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Mr P E Lisewski  
40 Gledstanes Road  
London  
W14 9HU

1922



13 June 2010

Dear Mr Lisewski

**Current Account: 40-19-22 61284878**

We are pleased to confirm our agreement to provide you with a variable rate on-demand overdraft facility (the 'facility') on the terms set out below and on the attached pages. This facility letter replaces any previous facility letter(s) that we may have issued to you on the above account number.

**Limit**

£500

**Term and review**

We will provide you with the facility until 12 June 2011. We will review the facility just before this date and will contact you at this time.

**Interest**

We will charge you interest on any overdrawn balance at our Current Account Overdraft Rate (which may vary).

Your current annual rate is 18.29% and your current Effective Annual Rate is 19.9%.

Once you have accepted this offer of an overdraft facility you will have the right to cancel this facility within 14 days. For applications completed by telephone this period will start from the date you receive the facility letter in the post. If you do wish to cancel you should write or telephone us at the above address. If you exercise your right to cancel you will be required to repay us the full amount drawn down under the facility. In addition, you will be required to pay

Continued

HSBC Bank plc  
67 West Street, Dorking, RH4 1BW  
Tel: 08456 036260 Fax No: 01792 306032 Overseas: +44 1226 261010

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Mr Lisewski

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us interest on the outstanding balance until it is repaid in full and any other charges payable under the facility in accordance with the terms of this letter notwithstanding cancellation. Your right to cancel will end after 14 days but you are still free to end your overdraft facility at any time by paying back all amounts and any charges due.

We are pleased to have been of assistance to you and trust that these arrangements will meet your present needs. If your requirements change at any time, or if you have any questions on the content of this letter, please do not hesitate to let us know. Our opening hours are 8am to 10pm (excluding Christmas Day, Boxing Day and New Year's Day). Communications may be monitored and recorded.

Yours sincerely



Mohsan Yousuf  
Centre Manager

## Terms and Conditions

1. Your facility, like all overdraft facilities, is an on-demand form of borrowing. This means that we can, at any time, even before the review date, withdraw your facility and/or write to you demanding the immediate repayment of the overdrawn balance of your account, together with accrued interest, fees and any charges.
2. Because your facility is a variable rate overdraft, we may at our discretion, change any of our interest rates by notice in the national press and our branches within three working days or by writing to you within 30 days of the change. Changes will apply from the date given in the notice.
3. Interest will be calculated daily on the cleared balance of your account. Interest and overdraft fees, if any, will be deducted from your account 21 days after your monthly charges calculation date, which we will set or agree with you. A statement of the interest and any overdraft fees to be deducted will either be posted to you or available to view electronically (if you have chosen to view this notification in this way) on your monthly charges calculation date. When we say "overdraft fees" we mean Arrangement Fees and Return Fees.
4. In this letter, to calculate whether any fees are payable, 'month' means the period between one monthly charges calculation date and the next.
5. If we ever have to call for repayment, interest will continue to be charged at the rates set out in this letter on the amount you owe us, including any other sums deducted from your account, until you have repaid us in full. Interest, fees and any charges will continue to be deducted from your account on your monthly charging date. We may also change this date.
6. When your account is overdrawn, you should make regular payments into your account. You must tell us if you are unable to do this.
7. Our General and Current Accounts Terms and Conditions apply to your account. If you do not have a copy, please ask us for one.
8. We may increase or introduce new fees or charges, or change the terms of this letter and these Terms and Conditions by giving you at least 30 days notice in writing. Changes will apply from the date given in the notice.
9. Any security over your home does not secure the overdraft facility referred to in this letter. If we provide new or renewed overdraft facilities to you, they may be secured by any security over your home.
10. When we say "current annual rate" we mean the current rate of interest used to calculate the debit interest payable. When we say "Effective Annual Rate" we mean the true cost of the debit interest as it takes into account how often interest is paid. The Effective Annual Rate (or "EAR") does not include any fees or charges.
11. In the UK, HSBC Bank plc is licensed by the Office of Fair Trading to carry on a consumer credit business, licence number 6343.
12. Our terms and conditions and our dealings with you up until the time we provide you with the overdraft facility are governed by the laws of England and Wales for accounts held in the UK, or, for accounts held in the Channel Islands and the Isle of Man, by the laws of the island where your account(s) are held.
13. If the account is in joint names, your liability will be joint and separate. This means that you are liable jointly but also individually for all the terms of this agreement, even in the event that the relationship with the other joint borrower ends.