

05/00945435/DM23630

Mr PE Lisewski  
40 Gledstones Road  
London  
W14 9HU

762000



September 2010

Dear Mr Lisewski

## Important changes to our terms and conditions

I am writing to let you know that our General Terms and Conditions, Current Accounts Terms and Conditions, Savings Accounts Terms and Conditions and Price Lists will change from 1 December 2010.

Please read the enclosed Notice of Variation document which confirms what is changing and keep it in a safe place alongside your other terms and conditions documents.

If you prefer, you can choose to receive this type of information via Secure E-Message in our Personal Internet Banking service. For details or to register, visit **hsbc.co.uk**

Yours sincerely



**Paul Say**

Head of Customer Communications

