



Mr PE Lisewski  
40 Gledstones Road  
London  
W14 9HU



## Did you know?

We could have sent this letter by email instead. Register your email address with us, it's easy.  
[www.hsbc.co.uk/emailme](http://www.hsbc.co.uk/emailme)

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Dear Mr Lisewski

March 2015

## Important changes we've made to the terms and conditions that apply to your current and savings accounts

We've rewritten and changed the format of our General, Current Accounts and Savings Accounts Terms and Conditions and renamed them "Personal Banking Terms and Conditions and Charges". A copy of the new Personal Banking Terms and Conditions is enclosed and will apply to your accounts from **18 June 2015**. These terms also include charges that apply to your accounts and our overdraft interest rates (this replaces the information that was previously in our price lists).

The good news is that these new terms contain far fewer words and are easier to read. We've also added product summaries giving key information about each account covered by the terms and conditions. A full list of accounts covered by these terms is below.

### Accounts covered by the Personal Banking Terms and Conditions and Charges

- Amanah Bank Account
- Appointee Bank Account
- Bank Account
- Bank Account Pay Monthly
- Basic Bank Account
- Current Account
- Fixed Rate Saver Bond
- Flexible Saver
- Future Saver for Children
- Graduate Bank Account
- Home Management Account
- HSBC Advance Bank Account
- HSBC Premier Bank Account
- HSBC Premier Savings
- Instant Access Savings
- Regular Saver
- Student Bank Account

In addition, we've made some changes to the Personal Banking Terms and Conditions – a summary of the main changes is set out overleaf:

Continued...

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## Summary of changes to the Personal Banking Terms and Conditions

Page	Change
Page 13	<p><b>HSBC Premier Bank Account eligibility</b></p> <p>The current eligibility requirements for HSBC Premier Bank Account are set out on page 13 of the new Personal Banking terms and conditions. <b>For some customers this has slightly changed so please read it carefully.</b></p> <p>If you don't meet the eligibility requirements for our HSBC Premier Bank Account, we have added the right to convert your account to our HSBC Advance Bank Account if you meet the eligibility criteria for that account.</p>
Page 12	<p><b>HSBC Advance Bank Account eligibility</b></p> <p>We've added an alternative eligibility requirement. So instead of paying at least £1,750 into your account each month you can alternatively pay a minimum of £10,500 into your account every 6 months. Internal transfers from any other sole or joint personal accounts you hold with HSBC Bank won't count towards these amounts. HSBC Advance Bank Account applications are subject to status and internal checks.</p>
Page 7	<p><b>Bank Account terms and conditions clause 1</b></p> <p>We've added the right for us to upgrade a Bank Account to either a HSBC Premier Bank Account or an HSBC Advance Bank Account if you meet the eligibility criteria.</p>
Page 6	<p><b>Current Account eligibility</b></p> <p>We've added the right for us to upgrade a Current Account to an HSBC Advance Bank Account if you meet the eligibility criteria.</p>
Page 11	<p><b>Graduate Bank Account terms and conditions</b></p> <p>We've added the right for us to convert a Graduate Bank Account to either an HSBC Advance Bank Account or Bank Account (depending on which eligibility criteria you meet) at the end of the two year term.</p>
Page 22	<p><b>When we won't make payments</b></p> <p>We've added an additional reason when we may not make a payment that you have asked us to make via Online Banking or our Mobile Banking App. This is if we reasonably consider there is a security or fraud risk on the device (eg mobile telephone), you've used to request the payment.</p>
Page 23	<p><b>If a bill payment or standing order made through the faster payments service has been made into your account by mistake</b></p> <p>We've clarified that our right to return payments made into your account by mistake applies to bill payments and standing orders made through the faster payments service. We won't return a payment if this would take your account overdrawn and our overdraft service is not available on your account.</p>
Moved	<p><b>Keeping your account safe</b></p> <p>We've moved the examples of how you can keep your card, security details and account safe from our General Banking terms and conditions into our Banking made easy brochure. You should continue to follow these examples to help prevent fraud.</p>
Page 28	<p><b>International payments – Payment details</b></p> <p>We've added that we may require you to provide us with a reason for making an international payment. This is to meet our financial crime prevention obligations and because some countries won't accept payments without the reason being provided.</p>
Page 45	<p><b>Inactive accounts</b></p> <p>We've clarified that we may suspend your account if you have not used it for some time. We'll give you two months' notice before we do this provided we have your current address details.</p>

If you're happy with all the changes, you don't need to do anything, they'll take effect on **18 June 2015**. We hope you won't want to, but you have the right to close your account without charge if you don't accept any of the changes. You can do this by calling **0800 783 4984**\*2 before 18 June 2015.



## Changes to our Banking made easy brochure

We've also made a change to our Banking made easy brochure which will take effect on **18 June 2015**.

- We've changed the cut-off time for Electronic Fund Transfers that you request via Telephone Banking from 2.30pm to 3.45pm.
- The cut-off time for Electronic Funds Transfers that are requested via our branches or by post is still 2.30pm.
- The cut-off time for Electronic Funds Transfers to other HSBC accounts is still 5pm.

If we receive your payment instructions after these cut-off times we'll start making the payment on the next working day.

Details of the compensation schemes we participate in and how you can complain to us have been moved from our Personal Banking Terms and Conditions into our Banking made easy brochure and will continue to apply to you.

The Banking made easy brochure will be available from [www.hsbc.co.uk/legal](http://www.hsbc.co.uk/legal) on **18 April 2015**.

## We have changed our telephone numbers

Calling HSBC may now be cheaper. We have taken the decision to replace all of our 0845/0870 telephone, fax and textphone numbers with 0345/0370 numbers. This is good news for you as these changes may offer savings to both mobile phone and landline users, with all calls being charged at the same rate as 01/02 numbers.

The 0345/0370 telephone numbers are available for you to use now, all you need to do is replace the 08 with an 03 at the start of our telephone numbers. Our Telephone Banking number has been changed to **03457 404 404** or **03457 70 70 70** for HSBC Premier customers. There is no change to our opening hours\*.

## A reminder of how we use your information

Unless you ask us not to we may use any of the contact details supplied to contact you for marketing purposes by post, telephone, secure e-message, mobile message or email. This will include keeping you informed about any special offers you may be entitled to or about products and services, including mortgages, available from the HSBC group and selected third parties, that we think may be of interest to you.

## We're here to help

If you have any questions about any of these changes please call us on **0800 783 4984**\*<sup>2</sup> and we'll be happy to help.

Thank you for choosing HSBC.

Yours sincerely



Bruno Genovese  
Head of Personal Banking

\* Lines are open 24 hours a day, 365 days a year for HSBC Advance and HSBC Premier customers and 8am to 10pm every day except Christmas Day, Boxing Day and New Year's Day for all other customers.

\*<sup>2</sup> Lines are open 8am to 10pm every day except Christmas Day, Boxing Day and New Year's Day. If you have a speech or hearing impairment, you can call our textphone service on 0345 712 5563. To help us improve our service, and in the interests of security, we may monitor and/or record your call.

