



Did you know?

We could have sent this letter by email instead. It's easy – register your email address with us at www.hsbc.co.uk/emailme

Mr PE Lisewski
40 Gledstones Road
London
W14 9HU

2159608\374\11519



Dear Mr Lisewski

January 2016

Important changes to our Personal Banking Terms and Conditions and Charges and Banking made easy brochure

Effective from **1 April 2016**, we'll be making some important changes to our:

- Personal Banking Terms and Conditions and Charges
- Banking made easy brochure

We've provided full details of all the changes in the enclosed 'Important Changes' booklet. Please read all the information and keep it for future reference.

Do I need to do anything?

If you're happy with all the changes to our Personal Banking Terms and Conditions and Charges and Banking made easy brochure, you don't need to do anything. 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 us on the number below before the changes take effect.

Please note: We've also included the 'Financial Services Compensation Scheme Information' which, in the UK, we're required to provide you with each year.

We're here to help

If you have any questions about any of the changes please call us on **03457 404 404*** and we'll be happy to help.

Thank you for choosing HSBC.

Yours sincerely

Greg Inglott
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. 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.