



Commercial Banking

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Mr P Lisewski
Cloudsoft Limited
Level 2
40 Gledstanes Road
Barons Court
London
W14 9HU



Dear Customer

June 2013

Important information - changes to our price lists and terms and conditions

We are making some changes to our price lists and terms and conditions. The main changes are summarised in this letter, but are set out in detail in the enclosed documents:

- ▶ the 'Summary of main changes to our Business Banking Price List'
- ▶ a Notice of Variation, which sets out the amendments that we are making to our terms and conditions.

Please read both documents carefully and retain for your future reference.

Unless otherwise stated, these changes will come into effect on 1 September 2013.

Changes to our Business Banking Price List

We are introducing a new charge for Bill Payments and Faster Bill Payments via a non-automated Telephone Banking Service of £3 per payment. Bill Payments and Faster Bill Payments made at the branch counter or by post will be charged at £5 per payment. We will discuss these changes with you at your next annual review after 1 December 2013.

Changes to our terms and conditions

We are making changes to our terms and conditions as explained in the enclosed Notice of Variation. The main changes are as follows:

- ▶ how we deal with Direct Debits, Standing Orders and Bill Payments that you ask us to make on a future date. Please see page 3 of the Notice of Variation
- ▶ clarification, in relation to the Financial Services Compensation Scheme, about who to contact for compensation queries. Please see page 6 of the Notice of Variation

continued...

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HSBC Bank plc. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 114216.

- ▶ details of the change to our regulator. Please see page 6 of the Notice of Variation for details
- ▶ how we are upgrading security on Business Internet Banking. Please see page 8 of the Notice of Variation
- ▶ how we handle debit card recurring and foreign currency transactions. Please see page 10 of the Notice of Variation for details.

The other changes to our terms and conditions and price lists are explained in full in the Notice of Variation which you should read in its entirety.

If you would like a full copy of the new Business Banking Terms and Conditions, Business Internet Banking Terms and Conditions, Business Banking Price List, International Business Price List, Business Debit Card Terms and Conditions or Business Debit Card Cardholder Terms, they will be available from 1 September 2013 at www.hsbc.co.uk/business, or you can ask in any of our branches or call us on our usual numbers.

If you have any questions on how the changes may affect you, please contact your Relationship Manager.

Accessibility

If you would like your correspondence in an alternative format you can call us on 08457 60 60 60* to discuss your individual preferences.

If you have a speech or hearing impairment, you can call our textphone service on 18001 0845 712 5563.

Changes to the way we may contact you

In future, we may send you messages about your accounts, products and services by post, email or through Business Internet Banking including the Secure Messaging Services.

Updating your marketing preferences

If you told us when you opened your account that you were happy for us to send you information about our products, services and promotions and those of our selected third parties, you can change your mind at any time. Please contact us if you no longer wish to be contacted about such products, services and promotions, using the contact details in your Business Banking Terms and Conditions.

Finally, I'd like to thank you for banking with HSBC.

Yours faithfully



Stephen Price

Head of UK Business Banking

Important Notes

*To help us continually improve our service and in the interests of security we may monitor and/or record your call. Lines are open 8am to 10pm 7 days a week (excluding Public Holidays).

