



Mr P E Lisewski
40 Gledstones Road
London
W14 9HU

37400 06643 *0077572 11 TC 4



Dear Mr Lisewski

April 2014

Important information about changes to our Terms and Conditions

We're making changes to our HSBC General Terms and Conditions, our Banking Made Easy brochure and some of our prices. We're also discontinuing two of our current account benefits. Unless stated otherwise, the changes are effective from **1 July 2014**.

Full details of the changes can be found in the enclosed booklet with a summary on page 2. Please read it carefully and keep it for future reference.

If, unfortunately, you choose not to accept the changes you have the right to close your account without charge before they take effect by calling us on **freephone 0800 783 4984***

Thank you for banking with HSBC.

Yours sincerely

Bruno Genovese

Head of Personal Banking

* If you're calling from abroad +44 1226 261 010. If you have a speech or hearing impairment, you can call our textphone service on 0845 712 5563. To help us improve our service, and in the interests of security, we may monitor and/or record your call.

HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW.

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