Getting started

Introducing your account
Welcome to banking designed to suit your taste

When it comes to banking, we don’t believe ‘one size fits all’. That’s why in addition to our regular Bank Account, we’ve developed Bank Account Pay Monthly. Both accounts are straightforward and easy to manage. Both give you the everyday banking essentials you’d expect, plus some useful extra benefits. However, there are some key differences. Take a look through this brochure to find out more.

- Bank Account page 4-5
- Bank Account Pay Monthly page 6-7
- Extra benefits and services page 8
- Internet Banking page 9
- Ways to get in touch page 10
- Moving to HSBC page 11
- Important notes page 12-15
To be eligible for Bank Account or Bank Account Pay Monthly, you need to pay £500 or more into your account each month. If you’re under the age of 24, this eligibility criterion does not apply.

Your new account ‘at a glance’

<table>
<thead>
<tr>
<th>Banking</th>
<th>Bank Account Pay Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular monthly deposit required*</td>
<td>£500 pm</td>
</tr>
<tr>
<td>24/7 Telephone and Internet Banking*</td>
<td>✔</td>
</tr>
<tr>
<td>Overdraft Service, available subject to status</td>
<td>✔</td>
</tr>
<tr>
<td>No overdraft set up or unpaid transaction fees</td>
<td>✔</td>
</tr>
<tr>
<td>Text alerts as you get near your overdraft limit</td>
<td>✔</td>
</tr>
<tr>
<td>No charges for our ‘Managing your Money’ services</td>
<td>✔</td>
</tr>
<tr>
<td>Monthly fee</td>
<td>Free £15</td>
</tr>
</tbody>
</table>

Inclusive benefits

| Access to a Regular Saver account*                | ✔                         |
| Monitise™ Mobile banking service*                | ✔                         |
| Access to an online Pay Monthly Money Calendar  | ✔                         |

*Please see ‘Important notes’ at the back of this brochure.

To be eligible for Bank Account or Bank Account Pay Monthly, you need to pay £500 or more into your account each month. If you’re under the age of 24, this eligibility criterion does not apply.
Bank Account

Bank Account gives you all the features and services you need to make your day-to-day banking easy.

**Your HSBC Bank Debit Card**
At the heart of your account, your HSBC Bank Debit Card allows you to:

- Make purchases wherever you see the VISA logo in the UK and overseas
- Pay for goods and services online wherever you see the VISA logo
- Withdraw cash in the UK at HSBC cash machines free of additional charges
- Withdraw local currency from cash machines throughout the world wherever you see the VISA logo.

Please see ‘Important notes’ at the back of this brochure for more details.

Your HSBC Bank Debit Card and cheque book (if requested) will be delivered to your home address within five working days and your PIN within seven. In fact, we’re so sure of this, we’ll give you £10 if they’re delayed.

**Information at your fingertips**
Find out more about banking, managing your money and keeping your money safe by reading the ‘Banking made easy’ leaflet in your welcome pack.
Bank Account Overdraft Service
An Overdraft Service is available with Bank Account, subject to status. You can apply for an overdraft either formally or informally. Overdrawn balances will be charged overdraft interest. Overdraft set up and unpaid transaction fees may apply. For details, please see the ‘General Price List and Interest Rates’ included in this welcome pack, ask in branch or take a look online.

The Overdraft Service for Bank Account is different from that for Bank Account Pay Monthly. Please see pages 6 and 7 for details and read the ‘Making sense of overdrafts’ leaflet in this pack. You can switch to Bank Account Pay Monthly whenever it suits you by calling us or visiting your local branch.

Please note
To be eligible for Bank Account, you need to pay £500 or more a month into your account. If you no longer make this monthly payment you may be transferred to our Current Account or your account may be closed. If you are under the age of 24, this does not apply.
Bank Account Pay Monthly

With Bank Account Pay Monthly, you get a range of different banking services plus all the same day-to-day features as Bank Account.

**Easy day-to-day banking**
Just like Bank Account, with Bank Account Pay Monthly, you’ll receive:
- An HSBC Bank Debit Card
- Easy switching of your existing banking
- Expert financial advice
- Information at your fingertips.

**A monthly fee**
For a fee of £15 a month, Bank Account Pay Monthly gives you access to a range of banking services, including an Overdraft Service, that has been designed to help you know where you stand.

**How your overdraft works**
With Bank Account Pay Monthly, you can approach us at any time to ask us to agree a formal overdraft facility on your account. The approval of your request will be subject to status.

Whether you have a formal overdraft facility or not, you’ll also be given a £50 ‘buffer’. It’s intended as a safety net for short-term emergency borrowing if you don’t otherwise have enough funds available to cover a payment. Payments will be made using the buffer once any formal overdraft limit has been reached.

We won’t usually agree to payment requests that would take you over any formal overdraft limit and your £50 buffer, other than in very limited circumstances where we are obliged to make a payment. When payments are refused your credit rating may be affected. Please read the rest of this section and the ‘Making sense of overdrafts’ leaflet in this pack for more details. If you are unsure about any aspect of your Overdraft Service, please visit your local branch and ask a member of the team. We’ll be happy to talk it through with you.

**Text alerts as you get near your overdraft limit**
To help you manage your formal overdraft, we’ll send limit alerts to your mobile phone. These limit alerts will be sent the morning after your balance reaches 60%, 80% and 95% of your overdraft limit.

For example, if you had a formal overdraft of £100 and made a payment that took you within £20 of your limit, we would send you a text alert the following morning. Please note, the balance stated in the message may not reflect more recent transactions still to be processed.
No overdraft fees
Overdrawn balances will be charged overdraft interest. For details, please see the ‘General Price List and Interest Rates’ included in this welcome pack, ask in branch or take a look online.

A Pay Monthly Money Calendar
Register for Personal Internet Banking, described on page 10, and you’ll have access to a quick, interactive tool that can help you manage your money. It lets you take an objective look at your spending, identify your financial goals and gives you hints and tips on how to achieve them.

No charges for our ‘Managing your Money’ services
As well as no overdraft fees, you won’t have to pay any additional charges for our ‘Managing your Money’ services either. These four services are: stopping a cheque, asking for a special presentation of a cheque, ordering copies of issued statements and receiving statements more frequently than monthly.

The freedom to switch
If at any time, you no longer feel that Bank Account Pay Monthly is suitable for your needs, you can easily switch to Bank Account or any of our other accounts. Just visit your local branch or call us to speak to a member of the team.

Please note
To be eligible for Bank Account Pay Monthly you need to pay £500 or more a month into this account. If you no longer make this £500 monthly payment, we will contact you to discuss your needs and may give you notice that we will be closing your account. If you are under 24 years of age, this does not apply.
Your extra benefits and services

Whether you’re a Bank Account or Bank Account Pay Monthly customer, you can take advantage of these extra benefits and services.

A Regular Saver account to earn more from your savings

From time to time, you’ll have access to our Regular Saver – one of our highest earning savings accounts.

- You can start saving from as little as £25 by standing order for a fixed term of 12 months. The monthly subscription limit is £250. However, if you do not save £250 in any given month you can carry over any unused subscription to the following months. Regular Savers can save up to a maximum of £3000 a year into this account and will be rewarded with an interest rate that is fixed for a year.
- Partial withdrawals are not allowed.
- Interest is calculated daily and paid at maturity.
- If you close your account before the end of the 12-month term, you will receive interest at our Flexible Saver rate – please ask for more information.
- One regular saver per customer.

To apply, visit your local HSBC branch or call us on 0800 032 4729.

Monitise™ Mobile Banking to manage your money on the move

When you’re on the go, you can keep an eye on your finances with the Monitise™ Mobile Banking service.

- View your balance.
- Get a mini statement showing your last six transactions.
- Top up your pre-pay mobile phone.

Mobile Banking works on most phones. The service works by downloading some software onto your mobile. It’s simple to set up and the registration process only takes a few minutes.

To check if your mobile is compatible and to download the free software, visit www.hsbc.co.uk/monitise.

For more details on each of these benefits and services, please see ‘Important notes’ on pages 11-14 of this brochure.
Save time, bank online

Our Personal Internet Banking website is fast, secure, easy to use and best of all, lets you manage your money when it suits you.

Enhance the way you bank

- Get access to your account 24/7, subject to maintenance periods.
- Pay bills, credit cards and make payments to friends and family easily and securely.
- Move money between your UK HSBC accounts in an instant.
- View balances and keep track of transactions.
- Manage your standing orders and Direct Debits.
- Request a new PIN.
- Enjoy exclusive online promotions.

Save paper with our green option

Once you’ve registered for Internet Banking, you can choose to reduce the amount of paper we send you.

- Your statements and charges summaries will be delivered electronically via Internet Banking.
- You won’t receive a cheque book or paying in book for your account.
- You won’t receive any paper-based marketing.
- We’ll contact you for service reasons electronically or by telephone rather than by paper, where possible.

Terms and conditions apply. While the green option is currently unavailable in the Channel Islands and Isle of Man, customers there may still choose to receive their statements electronically.

Register in just minutes

All you need to do is visit hsbc.co.uk and follow the on-screen instructions. Or if you’d rather have someone talk you through it, please ask in your local branch – they’ll be happy to help.

Click hsbc.co.uk
Stay in touch

If you ever have any queries about your account or would like some advice, we’re here to help.

**Telephone Banking**
You can speak to a member of the team in person any day of the week if you call between 8am and 10pm. Or if you’ve just got a quick query like checking your balance, try our 24-hour automated telephone service. Lines are open every day of the year.

**Branch Banking**
We can also help you in person at your local HSBC branch.

Our 24 hour telephone banking and internet service are subject to maintenance periods. To help us continually improve our service, and in the interests of security, we may monitor or record your communications with us.

**Useful numbers and addresses**

<table>
<thead>
<tr>
<th>HSBC service</th>
<th>Telephone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone Banking</td>
<td>08457 404 404 (UK)</td>
<td><a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a></td>
</tr>
<tr>
<td></td>
<td>08457 125 563 (textphone)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>08456 006 161 (Channel Islands and Isle of Man)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>+44 1226 261 010 (overseas)</td>
<td></td>
</tr>
<tr>
<td>Lost and stolen cards</td>
<td>08456 007 010</td>
<td><a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a></td>
</tr>
<tr>
<td>(24 hours)</td>
<td>08457 125 563 (textphone)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>+44 1442 422 929 (overseas)</td>
<td></td>
</tr>
<tr>
<td>Internet Banking registration</td>
<td>0845 600 2290 (for help)</td>
<td><a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a></td>
</tr>
<tr>
<td>Regular Saver application</td>
<td>0800 032 4729</td>
<td><a href="http://www.hsbc.co.uk">www.hsbc.co.uk</a> (for info)</td>
</tr>
<tr>
<td>Mobile Banking registration</td>
<td>0808 168 2962</td>
<td><a href="http://www.hsbc.co.uk/monitise">www.hsbc.co.uk/monitise</a></td>
</tr>
</tbody>
</table>
Moving to HSBC is easy

Taking the hassle out of switching accounts

The Current Account Switch Service has been designed to let you switch your current account from one bank to or building society to another in a simple, reliable and hassle-free way. It will only take seven working days.

As your new current account provider we will offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- For 13 months, we will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges incurred on either your old or new current accounts as a result of this failure.

More information about the Current Account Switch Service can be found at: simplerworld.co.uk

We can offer you an interest and charge free overdraft for up to three months subject to our usual credit assessment criteria. If you don’t want an overdraft or one isn’t available we will, within a reasonable time, refund any charges or interest you have had to pay us due to a delay or mistake made during the switching process.

Your old bank should, within a reasonable time, refund any charges or interest that you had to pay to the old bank due to a delay or mistake made during the switching process.
Important notes

General
All HSBC accounts and credit facilities are subject to status. Bank Account and Bank Account Pay Monthly, along with their related products and services, are subject to our General Terms and Conditions, Current Accounts Terms and Conditions and any Additional Conditions, copies of which are in your welcome pack.

All rates and prices in this brochure are correct as at 1 September 2011, but may change in the future. For information about rates and charges which apply to Bank Account and Bank Account Pay Monthly, please see the General Price List and Interest Rates leaflet.

All the benefits described in this brochure are only available for Bank Account or Bank Account Pay Monthly, as applicable. If you no longer hold the relevant account, HSBC may withdraw any applicable benefits.

Fee-free or free in this leaflet means free of any charges from HSBC Bank plc.

UK foreign currency cash machine
You can use your debit card to make cash withdrawals in Euros or US Dollars from some of our self-service machines. The HSBC prevailing exchange rate and the amount of currency you will receive and the sterling amount will be shown on the screen. The amount of the cash withdrawal converted into sterling will be deducted from your account balance immediately.

Using your card abroad
General: Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a ‘Non-Sterling Transaction Fee’.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

Cash machines: There is a non-sterling cash fee currently 2% (minimum £1.75, maximum £5.00) for cash withdrawals at a self-service machine outside the UK, or in the UK where we carry out the currency conversion.

Overseas cash machine withdrawals made with your HSBC Premier and HSBC Advance Visa Debit Card are free of non-sterling cash fees (ATM transaction fees) from HSBC.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

Bank Account
If you do not pay £500 or more into your account each month, your account may be transferred to our Current Account product or we may give you notice that we will close your account. If you are under 24 years of age, this will not apply. You can switch to Bank Account Pay Monthly or any of our other accounts whenever you like, subject to status, by calling us or visiting your local branch.
Bank Account Pay Monthly
If you do not pay £500 or more into your account each month, we will contact you to discuss your needs and we may give you notice that we will close your account. If you are under 24 years of age, this will not apply.
We won’t agree to payment requests that would take you over any formal overdraft limit and your £50 buffer, other than in very limited circumstances where we are obliged to make a payment. This could mean that more payments are refused than you are used to and your credit rating could be affected.
If you regularly make informal requests for overdrafts, this account may not be suitable for you. A full Individual Review, including analysis of income and expenditure and borrowing needs, will be undertaken at account opening to help you determine if the account is suitable for you and to make sure you understand how it works.
If you no longer feel Bank Account Pay Monthly is suitable for your needs, you can switch to any of our other accounts whenever you like, subject to status. Just visit your local branch or call us to speak to a member of the team.

Mobile Banking
Mobile banking is provided in association with Monitise™. Terms and conditions will be provided on registration. Mobile banking works on most handsets, visit www.hsbc.co.uk/monitise to check if it works on yours. Software will have to be downloaded to use this service. Orange and Virgin customers may incur a small charge for doing this. Please check with your mobile phone operator for more information. Although we work closely with Monitise™, we are not responsible for any information or advice given by them.

For customers of branches in the Channel Islands and the Isle of Man:
Textphone, Monitise and Mobile phone top-ups are not available for customers in the Channel Islands and the Isle of Man.

About us
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. 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 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 and 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.

We will tell you if your application has been successful and when we will open your account. This may be subject to appropriate identification, address verification or other specified documentation being produced to us. When you apply for a current account on our website we will acknowledge your application but such acknowledgement will not constitute our acceptance of your application unless we specifically tell you at the time we make the acknowledgement. The contact between us will be concluded when we provide you with a current account or when we tell you that we have accepted your application if this is sooner. 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 terms and conditions and this document, which contains important information about our current accounts, for your records. For details of rates and charges applicable to Bank Account and Bank Account Pay Monthly please see the General Price List and Interest Rates leaflet.

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 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 6201, Coventry CV3 9HW.

Cancellation
For a period of 14 days after the date we open your Bank Account or Bank Account Pay Monthly you have the right to cancel your contract with us and close your account without charge. For applications completed by telephone the cancellation period will start from the date you receive the terms and conditions in the post. You can tell us to close your account at any time after that. 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.

Compensation
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 other 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.

**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.

**Disabled customers**

We offer many services including Braille, large print statements and sign language interpretations. For more information, just call us on 08457 404 404 (textphone 08457 125 563) or come into your local HSBC Bank branch.