

Your Current Account ending in: 4878

005611 104 1/ 2 00002 2558 1118 37400

Mr P E Lisewski 40 Gledstanes Road London W14 9HU

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Ref: 401922 61284878

13 April 2016

Dear Mr Lisewski

Your Current Account

We recently reminded you that if you choose not to pay at least £500 a month into your Bank Account, we would need to convert it to a more simple Current Account. This means that you would lose the following benefit:

The option to apply for a Regular Saver account in the future.

Don't worry. **Nothing else has changed**. Your account number and PIN is the same, you don't need new cards or cheque book, your standing orders and direct debits will still work. This is simply a change of account type. And, if you already have one, your existing Regular Saver account doesn't change either.

If you decide you want to keep the benefit of the Bank Account, simply make sure that £500 a month is paid in. We'll check the account every six months and if £500 has been paid in for at least five months (or payments totalling £2,500 during the six month period), we'll arrange to change the account type back and give you two months notice of this. Of course, if you don't want to do that, just let us know.

Continued



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The Personal Banking Terms and Conditions and Charges that applied to your Bank Account also apply to your Current Account. If you would like an additional copy of this document, it is available online at **hsbc.co.uk**. You have the right to cancel your agreement and close your Current Account without charge at any time.

Yours sincerely



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Becky Moffat Head of Personal Banking and Advance

PS you can choose to receive this type of information via Secure E-Message in our free Online Banking service (as long as you log-on at least once a month). For more details or to register, visit **hsbc.co.uk**.