



C03/32141/0993225

Mr PE Lisewski
40 Gledstones Road
London
W14 9HU



179/04759



Dear Mr Lisewski

September 2012

Important Changes to our terms and conditions

We would like to let you know that our General Terms and Conditions, Current Accounts Terms and Conditions, Savings Accounts Terms and Conditions and Price Lists will change from **1 December 2012**.

Please read the enclosed Changes to your Terms and Conditions document which summarises the main changes and why we are making them. We recommend that you keep this document for future reference.

The new General, Current Accounts and Savings Accounts Terms and Conditions and Price Lists can be found on our website at **hsbc.co.uk/legal** or you can request a copy from any branch, or call us on freephone **0800 783 4984***.

If you have any questions about these changes or documents, please call us on the number above.

Yours sincerely

Sarah Threadgould

Head of Customer Communications

*Calls may be monitored and/or recorded. Textphone: 08457 125 563. Overseas: +44 1226 261 010.
Lines are open 24 hours a day for Advance customers and 8.00am to 10.00pm for all other customers.

HSBC Bank plc

Customer Information Service, PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS.
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