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Mr P E Lisewski  
40 Gledstones Road  
London  
W14 9HU

**Account type:** Current Account  
**Sort code:** 40-19-22  
**Account number:** 61284878



15 April 2017

Dear Mr Lisewski

## An annual summary of your account charges

We like to ensure our customers are well informed, so we will be sending you a summary of the total charges you've paid, if any, for your current account each year. If no fees or interest were payable then we will display zeros in the summary.

The table below is for information only and summarises any charges and interest you may have paid.

Description	Quantity	Total
<b>Overdraft Charges</b> (reflecting any refunds)		
Total overdraft interest charged		£ 0.00
<b>Other Fees and Charges</b>		
Non-Sterling Transaction Fee	0	£ 0.00
Non-Sterling Cash Fee	0	£ 0.00
Total fees and interest charged from 15 Apr 2016 to 14 Apr 2017:		£ 0.00

### Where can I find more information about my account?

We have provided some further details for you on the next page, together with some Frequently Asked Questions. If you would like to discuss your account call 03457 404 404 (overseas +44 1226 261 010)\* Lines are open 8am to 10pm every day or visit any of our branches.

### Financial Services Compensation Scheme (FSCS)

You'll also find enclosed the FSCS Information Sheet and Exclusions List which contains important information about the FSCS. We're required to provide you with this information annually.

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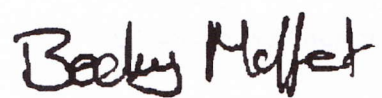
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HSBC Bank Plc, Customer Information Service, PO Box 757, Hemel Hempstead HP2 4SS

Registered in England number 14259 Registered Office: 8 Canada Square, London E14 5HQ

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Yours sincerely

A handwritten signature in black ink that reads "Becky Moffat". The script is cursive and fluid, with the first name "Becky" and the last name "Moffat" clearly distinguishable.

Becky Moffat  
Head of Personal Banking and Advance

\*Calls may be monitored and/or recorded. Textphone: 03457 125 563 (overseas: +44(0) 1792 494 394).

## Additional Information

Between 15 April 2016 and 14 April 2017 your average debit balance <sup>1</sup> was £0.00 and your average credit balance <sup>1</sup> was £2,422.42. You can use these figures along with the rates stated below to see how your account compares to others. It is worth noting that you should always make sure you are comparing like-for-like rates and figures.

### Current overdraft interest rates <sup>2</sup>

(as at the last day covered by this summary)

overdraft interest	<b>19.90% EAR variable</b>
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### Current credit interest rates <sup>2</sup>

(as at the last day covered by this summary)

no credit interest is payable	
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<sup>1</sup>We have calculated these average figures by totalling up the balances of each day you were in debit and each day you were in credit, dividing each of these by the total number of days covered by this summary.

<sup>2</sup>The interest rates and charges that apply to this account may have changed during the period covered by this summary. Both current and old rates can be obtained by calling the number above or by visiting any of our branches. Interest is calculated on a daily basis based on your account balance and the interest rate on that day.

## Overdraft charges

We'll charge you a daily Informal Overdraft Usage Fee on any day your account is in informal overdraft. An informal overdraft happens when we agree to lend you money to cover a payment from your account and either:

- the balance on your account exceeds your formal overdraft limit; or
- your account goes overdrawn and you don't have a formal overdraft limit in place.

Our current daily Informal Overdraft Usage Fee is £5 a day.

We won't charge a daily Informal Overdraft Usage Fee:

- if covering funds are paid in before the end of the day;
- if your account is in informal overdraft by £10 or less; or
- after your account has been in informal overdraft for more than 30 consecutive days.

We won't charge:

- more than £80 in daily Informal Overdraft Usage Fees in a charging month;
- more in daily Informal Overdraft Usage Fees than the maximum amount your account has been in informal overdraft during a charging month; or
- daily Informal Overdraft Usage Fees if your account is in informal overdraft because an overdraft charge or interest has been deducted.

A charging month normally starts on the day in the month you originally opened your account unless we've agreed otherwise with you.

We may change the interest rate and charges in accordance with the terms and conditions of your current account.

### **Important Notes**

**Formal overdraft:** Where we agree an overdraft facility before you borrow.

**Informal overdraft:** When we allow you to spend on your account without available credit funds or a sufficient formal overdraft facility.

**EAR:** Effective Annual Rate - can be used to compare overdraft interest rates. It takes into account the interest rate and how often interest is charged.

## Frequently Asked Questions

**Q. What is this Annual Summary for and why are you sending it to me?**

A. We want you to be aware of the costs of running your current account over the past year. These costs include any monthly fees for the account itself; any charges relating to overdraft requests; and any interest you've paid to us.

Your Annual Summary is for information only, but you may wish to use it to check that you've got the right account for your current financial needs. If you want to discuss your account with us, please come and see us in branch or call us on 03457 404 404. For further information visit [www.hsbc.co.uk/1/2/contact-us](http://www.hsbc.co.uk/1/2/contact-us).

**Q. Do I have to receive this Annual Summary?**

A. We believe you should always have access to this information. If you are registered for Online Banking you can choose the format that you receive your future Summaries in by amending your statement delivery preferences online.

**Q. Can I request an historic Annual Summary showing previous years' charges?**

A. We started to issue Annual Summaries in December 2011, so Summaries aren't available before that date. You can view your Annual Summary once produced at any time online. Alternatively you can request a duplicate Annual Summary by contacting us in the usual ways.

**Q. Are there any changes to my regular account statements?**

A. The Annual Summary doesn't replace your regular account statements. We'll continue to produce these in the format you've chosen - either on paper, or by making a copy available via Online Banking.

**Q. I have more than one current account with you. Will I receive an Annual Summary for each account?**

A. Yes, you'll receive a separate Annual Summary for each current account you hold with us. To ensure each Summary continues to show you the charges for the whole of each previous 12 month period, it'll usually be produced around the anniversary of opening the account. So you may find that the Summaries for each account aren't sent out at the same time.

**Q. I've had some charges refunded. Are these included in the totals shown on my Annual Summary?**

A. Yes, we calculate a total for each type of charge on your account for the previous year, and then adjust this by the amount of any refunds. So the total shown for each type of charge takes account of any refunds you may have had.

**Q. Can I change the annual date that the Annual Summary is sent out?**

A. The date that your Annual Summary will be produced will be automatically set to ensure that it covers a full 12 month period.

**Q. Where can I find details about your fees and charges on current accounts?**

A. You can find a copy of the price list applicable to your account at [hsbc.co.uk](http://hsbc.co.uk) > Legal > Price List and Interest Rates, by visiting any of our branches or by calling us on 03457 404 404.

**Q. How do I identify overseas charges?**

A. For non-Sterling (foreign currency) transactions we'll charge a fee of 2.75% of the amount of the transaction. From 18th November 2013, this fee is shown as a separate line on your statement as a 'Non- Sterling Transaction Fee'.

## Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in HSBC Bank plc (UK mainland only) are protected by:	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£75,000 per depositor per bank / building society / credit union <sup>2</sup> The following trading names are part of your bank/building society/credit union: 1) HSBC and 2) first direct
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank/building society/credit union are "aggregated" and the total is subject to the limit of £75,000 <sup>2</sup>
If you have a joint account with other person(s):	The limit of £75,000 applies to each depositor separately <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	20 working days <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State
To contact HSBC Bank plc for enquiries relating to your account:	HSBC Bank plc 03457 404 404 (Premier 03457 707070, Business 03457 606060, Text Phone 03457 125 563)
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10 <sup>th</sup> Floor Beaufort House 15 St Botolph Street London EC3A 7QU  Tel: 0800 678 1100 or 020 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>
Acknowledgement of receipt by the depositor:	

The FSCS does not apply to accounts opened in the Channel Islands or the Isle of Man, who have their own compensation schemes

Additional information (all or some of the below)

### 1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £75,000 by the Deposit Guarantee Scheme.

### 2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £75,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for

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instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £75,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. HSBC also trades under **first direct**. This means that all eligible deposits with one or more of these trading names are in total covered up to £75,000.

In some cases eligible deposits which are categorised as 'temporary high balances' are protected above £75,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>



### 3 Limit of protection for joint accounts

In case of joint accounts, the limit of £75,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £75,000.

### 4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10<sup>th</sup> Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £75,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 June 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

If you have not been repaid within these deadlines you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

#### Financial Services Compensation Scheme Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority

The following are deposits, categories of deposits or other instruments which will no longer be protected from 3 July 2015:

- deposits of a credit union to which the credit union itself is entitled
- deposits which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014
- deposits of a collective investment scheme which qualifies as a small company<sup>3</sup>
- deposits of an overseas financial services institution which qualifies as a small company<sup>4</sup>
- deposits of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> - refer to the FSCS for further information on this category

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> Listed in Section C of Annex 1 of Directive 2014/65/EU

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup> See footnote 3

<sup>5</sup> See footnote 3