

Your Current Account ending in:

Mr P E Lisewski 40 Gledstanes Road London W14 9HU

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Ref: 401922 61284878

14 April 2012

Dear Mr Lisewski



Your Current Account

We recently reminded you that if you choose not to pay at least £499 a month into your Bank Account, we would need to convert it to a more simple Current Account. This means that you would lose the following benefits:

- The option to apply for a Regular Saver account in the future.
- · Real-time balances and mini-statements sent straight to your mobile phone.

Don't worry. **Nothing else has changed**. Your account number and PIN is the same, you don't need new cards or cheque book, your standing orders and direct debits will still work. This is simply a change of account type. And, if you already have one, your existing Regular Saver account doesn't change either.

If you decide you want to keep the three benefits of the Bank Account outlined above, simply make sure that £499 a month is paid in. We'll check the account every six months and if £499 has been paid in for at least five months (or payments totalling £2,499 during the six month period), we'll arrange to change the account type back and give you two months notice of this. Of course, if you don't want to do that, just let us know.

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The General Terms and Conditions, Current Accounts Terms and Conditions and General Price List that applied to your Bank Account also apply to your Current Account. If you would like additional copies of these documents, they are available online at **hsbc.co.uk**. You have the right to cancel your agreement and close your Current Account without charge at any time.

Yours sincerely



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Sarah Threadgould

Head of Customer Communications

PS you can choose to receive this type of information via Secure E-Message in our free Personal Internet Banking service (as long as you log-on at least once a month). For more details or to register, visit **hsbc.co.uk**.