



January 2014

Dear Mr Lisewski

Changes to our Personal Internet Banking Terms and Conditions

We'd like to tell you about some changes we are making to our Personal Internet Banking Terms and Conditions, which are detailed overleaf.

If you would like a copy of the full terms and conditions they will be available from 1 February 2014 at hsbc.co.uk/legal.

Unless stated otherwise, the changes will take effect from **1 April 2014**. If you choose not to accept the changes, you of course have the right to ask us to stop providing you with the Personal Internet Banking service. You can choose to stop your Personal Internet Banking service at any point without charge. If we don't hear from you, we'll assume that you accept the changes.

We're here to help

If you would like to discuss these changes, or if there's anything you don't understand, please contact us and a member of our team will be happy to help.

Yours sincerely

A handwritten signature in black ink that reads 'Bruno Genovese'.

Bruno Genovese

Head of Personal Banking

We are open from 8am to 10pm every day, if you are overseas call +44 1226 261 010. If you have a speech or hearing impairment, you can use our textphone service by calling us on 08457 125 563.

HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW

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