

Basic Bank Account

Everyday banking made easy



The world's local bank

Basic Bank Account

Basic Bank Account is a self service account which is simple to understand and easy to manage. It gives you all the basic banking facilities you would expect to keep you in control of your money.

Basic Bank Account offers:

ATM cash withdrawals

You can withdraw up to £200 per

from any ATM in the UK, Channel Islands and Isle of Man. Withdrawals can only be made if sufficient funds are available in the account.

Some ATM owners in the UK may levy a charge. This will be shown on screen with an option to cancel the withdrawal if you want.

Cash withdrawals at the Post Office®

As part of your daily withdrawal limit of £200, you can withdraw cash over the counter at the Post Office®. An exact amount including pence can be withdrawn. You will need your card and your PIN (Personal Identification Number) to use these facilities.

Cash withdrawals at the Post Office® are not available in the Channel Islands or the Isle of Man.

Make payments

You can make payments to family, friends or organisations securely using our electronic payments service.

This can be used for one off payments or for regular payments whereby the date of payment or amount may be different each time.

Standing orders and Direct Debits

You can set up standing orders and Direct Debits to pay regular bills and benefit from discounts offered by some utility companies.

Express Banking

You can print statements, view balances, make payments and manage your standing orders and Direct Debits using the Express Banking machines available in branches.

24/7 Banking*

Internet Banking and automated Telephone Banking services are available 24 hours a day.

Both services allow you to check your balance, make payments, manage Direct Debits and standing orders, view statements and much more when it suits you.

You can access Internet Banking at www.hsbc.co.uk.

You can access Telephone Banking by calling **08457 404 404**.*2

Basic Bank Account does not offer:

Overdraft facility

An overdraft is not available to ensure you don't build up any debt on your account.

Cheque book

Cheque books are not available with Basic Bank Account.

Credit interest

Interest is not paid on credit balances.

Branch Counter Service

Cash withdrawals are not available over branch counters.

Important information

If we have the need to return 3 standing orders and/or Direct Debits within a rolling 12-month period, then we will close the account.

*Subject to scheduled maintenance periods.

*2 Textphone 08457 125 563. International call +44 1226 261 010. Customer Service Representatives are available from 8am to 10pm every day. Calls may be monitored and/or recorded.

Your next step

To open a Basic Bank Account, all you have to do is:

- ▶ complete the enclosed application form
- ▶ visit your local HSBC branch with the completed application form, proof of identity and verification of address (refer to 'Basic Bank Account Identification and Address Verification' enclosed).

You must be aged 18 years or over to apply for Basic Bank Account.

If you have any queries you can call us on 0800 130 130.*2

Please note

This leaflet is only a summary of the main product features. Our General Terms and Conditions and Current Accounts Terms and Conditions (enclosed) apply to Basic Bank Account, as does our General Price List and Interest Rates, which is available in branches and online.

The Post Office is a registered trademark of Post Office Ltd in the UK and other countries.

Customers with disabilities

We want to make banking with us as straightforward and convenient an experience as possible for all our customers.

If you have a disability and need any information in alternative formats, just visit your local branch and ask any member of our staff. We'll be happy to discuss your requirements and how we can help.

This leaflet is available in Braille, large print and audio formats. For further information, please visit your local branch.

A textphone service is available for customers with hearing and/or speech impairments. If you use a textphone and would like further details of Basic Bank Account, please call 08457 125 563.

Important notes

HSBC Bank plc's registered office is at 8 Canada Square, London E14 5HQ. In the UK, HSBC Bank plc is authorised and regulated by the Financial Services Authority and registered in the Financial Authority register (number 114216). In the UK, HSBC Bank plc is also licensed by the Office of Fair Trading to carry on a consumer credit business, licence number 6343.

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 the current FSCS limit for deposits. 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, each depositor would have a separate claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS deposit limit. The FSCS deposit limit relates to the **combined** amount in all the 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 will only be eligible for one claim of up to the FSCS deposit limit in total.

For further information about the scheme (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call the FSCS on 020 7741 4100 or 0800 678 1100. For all enquiries on your account please contact HSBC on 08457 404 404.

Deposits made with our branches 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 UK Financial Services Compensation Scheme and the Financial Ombudsman Service. In Jersey, HSBC Bank Plc is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request. In Guernsey, HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008. Deposits made with our branches in the Isle of Man are protected by the Isle of Man Compensation of Depositors Regulations 2010. Full details available on request.

In Jersey, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and we abide by the Jersey Code of Practice for Consumer Lending. In Guernsey, HSBC Bank plc is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business. In the Isle of Man, HSBC Bank plc is licensed by the Isle of Man Financial Supervision Commission.

Our terms and conditions are governed by the laws of England and Wales (the law of the island where your account is held for customers of Channel Islands and Isle of Man branches) as are our dealings with you up until the time your account is opened.

We are required by law to tell you 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 757, Hemel Hempstead, Hertfordshire HP2 4SS.

We will tell you if your application has been successful and when we will open your Basic Bank Account. This will be subject to appropriate identification, address verification or other specified documentation being produced to us. Our acceptance may be subject to certain further steps being taken, for example, you signing paperwork or providing us with certain information. You should keep a copy of the General Terms and Conditions and Current Accounts Terms and Conditions and this document, which contains important information about Basic Bank Account, for your records. For details of rates and charges applicable to Basic Bank Account please see the General Price List and Interest Rates.

For a period of 14 days after the date you are provided with a Basic Bank Account you have the right to cancel your contract with us and close your Basic Bank Account without charge. You can also tell us at any time thereafter to close your account.

In both instances we can receive your instructions in writing or via our internet banking service. 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 2 months 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.

hsbc.co.uk

Issued by HSBC Bank plc
Customer Information, PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS

NN91930 MCP38622 05/11 ©HSBC Bank plc 2011. All Rights Reserved.

