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Dear Customer

Important Information: changes to our Business Banking Terms and Conditions and Price List

We're delighted to tell you that business customers and customers with Community, Schools and Colleges accounts will soon be able to use the Post Office® to deposit and withdraw cash, and check their balances, using their Debit Cards.

To reflect this we're making changes to our:

- Business Banking Terms and Conditions
- Business Banking Price List
- Business Banking Made Easy brochure

The changes are set out on pages 3 and 4. They'll come into effect on 22 February 2016.

If, however, you choose to use the new service before 22 February 2016, this means that you're agreeing that the changes set out on pages 3 and 4 will come into effect for you from the day you first use the service.

What this means for you now

If you can't get to one of our branches, you'll have more options to deposit and withdraw cash or check your balance by using the Post Office®. You can do this at the Post Office® in England, Scotland, Wales and Northern Ireland.

There's no additional charge for using the Post Office® instead of one of our branches. You'll not be charged more than your usual counter charge. If you're enjoying free banking, or aren't currently charged for counter services, you'll not have to pay for using the Post Office® until these arrangements come to an end.

To find your nearest Post Office® please visit the Post Office® website:
<http://www.postoffice.co.uk/branch-finder>

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What this means for you later in 2016

We're working with the Post Office® to make additional services available to you later in 2016. These include cheque deposits, cash deposits without using your Debit Card, and a Change Giving service. These services are not currently available and are not covered in the Business Banking Terms and Conditions, Business Banking Price List or Business Banking Made Easy brochure. We'll change these again later in 2016 so that you're authorised to use the additional services. We'll tell you more about this when the changes are ready to come in.

What to do next

If you're happy with the changes outlined in this letter, you don't need to do anything.

If you choose not to accept the changes, you have the right to close your account by contacting us before 22 February 2016. We won't charge you for this although you'll still have to pay any account charges you've already incurred.

If you've any questions about how the changes may affect you or to let us know if you don't accept them, you can:

- call us on 03457 606 060*
- speak to your Relationship Manager or usual contact
- write to us at: HSBC, Customer Information, PO Box 6201, Coventry CV3 9HW

If you'd like a full copy of the new Business Banking Terms and Conditions, Business Banking Price List or the Business Banking Made Easy brochure, incorporating the new provisions, they'll be available from 22 February 2016 at www.hsbc.co.uk/business, or you can ask in any of our branches or call us on our usual numbers.

If you don't have a Debit Card and would like one, please contact us as set out above.

We're required to provide you with a copy of the Financial Services Compensation Scheme Information Sheet and Exclusions Sheet each year, and this is also included with this letter.

Yours sincerely



James Cliffe

Head of Business Banking UK

*To help us continually improve our service and in the interests of security we may monitor and/or record your call. Lines are open 8am to 10pm 7 days a week. If you're calling from abroad +44 1226 260 878. If you have a speech or hearing impairment, you can call our textphone service on 0345 7125 563. If you're calling from overseas our textphone number is +44 2070 882077.

Changes to the Business Banking Terms and Conditions

We've added a new section 1.2.3 which reads:

'1.2.3 Post Office®

Where services are available at a Post Office®, Post Office Limited is our agent in providing these services to you and they will only be available in England, Scotland, Wales and Northern Ireland. The Post Office® is a registered trademark of Post Office Limited in the UK and other countries. We reserve the right to withdraw or change any services provided by Post Office Limited. Post Office Limited won't be able to give financial or banking advice to our customers about their account or about our business, products or services. They won't be responsible for our dealings with you and your account.'

We've amended the first row of the table in section 3.1 and added information at the end of the section so that it reads:

Type of payment	How to pay in
Cash, Cheques or bank drafts	At any HSBC counter At an HSBC Express Bank Machine using your Debit Card and PIN At any HSBC Business Pay In machine using your Debit Card and PIN or scanning the barcode on your Business Pay In packet
Cash*	At any Post Office® counter using your Debit Card and PIN

*You can't deposit more than £250 in coin in a single transaction. Generally you can deposit up to £20,000 but there may be lower limits at individual Post Offices® and special arrangements if you want to make large deposits on a regular basis. Speak to your usual contact or check at your local Post Office® for more details.

We've renamed section 4.3.1 "Withdrawing in a branch or at a Post Office®" and added the following wording to that section:

'To withdraw cash over the counter at a Post Office®, you need to use your Debit Card'

Changes to the Business Banking Made Easy brochure

We've updated the tables in the sections headed 'How to pay money into your account' and 'How to make payments from your account' to include the Post Office® as detailed above.



Changes to the Business Banking Price List

We've made the following changes to the Business Banking standard account services – summary of charges table which is set out on pages 4 to 6 of the Business Banking Price List by adding four rows at the end which read:

Service	Description	Free Banking ^{*1}	Small Business Tariff	Electronic Banking Tariff
Post Office [®] counter credits	A charge for cash credits to your account made in a Post Office [®] (i.e. one charge per credit)	Free	25p per credit	25p per credit
Post Office [®] counter cash in	A charge in addition to the Post Office [®] counter credit charge for the value of cash paid in at a Post Office [®] counter	Free	0.60% of the value deposited	1% of the value deposited ^{*2}
Post Office [®] counter withdrawal	A charge for withdrawing cash over a Post Office [®] counter (i.e. one charge per withdrawal)	Free	25p per withdrawal	25p per withdrawal
Post Office [®] cash out	A charge in addition to the Post Office [®] counter withdrawal charge for the value of cash withdrawn over the Post Office [®] counter	Free	0.75% of the value withdrawn	1% of the value withdrawn ^{*2}

^{*1} Applicable to Business Banking start up and switcher customers during your free business banking period (if any) and to Community Accounts and to Schools and Colleges Accounts.

^{*2} Paying in and withdrawing cash at branches or Post Office[®] counters will be charged at 1% because it is not part of our standard Electronic Banking Tariff service