



Your account ending in: 4878

026936_289 1/ 3 00001 1174 426 17900

Mr P E Lisewski
40 Gledstones Road
London
W14 9HU

1922



Ref: 401922 61284878

15 October 2012

Dear Mr Lisewski



Great news, you're about to be upgraded

We are delighted to let you know that as you're now paying over £500 a month into your Current Account ending in 4878, you qualify for an upgrade to Bank Account. We are reviewing all the Current Accounts and will automatically upgrade customers who are paying more than £500 a month into their Current Account to Bank Account.

You'll still get all the essential services you're used to, but you'll also get some very valuable extras.

Bank Account - giving you more

On top of all the services you currently have, Bank Account has no monthly fee and will give you access to;

- **one of our highest earning savings accounts** to help make the most of your money.
- **real time balances and mini-statements** sent straight to your mobile phone via Monilink™.

We'll take care of the upgrade

The upgrade to Bank Account will happen on 14 December 2012. You don't need to do anything at all, other than continue paying in at least £500 per month. All the basics like your debit card(s), account number and PIN(s) will remain the same. All that will change is the addition of the valuable extra benefits that come with Bank Account.

In order to keep Bank Account you must continue to pay in at least £500 a month. Should you be unable to continue making the payments required to keep your Bank Account, we will give you notice and change it back to Current Account.

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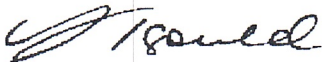
15 October 2012

Once you have been upgraded to our Bank Account, our General and Current Account Terms and Conditions will continue to apply to your new account, as will our Current Account charges, please contact us if you require further copies of terms and conditions or price list. You have the right to cancel your agreement and close your account up to 14 days after upgrading. For more information about charges and interest rates please refer to our price list which is also available in branches or online.



We're really pleased to be moving you up to Bank Account and we hope you'll enjoy all the added benefits. However, if you do not wish to be upgraded to Bank Account, please call 08457 404 404* before 7 December 2012.

Yours sincerely



Sarah Threadgould
Head of Customer Communications

*Lines are open 8am to 10pm every day except Christmas Day, Boxing Day and New Year's Day. Communications may be monitored and/or recorded for security and service improvement purposes. Textphone 18001 0800 028 0126. International call +44 1226 261 010.



Important Information

HSBC Bank plc is established at 8 Canada Square, London, E14 5HQ, its registered office. In the UK, HSBC Bank plc is authorised and regulated by the Financial Services Authority and registered in the Financial Authority register with the registration number 114216. In the UK, HSBC Bank plc is also licensed by the Office of Fair Trading to carry on a consumer credit business, license number 6343.

Our terms and conditions and our dealings with you up until the time your account is opened are governed by the laws of England and Wales for accounts held in UK or, for accounts held in the Channel Islands or Isle of Man, by the laws of the Island where your account is held. We are required by law to tell you the terms and conditions are in English and we will communicate with you in English. Further information and written details about our products and services are available from any of our branches or from Customer Information, PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS. We reserve the right to decline applications for any product, account or service. Our credit facilities are subject to status.

If you have a complaint please let your local branch manager or the manager of the department concerned know. We will endeavour to resolve your concerns and put matters right. If your complaint is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Service in the UK, the Financial Services Commissions in Jersey or Guernsey and the Financial Services Ombudsman Scheme for the Isle of Man. Our "Listening to your comments" leaflet contains further details.

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, each depositor would have a separate claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS deposit limit.

The FSCS deposit limit relates to the **combined** amount in all the eligible depositor's account with the bank, including their share of any joint account, and not to each separate account. For all other enquiries, please contact HSBC on 08457 404404.

first direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of up to the FSCS deposit limit in total.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100.

Deposits made with our branches in the Channel Islands and the Isle of Man are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK Financial Services Compensation Scheme and the Financial Ombudsman Service. In Jersey, HSBC Bank Plc is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request. In Guernsey, HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008. Deposits made with our branches in the Isle of Man are protected by the Isle of Man Compensation of Depositors Regulations 2010. Full details available on request.

For the period of 14 days after the date you are provided with the Current Account you have the right to cancel your agreement with us and close your account without charge.

You can also tell us anytime thereafter to close your account. In both instances we must receive your instruction in writing or via our Personal Internet Banking Service. If it is a joint account we must receive instructions from all account holders. We have the right to close your account anytime and will normally give you 30 days notice of this.

