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Mr PE Lisewski  
40 Gledstones Road  
London  
W14 9HU



July 2013

Dear Mr Lisewski

## Important changes to your Terms and Conditions

### **Please read this notice carefully and keep it in a safe place for future reference.**

We are making changes to our General, Current Account and Savings Account Terms and Conditions (the "Terms"); Banking Made Easy and the price lists that apply to your account, which will take effect on **1 September 2013**.

If you'd like to discuss the changes please call us on freephone 0800 783 4984.\* If you'd like a full copy of the Terms (including your price list) or Banking Made Easy, they will be available from 1 September 2013 on [hsbc.co.uk/legal](http://hsbc.co.uk/legal) or you can call us on 0800 783 4984.\*

If you choose not to accept the changes, you have the right to close your account at no charge before they take effect by calling us on the number above, but as a valued customer we hope this is not the case.

If we don't hear from you we'll assume that you accept the changes.

### **We're changing how we talk about overdrafts**

To make it easier to understand the way we talk about overdrafts, some banks and building societies are going to use the same wording. Arrangement Fees will be called Overdraft Set Up Fees, Return Fees will be called Unpaid Transaction Fees and Debit Interest and references to interest you pay for an overdraft will be called Overdraft Interest. We'll also clarify when we are referring to credit interest.

Our Terms, Banking Made Easy document and price lists will be updated to reflect these changes from 1 September 2013. The overdraft service you get from us won't be affected in any way.

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### **Change in regulator**

Our regulator changed on 1 April 2013. HSBC Bank plc is now authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our firm reference number is 114216.

References to the Financial Services Authority (FSA) in our Terms and Banking Made Easy document will be updated to refer to the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).

### **We're also changing how we send you important information**

We are currently unable to use our secure e-message system in Personal Internet Banking to send you certain information like changes to our terms and conditions, although we will still use it for sending you other types of information, and you can still use it to contact us with any queries.

We're working on a solution which hopefully won't take too long but in the meantime we may have to send you more paper than we've done before. We apologise for this and we'd be happy to send you this information by email instead once we're sure we have the right email address for you.

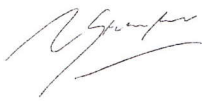
So if you'd prefer less paper, please update your email address by clicking the link 'My details and preferences' and select 'Update' in Personal Internet Banking or give us a call on 0800 783 4984\* and one of the team will be happy to update it for you.

If your email address is already correct on the 'Update' page and you'd like to receive these updates via email, please click the 'Confirm' button within 'My details & preferences' and we will know to include you next time.

### **Here to help**

Thank you for your continued custom. If you have any queries, please call us on 0800 783 4984\* and we'll be happy to help. We are open from 8am to 10pm.

Yours sincerely,



**Robert Stuart Jack**

Head of Personal Banking Propositions

\* If you're calling from abroad +44 1226 261 010. If you have a speech or hearing impairment, you can call our textphone service on 0845 712 5563. To help us improve our service, and in the interests of security, we may monitor and/or record your call.