

Financial Services Compensation Scheme

HSBC Bank plc is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each making a total of £170,000. The £85,000 limit relates to the **combined** amount in all eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

first direct and HSBC are both trading names of HSBC Bank plc and customers who hold deposits under both trading names of HSBC Bank plc will only be eligible for one claim of £85,000 in total.

Marks & Spencer Money is a trading name of Marks & Spencer Financial Services plc and is part of the HSBC Group. Deposits held with Marks & Spencer Money will be covered separately to deposits held with HSBC Bank plc, under the Financial Services Compensation Scheme, as both organisations are covered by separate banking licences. Therefore, customers who hold deposits with both Marks & Spencer Money and with HSBC or First Direct

would be eligible to claim up to £85,000 from both companies (up to £170,000 in total).

For further information about the scheme (including the amount covered and eligibility to claim) please refer to the FSCS website www.fscs.org.uk or call 020 7741 4100 or 0800 678 1100. For all other enquiries please contact HSBC using the appropriate number in the following table.

Account type	From the UK, Channel Islands and Isle of Man	From abroad
UK accounts	08457 404 404 (Customer Service Centre: 8am - 10pm) (Automated Service: 24 hours)	+44 1226 261 010 (Customer Service Centre: 8am - 10pm) (Automated Service: 24 hours)
Channel Islands/ Isle of Man accounts	08456 006 161 (8am - 10pm)	+44 1226 261 010 (8am - 10pm)
HSBC Premier customers	08457 70 70 70	+44 1226 260 260
HSBC Advance customers	08457 404 404	+44 1226 261 010
Textphone for all accounts	18001 08457 125 563	+ 44 207 088 2077

Deposits made with our offices in the Channel Islands and the Isle of Man are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the Financial Services Compensation Scheme and the Financial Ombudsman Service. Deposits made with these offices are subject to local arrangements. Please contact your local branch for information.

hsbc.co.uk

Issued by HSBC Bank plc.

Customer Information: PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS

MCP38798 04/11. ©HSBC Bank plc 2011. All Rights Reserved.

HSBC 
The world's local bank