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Mr PE Lisewski
40 Gledstanes Road
London
W14 9HU



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Dear Mr Lisewski

September 2015

Important changes to our terms and conditions relating to current and savings accounts and Online Banking

We're making some changes to our:

- Personal Banking Terms and Conditions and Charges
- Banking made easy brochure
- Online Banking Terms and Conditions

These changes will take effect on **1 December 2015**. The changes to our Online Banking Terms and Conditions are set out below, and we've enclosed full details and a summary of the other changes in the accompanying booklet 'Important Changes'.

Please read all the information and keep it in a safe place for future reference.

Changes to our Online Banking Terms and Conditions

We've launched a new My documents facility within Online Banking. If you've registered for Online Banking we may start placing documents and correspondence into this facility. We may stop sending you these items by post so it's really important you check My documents regularly. If we're not sending an item by post we'll send you an email alert to let you know that the item is available to view in My documents. See Clause 5 of the Online Banking Terms and Conditions.

Your Online Banking Terms and Conditions

In addition, although you were presented with a copy of the Online Banking Terms and Conditions during the registration process, we didn't provide you with a copy to keep. So we've also enclosed a full copy of the new Online Banking Terms and Conditions. These include the changes set out above which will take effect from 1 December 2015.

Do I need to do anything?

If you're happy with all the changes, you don't need to do anything. We hope you won't want to, but you have the right to close your account without charge if you don't accept any of the changes. You can do this by calling us on the number below before the changes take effect.

Continued....

Accounts in the UK are covered by the Financial Services Compensation Scheme (FSCS) and the Financial Ombudsman Service. For accounts held in Channel Islands and Isle of Man the local Ombudsman Service and depositor compensation schemes will apply.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. In the Channel Islands, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business. Licensed by the Isle of Man Financial Supervision Commission.

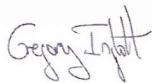
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We're here to help

If you have any questions about any of these changes please call us on **0800 783 4984*** and we'll be happy to help.

Thank you for choosing HSBC.

Yours sincerely

**Greg Inglott**

Head of Personal Banking

*Lines are open 24 hours a day, 365 days a year for HSBC Advance and HSBC Premier customers and 8am to 10pm every day except Christmas Day, Boxing Day and New Year's Day for all other customers. If you have a speech or hearing impairment, you can call our textphone service on 0345 712 5563. To help us improve our service, and in the interests of security, we may monitor and/or record your call.