Your agreement with us for the use of the Online Banking (OB) service consists of:

- these Online Banking Terms and Conditions and any additional terms and conditions we give to you relating to the OB service (the ‘Terms’); and
- any terms and conditions that apply to any product or service you can access via OB relating to your use of OB (Product Terms).

In the event of a conflict between these Terms and any Product Terms, these Terms will apply.

We may change these Terms in accordance with clauses 9 to 11.

No third party will have any rights under the Terms.

Please read the Terms and keep them in a safe place. You can ask for a copy of the Terms at any time.

1. Definitions

1.1 ‘you’, ‘your’ and ‘yours’ mean the person requesting OB.

1.2 ‘we’ ‘us’ and ‘our’ mean HSBC Bank plc, and any agents we appoint to provide all or any part of OB.

1.3 ‘HSBC Group’ means HSBC Holdings plc, its subsidiaries, associated and affiliated companies and any of their branches and offices.

1.4 ‘Online Banking’ and ‘OB’ mean the online banking service provided by us to you by which you may access information and give instructions in respect of certain of your products or services. Online Banking is available by logging on at hsbc.co.uk.

1.5 ‘User Guide’ means the guidance and information set out in the ‘User Guide’ or ‘Help Centre’ on OB and all other guidance issued by us in connection with OB, as amended from time to time.

1.6 ‘working days’ mean Monday to Friday except public holidays.

2. Using OB

You can use OB by logging on, using your username, and providing any other security information we may request. We will be writing to you to let you know that a higher a higher level of security will be required for some services available on OB, such as:

- paying someone for the first time;
- sending a secure e-message; and
- applying for certain products.

We may notify you from time to time of changes in the security information we may require.

3. Your security details

3.1 You must take all reasonable precautions to keep safe and prevent fraudulent use of your OB security details (this will include your username, PINs, passwords and other security information).

3.2 These precautions include, but are not limited to all of the following:

- never writing down or otherwise recording your PIN and other security details in a way that can be understood by someone else;
- not choosing security details that may be easy to guess;
- taking care to ensure that no one hears or sees your security details when you use them;
- keeping your security details unique to OB;
- not disclosing your security details to anyone, including the police and us;
- complying with all reasonable instructions we issue regarding keeping your security details safe;
- changing your security details immediately and telling us as soon as possible if you know, or even suspect, that someone else knows any of those details, or if we ask you to;
- keeping your PIN and other security details safe;
- keep your personal computer secure by using anti-virus and anti-spyware software and a personal firewall;
- keep your passwords and PINs and other security details secret—we will never ask you for your OB security information in full;
- never go to an internet banking site from a link in an email and then enter personal details, always access OB by typing in the bank address to your web browser;
- never access OB from any computer connected to a local area network (LAN) (this is usually the case for computers you use at work) or any public internet access device or access point (for example, at an internet cafe) without first making sure that no one else will be able to observe or copy your access or get access to OB by pretending to be you;
- never record any password or other security details on any software which retains it automatically (for example, any computer screen prompts or ‘save password’ feature or the line on your internet browser) unless retaining your password or security details is a specific function of a banking service provided by us;
- once you have logged on to OB, do not leave the device from which you have accessed it unattended or let anyone else use that device until you have logged off; and
- follow all security measures recommended by the manufacturer of the device you use to access OB.

3.3 If any PIN or security details are lost or stolen, or you suspect that someone has used or tried to use them, you must tell us without delay by calling us on the following numbers:

- From the UK: 08456 002 290 (8am to 10pm);
- From abroad: +44 1226 261 226 (8am to 10pm);
- Textphone from the UK: 08457 125 563 (24 hours); and
- Textphone from abroad: +44 207 088 2077 (24 hours).

If you need to call and lines are closed, please call without delay the following numbers and we will block access to your account via OB (to re-set your relevant security details you will need to call the usual number during opening hours):

- From the UK: 08456 007 010 (24 hours); and
- From abroad: +44 1442 422 929 (24 hours).

3.4 If asked, you must confirm in writing the loss or theft of your security details.
3.5 We will ask you to co-operate with us and the police in relation to any investigation into the actual or suspected misuse of your passwords, PIN(s), security details and/or accounts. You must report any unauthorised transactions to the police within seven days of our request. We may also disclose information about you or your account to the police or other third parties if we think it will help prevent or recover losses.

4. Instructions
4.1 General
4.1.1 We will act on any instruction we receive via OB, but we may make fraud prevention checks into an instruction and may refuse to act on an instruction:
- if we are permitted to do so under any of your specific product terms and conditions;
- if we are not reasonably satisfied the instruction is lawful;
- if we consider OB has been or is likely to be misused; or
- for fraud prevention purposes.
4.1.2 If we refuse to act on an instruction, we will make reasonable efforts to tell you, or make this information available to you, with the reasons for the refusal (if possible) and any factual errors that led to the refusal. We will not do this where it would be unlawful to do so.

4.2 Making payments
Depending upon the account you have you may be able to make some payments through OB. When you have provided your payment instructions you will be asked to confirm them.
This will be your agreement for us to make the payment. Please see your specific product terms and conditions and Banking Made Easy for details about this, including the different payments you can make, when payments will and will not be paid and responsibilities and liabilities around payments.

4.3 Secure e-messaging
4.3.1 You may send us, (in accordance with clause 2) and we may send you, secure messages using OB through the ‘My Messages’ function.
4.3.2 If you send us a message we will aim to respond to you within two working days. Once you have sent a request we may not be able to reverse it before it is implemented.
4.3.3 You must not send us messages:
- in relation to matters for which there is a specific functionality on OB, for example, to notify us of a change to your address or to make a payment;
- which require immediate attention (please telephone us instead);
- which are requests of a transactional nature, for example, share dealing or fund management instructions;
- which are requests to open or amend or renew existing insurance policies, for example life insurance, motor insurance, travel insurance, buildings insurance or home contents insurance;
- reporting the loss or theft of cheques and/or cheque or credit cards (please telephone us instead);
- on behalf of any other person or in relation to our dealings with any other person;
- in relation to any of your products or services that you can access via OB that you hold with other HSBC Group companies or with third party companies;
- which are offensive, frivolous or otherwise inappropriate.
4.3.4 We may send you messages concerning any products or services which you have with us, including OB, or any other service related matters. You should check your messages regularly and every time you log on to OB as the messages may contain important information.

5. Products/Services
5.1 Not all products/services may be accessed using OB. For details of products/services for which OB is currently available please refer to the User Guide.
5.2 You authorise us to add to OB all of, or any combination of, the products/services (including those you hold jointly with someone else) that you hold now or in the future with us, other HSBC Group companies, and/or certain other third parties with whom you have a product/service that you opened through us or through another HSBC Group company. This includes your authorisation to add to OB any products/services that you hold with certain other third parties following advice from us or another HSBC Group company. You can let your HSBC adviser know if you do not want any such information added to OB.

6. Fees
6.1 You are liable for any telephone or other communication charges and any charges made by your internet service provider or any other third party as a result of the use by you of OB.
6.2 Currently, we do not charge you for having OB but you may be charged for using some of the specific OB functionalities, for example, you may be charged for instructing us to make certain types of payment via OB – please see the price list that applies to your products/services for details.

7. Responsibilities
7.1 You will be responsible for all losses you may incur if you act fraudulently in the use of OB.
7.2 You will be responsible for all losses if you intentionally or with gross negligence fail to use OB in accordance with the Terms (including keeping your security details safe and notifying us as required in accordance with clause 3.3), but you will not be responsible for any losses you incur after you have notified us of the loss or theft, or suspected use by a third party, of your security details in accordance with clause 3.3, or if we fail to provide you with the facilities to notify us as described in clause 3.3.
7.3 We will take reasonable care to ensure that any information provided to you by OB is an accurate reflection of the information contained in our computer systems or, where the information is provided by a third party, accurately reflects the information we receive from that third party. Where information provided via OB is beyond our reasonable control (for example, it is provided by a third party), we cannot guarantee that it is accurate or error free. We also may explain in the User Guide or on OB screens that certain information is provided subject to certain restrictions, or on a specific basis (for example, it is only accurate as at a certain date). If we do this and you rely on the information, you do so subject to those restrictions or the basis on which the information is provided.
7.4 We will not be responsible for any loss of or damage to your data, software, computer, telecommunications or other equipment caused by you using OB unless such loss or damage is directly and solely caused by our negligence or deliberate default.
7.5 Unless we have specifically agreed with you otherwise, we shall have no liability for:
7.5.1 any equipment, software or associated user documentation which any person other than us produces at any time for use, or which can be used, in connection with OB; and
7.5.2 any services through which you access OB or which you access through OB which are not controlled by us.
7.6 We shall not be responsible to you if we fail to comply with any of the Terms or you suffer any loss:
7.6.1 due to abnormal and unforeseen circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary; or
7.6.2 where this is due to our obligations under European or national law.

8. Suspending OB
8.1 We may at any time suspend your use of OB if we have reasonable grounds which relate to:
8.1.1 the security of or the suspected unauthorised fraudulent use of OB;
8.1.2 if we consider there is a significantly increased risk that you will be unable to repay any overdraft on your accounts;
8.1.3 if we consider there is a significantly increased risk that you will be unable to repay any debt that you owe to us and you can make payments using OB that would increase that debt;
8.1.4 if you hold products or services jointly, and we are required under the mandate to suspend your use of OB for example, because we learn of a dispute between the parties; and
8.1.5 your use of OB due to national or European legal obligations that apply to us.
8.2 We will normally give you advance notice (in writing or by phone) if we are going to suspend your use of OB. We will tell you why we are taking this action but we will not give you notice or details of the reason for the suspension if this would compromise our reasonable security measures or if it is unlawful to do so. We may occasionally
suspend your use of OB without notifying you where we have been unable to contact you in advance.

8.3 You can ask us to lift any suspension of your use of OB by calling us. We will notify you at the time, if the circumstances leading to the suspension no longer apply, that you may continue to use Online Banking.

9. Changing These Terms

9.1 We may change clauses 13.3 to 13.5 in the following ways:

9.1.1 if the change is unfavourable, by giving you at least 30 days’ advance personal notice; and

9.1.2 for any other changes, by telling you about it personally within 30 days of the change.

9.2 We may make any other change to the Terms, including introducing specific charges for using Online Banking, by giving you at least two months’ advance personal notice.

9.3 When you tell us about a change personally, we will do so by post, by email, by sending you a secure message to your OB inbox or by placing details of the change within OB.

10. Reasons for making changes

10.1 We may make any change to these Terms at any time if we reasonably believe that the change is to your advantage or is needed for any one or more of the following reasons (which may relate to circumstances existing at the time or those which are expected to apply in the near future):

(a) to respond proportionately to changes in general law or decisions of the Financial Ombudsman Service;

(b) to meet our regulatory requirements;

(c) to reflect new industry guidance and codes of practice;

(d) to respond to the making of a relevant recommendation, requirement or decision of any court, ombudsman, regulator or similar organisation.

(e) to allow us to make reasonable changes to the way in which we manage the service as a result of changes to technology or the systems we use including introducing new services or facilities or replacing an existing service of facility with a new one.

10.2 We have a right to make changes to these Terms for reasons not stated in this clause as long as we give you advance notice and you are able to end this service and agreement, before the change takes effect without charge.

We need this flexibility to change because we need to be able to manage how we provide OB over a long period of time and it is very difficult for us to anticipate all the circumstances when we might need to change the way OB works. If you do not like any change we make in this way you can exercise your right to end this service and agreement, with us.

11. What you can do when we tell you about a change

11.1 You may end this agreement within two months of the date of any advance notice of a change we send to you in accordance with clause 9, or, if longer, up to the date the change is due to take effect. If you do so, you will no longer be able to access OB and we may also take this as notice from you that you want to close immediately any products you have that can only be accessed and operated via OB. There will be no charge for this. If you do not tell us that you want to end this contract, and if we do not hear from you as described in clause 12 before the date each change is to take effect, then you will be deemed to have accepted the change and it will take effect automatically.

12.2 We can end this agreement immediately in the following circumstances:

12.2.1 if you have significantly broken any of the Terms; or

12.2.2 if we have reasonable grounds for believing you have committed or are about to commit a crime in connection with any of your products that you can access through OB.

12.3 We will give you notice in writing immediately after this agreement has been ended under clause 12.2.

12.4 We may end this agreement for any other reason by giving you at least two months’ personal written notice.

12.5 If this agreement ends, you will no longer be able to access OB. This may have an impact on some of your products, for example, any products you have that can only be accessed and operated via OB may be closed, and if you receive online statements for your products you will start to receive paper statements instead.

13. General

13.1 Cancelling OB

For a period of 14 days starting the day after you receive the Terms you have the right to cancel your agreement with us. You can do this by writing to HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW or by contacting us via OB.

13.2 Availability of OB

OB, or services provided through OB, may be temporarily unavailable if we have to carry out routine or emergency maintenance. We will try to inform you in advance but it may not always be possible to do so.

13.3 Changing the website through which you access OB

The layout, form and wording of the site(s) or screens through which you access OB, and OB screens themselves, are subject to change by us. We will make such changes without telling you.

13.4 Copyrights, trademarks and copying materials

13.4.1 “HSBC” and our Hexagon logo are registered trademarks.

13.4.2 We have a licence for or own all copyrights for our internet website(s) through which you access OB and all trademarks and other materials used on it.

13.5 Information about you

13.5.1 Full details of how we and other members of the HSBC Group process your personal data can be found in the Product Terms.

13.5.2 The HSBC Group may collect, use and share relevant information about you, your transactions, your use of our products and services, and your relationships with the HSBC Group to provide you with OB and details of your accounts/policies or other products/services via OB.

13.6 Notices

All notices to be given by us to you under the Terms (including any changes to the Terms) will be given to you personally and this may, subject to the requirements of clause 9 above, be in writing, by email or electronically through OB.

13.7 Not enforcing the Terms

If any part of the Terms proves to be unenforceable in any way, this will not affect the validity of the remaining Terms in any way. We may occasionally allow you extra time to comply with your obligations or decide not to exercise some of our rights. However, we can still insist on the strict application of these terms later on.

13.8 Governing law and language

13.8.1 For products/services held in the UK, the Terms are governed by the laws of England and Wales as are our dealings with you until the time your product/service is opened. For products/services held in the Channel Islands and Isle of Man, the local law of the island where your products/services are held will apply. Alderney and Sark are governed by the laws of the Bailiwick of Guernsey. You and we submit to the non-exclusive jurisdiction of the courts of England and Wales, or the Isle of Man, Jersey or Guernsey as appropriate depending upon where the products/services are held.

13.8.2 The Terms are in English and all communications we send to you will be in English.
Important Information

About Us
HSBC Bank plc provides financial services as its main business. HSBC Bank plc is incorporated in England and Wales and is established at 8 Canada Square, London, E14 5HQ, its registered office.
HSBC Bank plc’s registered VAT number is GB 365684514 and its Company Register Number is 14269.

Our regulators
HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 114216.
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 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.
HSBC Bank plc subscribes to the Lending Code.

General Information
Our terms and conditions and our dealings with you up until the time your account is opened are governed by the laws of England and Wales, for accounts held in the UK and, for accounts held in the Channel Islands or the Isle of Man, by the laws of the island where your account is held. We are required by law to tell you that the terms and conditions are in English and that 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. We reserve the right to decline applications for any product, account or service.
It is possible that taxes or costs may apply to your use of the Mobile Banking App that are not paid to us or imposed by us. For example, your internet provider may charge you.
Further information and written details about our products and services are available from any branch or from: Customer Information, PO Box 6201, Coventry CV3 9HW.

Compensation Scheme membership
We are 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 services are available from any branch or from: Customer Information, PO Box 6201, Coventry CV3 9HW.

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 is a participant in the Jersey Bank Depositors 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 www.gov.je/dcs, or on request.
In Guernsey HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for ‘qualifying deposits’ up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme’s website www.dcs.gg or on request. Deposits made with our branches in the Isle of Man are protected by the Isle of Man Depositors’ Compensation Scheme Regulations 2010. Full details available on request.

How to complain
If we do not deliver the standard of service you expect, or if you think we have made a mistake, please let us know. We will investigate the situation and, if necessary, set about putting matters right as quickly as possible. Where appropriate we will also take steps to prevent a recurrence. Please allow your local branch manager or the manager of the department concerned the first opportunity to answer your concerns and put matters right.
However, if you remain dissatisfied and would like further information about our process for resolving complaints, please ask us for our explanatory leaflet ‘Listening to Your Comments’. You may be able to refer your complaint to the Financial Ombudsman Service at Exchange Tower London E14 9SR. For accounts held in the Channel Islands or the Isle of Man you may be entitled to refer your complaint to the Financial Services Commission in Jersey or Guernsey and the Financial Services Ombudsman Scheme in the Isle of Man.

Contact us
If you want to contact us with a general enquiry please call using the applicable number in the following table.
Telephone calls will be put through to our Automated Service.
If you have a speech or hearing impairment and use Textphone, calls will be put through to our Customer Service Centre.
To help us continually improve our services and in the interests of security we may monitor and/or record your telephone calls with us. All lines are open 24 hours unless otherwise.

<table>
<thead>
<tr>
<th>Account type</th>
<th>From the UK, Channel Islands and Isle of Man</th>
<th>From abroad</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK accounts</td>
<td>08457 404 404 (Customer Service Centre: 8am-10pm) (Automated service: 24 hours)</td>
<td>+44 1226 261 010 (Customer Service Centre: 8am-10pm) (Automated service: 24 hours)</td>
</tr>
<tr>
<td>Channel Islands/Isle of Man accounts</td>
<td>08456 006 161 (8am-10pm)</td>
<td>+44 1226 261 010 (8am-10pm)</td>
</tr>
<tr>
<td>HSBC Premier customers</td>
<td>08457 707 070</td>
<td>+44 1226 260 260</td>
</tr>
<tr>
<td>HSBC Advance customers</td>
<td>08457 404 404</td>
<td>+44 1226 261 010</td>
</tr>
<tr>
<td>Textphone for all accounts</td>
<td>08457 125 563</td>
<td>+44 2070 882 077</td>
</tr>
</tbody>
</table>

You can also send us a secure message though our Online Banking service at hsbc.co.uk.
Our 24 hour telephone banking and secure internet banking service are subject to scheduled maintenance periods. To help us continually improve our service and in the interests of security, we may monitor and/or record your telephone call with us.

hsbc.co.uk
Issued by HSBC Bank plc
Customer information: PO Box 6201, Coventry CV3 9HW
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