clearer and easier to understand.

We've also made some changes to how some accounts work and what you can and can't do with them. We’ve checked to make sure the new terms (and any differences from your current terms) are fair and reasonable.

What are the changes?

We’ve included a summary of the main differences below:

Relevant section of the terms	What's changed
Digital Services	There's no longer a separate set of terms covering online and mobile banking. Instead, all the relevant terms can now be found in section 3.4 (Our Digital Services). We’ve also included details of the steps you need to take to stay safe online – you can find these in section 2 (Security). There are no changes to how these services work, but we've also simplified the language to make it easier to understand.
Student Bank Accounts	We no longer offer these accounts, so we've made changes to the sections where they were mentioned in the terms.
Fixed Rate Saver Accounts	There's no longer a £1 million maximum balance. We'll tell you about any maximum balance when you apply.
Online Bonus Saver Accounts	There's no longer a £2 million maximum balance. We'll tell you about any maximum balance when you apply.

When will the changes take effect?

As from 10 November 2023.

Where can you find the new terms?

You can find the new terms on our website here: <https://ciiom.hsbc.com/legal/>

To help our environment we’re reducing the amount of paper we produce, so we haven’t included a copy with this letter. If you need a paper copy of the terms, please call us on 03456 00 61 61 to request one.

What do you need to do?

If you're happy with the new terms you don't need to do anything.

If you don't agree with the changes you have the option to close your account(s) covered by these terms. If you want to do this, please contact us before 9 November 2023.

Need more information?

If you have any questions about the changes, please contact us via <https://ciiom.hsbc.com/help/#contact-us>

Thank you for banking with us.

Your HSBC Channel Islands and Isle of Man Banking Team

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