

097685 239 2/ 2 00001 1236 846 68300

Mr P E Lisewski 40 Gledstanes Road London W14 9HU

4246

MasterCard Number: 5434 6042 9440 3047 Please quote on all correspondence

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27 August 2010

Ref: 626/01

Dear Mr Lisewski

Your HSBC Bank credit card will expire soon. I notice that you haven't used it for some time. So, to save any inconvenience on your part, you will not automatically be reissued another card.

However, if you would like to receive a reissued HSBC Bank credit card, please call us on 08457 404 404*.

Remember, we offer many benefits with your card including:

- Competitor Balance Transfers transfer the balance from other credit cards and store cards onto your HSBC card at very reasonable rates**.
- Chip and PIN our Chip and PIN cards use the latest technology to minimise the risk from fraud.
- Ability to use your card at over 20 million outlets worldwide.

If we don't hear from you within the next 30 days your account will be closed.

I hope to hear from you soon.

Continued

HSBC Bank plc

365 Chartwell Square, Southend-on-Sea, Essex SS99 2UU

Telephone: 08457 404 404 From Overseas: 44 1226 261 010 Facsimile: 01702 363 182

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Yours sincerely

Bona LOL

Bryan Leitch Head of Card Service Delivery UK

*(Textphone 1800 108457 125 563). Lines are open 8am to 10pm every day (except Christmas Day, Boxing Day and New Years Day). Communications may be monitored and/or recorded.

** You may ask to transfer as many balances as you like, providing you do not exceed your credit limit. We reserve the right to decline a transfer request. Balances from cards issued by members of the HSBC Group, such as **first direct** and HFC Bank, do not qualify for this promotion.