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Mr P E Lisewski  
40 Gledstanes Road  
London  
W14 9HU

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Ref: 401922 61284878

14 February 2016

Dear Mr Lisewski



## Important information about your HSBC Bank Account

We've noticed that you're not currently meeting the eligibility criteria for our Bank Account as you're not paying £500 or more each month into your Bank Account ending in 4878. We'd really like you to continue to be an HSBC Bank Account holder and wondered if your circumstances have changed or whether this account is still suitable for your needs.

One way to remain eligible for an HSBC Bank Account is to arrange to pay your salary (or equivalent) directly into the account. If you have our Bank Account you also have access to our Regular Saver, one of our highest rate savings accounts to help make the most of your money.

Alternatively, you may feel our Current Account is more suitable for your banking needs as it is designed to handle simple everyday banking and has the same rates and charges.

## What happens next

We'll automatically move your account to our Current Account two months from the date on this letter unless you credit your account with £500 in the next month. Your debit card(s), cheque book(s), account number and PIN(s) will remain the same. If you have a formal overdraft facility, then the overdraft limit and overdraft interest rate won't change as a result of the conversion to Current Account. If your account is converted to Current Account you will still keep any Regular Saver you have until the end of its original 12 month term; you just won't be eligible to open a new one on its maturity. If you prefer, you may also close your account without incurring any additional fees.

We've enclosed a copy of our Current Account leaflet with this letter for more information on this account. The Personal Banking Terms and Conditions and Charges you received previously will

Continued

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

Registered in England number 14259. Registered Office: 8 Canada Square, London E14 5HQ.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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continue to apply to your new account. You will have been provided with a copy of this when you opened your Bank Account and will have been sent details of subsequent changes. Please contact us if you need further copies of the terms and conditions. This is also available on our website [www.hsbc.co.uk/legal](http://www.hsbc.co.uk/legal).

### We're here to help



If you have any queries about anything in this letter or you want to discuss your banking needs, please contact us on **03457 404 404** (+44 1226 261010 from overseas)\*.

Yours sincerely

Gregory Inglott  
Head of Personal Banking Propositions

\*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 03457 125563 (+44 207 088 2077 from overseas).





## Important Information

HSBC Bank plc is established at 8 Canada Square, London E14 5HQ which is its registered office. HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Register under reference number 114216. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

All HSBC accounts and credit facilities are subject to status. Current Account and Bank Account, along with related products and services, are subject to our Personal Banking Terms and Conditions and Charges.

## Telephone and Online Banking

Our 24-hour telephone banking and internet service are subject to maintenance periods. We will try to inform you of such periods in advance but it may not always be possible to do so. 24-hour automated telephone banking is available subject to you successfully identifying yourself using our automated system. Customer Service Representatives are available every day 8am to 10pm. Textphone 03457 125 563. From abroad, please call +44 1226 261 010. Calls may be monitored and/or recorded.

## About us

HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are a financial services organisation and banking institution. The Financial Conduct Authority is the supervisory authority under Consumer Credit Act 1974. Its address is 25 The North Colonnade, Canary Wharf, London E14 5HS. HSBC Bank plc is entered in the Financial Services Register under reference number 114216. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768. In the Channel Islands, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business, is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes & Investment Business, and is licensed by the Isle of Man Financial Supervision Commission to take deposits and carry on investment business. In the Isle of Man, our principal address is PO Box 20, HSBC House, Ridgeway Street, Douglas, Isle of Man IM99 1AU. Our terms and conditions are governed by the laws of England and Wales (and by the law of the island where your account is held for customers of the Channel Islands and Isle of Man branches) as were our dealings with you up until the time your account was opened. We are required by law to tell you that 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 6201, Coventry CV3 9HW.

## Cancellation

For a period of 14 days after the date we open your new Current Account or Bank Account, you have the right to cancel your Current Account or Bank Account with us by closing your account without charge. You can still tell us to close your account at any time. If it is a joint account (unless this conflicts with another authority given in writing and until any of you cancels this authority), we may accept instructions signed by any one of you to act on behalf of all of you to close the joint account. We have the right to close your account at any time and will normally give you at least two month's written notice of this.

## Listening to your comments

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 Scheme in the UK, the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme for the Isle of Man. Our "Listening to your comments" leaflet contains further details.

