



Mr P E Lisewski  
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### What's happening?

We're making changes to our terms and conditions

### When does this happen?

Changes take effect on 10 November 2014

### Do I need to do anything?

No, but you can call us on 0800 783 4984 if you have any concerns

August 2014

Dear Mr Lisewski

## Important information – changes to our terms and conditions

We're changing our General, Current Accounts and Savings Accounts Terms and Conditions (Terms), our Banking made easy brochure and some of our price lists on **10 November 2014**. We've summarised some of the key changes for you below.

### Overdraft charges and text alerts

We've listened to your feedback and have made changes to make our overdraft charging clearer and simpler.

From 10 November, we're replacing the £25 informal overdraft set-up fee with a £5 fee for each day your current account is in informal overdraft. We're also reducing the maximum charge from £150 to £80 per charging month. For informal overdrafts of £10 or less, we won't charge a fee at all. Also, if your current account has been in informal overdraft for more than 30 consecutive days we won't charge any further fees.

This fee doesn't apply to HSBC Premier Bank Account, Bank Account Pay Monthly, Amanah Bank Account and Student Bank Account. Overdraft interest will continue to be charged.

We're also introducing overdraft text alerts to try to help you avoid Informal Overdraft Usage Fees. Your account will be in informal overdraft if we agree to lend you money to cover a payment when you don't have a sufficient formal overdraft limit or enough money in your account. We'll charge an Overdraft Usage Fee of £5 a day while your account is in informal overdraft.

### We'll text you:

- If you've made a payment and we decide to provide an informal overdraft to cover it. If you clear the informal overdraft by the end of the day, you won't pay a fee
- If you've not cleared your informal overdraft by the end of the first day. We'll remind you the next day to pay money into your account to avoid more daily fees
- If we decide not to pay a Direct Debit, standing order, future dated bill payment or cheque. In most cases you'll have until 3:30 pm that day to pay in funds so that your item(s) can be paid.

You'll automatically receive these texts if we have a mobile telephone number for you, so please make sure yours is up to date. If you'd prefer not to receive these alerts, you can call us to opt out.

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## Summary of other key changes

The main changes to the Terms cover the following areas:

- Withdrawal of two HSBC Premier benefits: red24 Identity Theft Assistance and the Premier Member Get Member scheme
- How we handle payments made into your account by mistake
- When we can make changes to the Terms, interest rates and charges
- What will happen when there isn't enough money in your account to make all of your payments

The updated terms will also reflect the fact that you can now ask us to make international payments in the future as well as immediately.

For full details, see the enclosed important information about changes to our terms and conditions.

If you'd like a full copy of the new Terms, Banking made easy and price lists, they'll be available from 10 September 2014 at [hsbc.co.uk/legal](http://hsbc.co.uk/legal), or you can call us on freephone **0800 783 4984**\*1. You can also call us on this number if you'd like to discuss any of the changes.

## Changes to your Terms and Conditions for Personal Internet Banking (PIB)

We're making changes to the Personal Internet Banking terms and conditions on **10 November 2014**.

These changes will also enable us to introduce some enhancements to our service over the coming months. You'll still have access to the full Internet Banking service by logging on with your Secure Key, but in addition, you'll also be able to log on to a limited service when you don't use your Secure Key – you'll simply need to verify your identity by providing other security information we request. We'll contact you again to let you know when this new feature becomes available to you.

Full details of all the changes can be found in the enclosed leaflet which you should read carefully. If you'd like a full copy of the new PIB and/or Mobile Banking App Terms, they are available at [hsbc.co.uk/legal](http://hsbc.co.uk/legal). Alternatively, if you have any questions, please call our Online Banking helpdesk on **08456 002 290**\*2 and one of the team will be happy to help.

## What happens next

If you're happy with all the changes, you don't need to do anything – they'll take effect automatically from 10 November 2014. We hope you won't want to, but you have the right to close your account at no charge or ask us to stop providing the PIB service at no charge if you don't accept any of the changes. You can do this by calling us before they take effect.

Thank you for choosing HSBC.

Yours sincerely



**Bruno Genovese**

Head of Personal Banking

\*1 If you're calling from abroad +44 1226 261 010. If you have a speech or hearing impairment, you can call our textphone service on 0845 712 5563. To help us improve our service, and in the interests of security, we may monitor and/or record your call.

\*2 Lines are open 8am to 10pm every day except Christmas Day, Boxing Day and New Year's Day. If you have a speech or hearing impairment, you can call our textphone service on 0845 712 5563. To help us improve our service, and in the interests of security, we may monitor and/or record your call.