



Your account ending in: 4878

076985_047 1/ 3 00003 3969 1405 76200

Mr P E Lisewski
40 Gledstanes Road
London
W14 9HU

1922



Ref: 401922 61284878

15 February 2012

Dear Mr Lisewski



As a Bank Account customer, you must continue to meet the eligibility criteria for this account, which is that you must pay in at least £500 per month. A recent review of your account(s) has highlighted that you have not paid in the required funds to continue to qualify.

To keep your Bank Account, please ensure that you are crediting your account with £500 a month (or more), with the first payment of at least £500 being made within a month of the date on this letter. If you do not do this, in line with our terms and conditions, we will downgrade your account to Current Account two months from the date shown on this letter.

Current Account is designed to handle simple everyday banking and has the same rates and charges but you would no longer have access to the added benefits available to Bank Account customers:

- **Eligible for one of our highest earning savings accounts** to help make the most of your money.
- **Real-time balances and mini-statements** sent straight to your mobile phone via MonilinkTM.

If your needs have changed and you are happy to move to Current Account then you do not need to do anything, we will automatically move your account within two months from the date on this letter. We have enclosed a copy of our Current Account brochure with this letter for more information on this account.

All the basics like your debit card(s), account number and PIN(s) will remain the same.

Continued

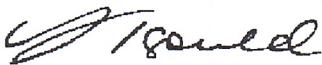
2

15 February 2012

The Current Account Terms and Conditions and General Terms and Conditions you have received previously will continue to apply, as will the rates and charges in the Current Account Price List. You will have been provided with copies of these documents when you opened your Bank Account and will have been sent details of subsequent variations to these. Please contact us if you require further copies of terms and conditions or Price List.

If you have any queries about anything in this letter, please contact us on 08457 404 404*.

Yours sincerely



Sarah Threadgould
Head of Customer Communications

*Lines are open 8am to 10pm every day except Christmas Day, Boxing Day and New Year's Day. Communications may be monitored and/or recorded for security and service improvement purposes. Textphone 18001 0800 028 0126. International call +44 1226 261 010.



Important Information

HSBC Bank plc is established at 8 Canada Square, London, E14 5HQ, its registered office. In the UK, HSBC Bank plc is authorised and regulated by the Financial Services Authority and registered in the Financial Authority register with the registration number 114216. In the UK, HSBC Bank plc is also licensed by the Office of Fair Trading to carry on a consumer credit business, license number 6343.

Our terms and conditions and our dealings with you up until the time your account is opened are governed by the laws of England and Wales for accounts held in UK or, for accounts held in the Channel Islands or Isle of Man, by the laws of the Island where your account is held. We are required by law to tell you the terms and conditions are in English and we will communicate with you in English. Further information and written details about our products and services are available from any of our branches or from Customer Information, PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS. We reserve the right to decline applications for any product, account or service. Our credit facilities are subject to status.

If you have a complaint please let your local branch manager or the manager of the department concerned know. We will endeavour to resolve your concerns and put matters right. If your complaint is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Service in the UK, the Financial Services Commissions in Jersey or Guernsey and the Financial Services Ombudsman Scheme for the Isle of Man. Our "Listening to your comments" leaflet contains further details.

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, each depositor would have a separate claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS deposit limit.

The FSCS deposit limit relates to the **combined** amount in all the eligible depositor's account with the bank, including their share of any joint account, and not to each separate account. For all other enquiries, please contact HSBC on 08457 404404.

first direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of up to the FSCS deposit limit in total.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100.

Deposits made with our branches in the Channel Islands and the Isle of Man are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the Financial Ombudsman Service. In Jersey, HSBC Bank Plc is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request. In Guernsey, HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008. Deposits made with our branches in the Isle of Man are protected by the Isle of Man Compensation of Depositors Regulations 2010. Full details available on request.

For the period of 14 days after the date you are provided with the Current Account you have the right to cancel your agreement with us and close your account without charge.

You can also tell us anytime thereafter to close your account. In both instances we must receive your instruction in writing or via our Personal Internet Banking Service. If it is a joint account we must receive instructions from all account holders. We have the right to close your account anytime and will normally give you 30 days notice of this.