HSBC Cash e-ISA
Terms and Conditions

Effective from 1 September 2014

Your agreement with us consists of these Cash e-Individual Savings Account Terms and Conditions (“Cash e-ISA Terms”) and any Additional Conditions (the Cash e-ISA Terms and the Additional Conditions are together the “Terms”). You are advised to read these Cash e-ISA Terms carefully as they apply to your Account.

These Terms come into effect on the date upon which we receive and accept your Application or Transfer In Application (as appropriate) and your initial Payment. This is also the date upon which your Account commences. We will manage your Account in accordance with the Terms, your Application, the Rules and the Regulations.

Additional Conditions include: (1) all interest rates and charges that apply to your Account or any services you request in respect of your Account; and (2) any other terms that we provide you. If any Additional Conditions contradict the Cash e-ISA Terms, then the Additional Conditions will apply.

In the Terms:
“Account” means the HSBC Cash e-Individual Savings Account established in accordance with the Terms, or any previous terms and conditions, your Application and the Regulations;
“Account Manager”, “we”, “us”, “our” or “ourselves” means HSBC Bank plc;
“Application” means a properly completed application to open an Account in accordance with the Terms and the Regulations;
“Associated Company” means any holding company of ours or a subsidiary of any such holding company as defined in Section 1260 of the Companies Act 2006 as amended or replaced from time to time;
“Authorities” includes any judicial, administrative, public or regulatory body, any government, any Tax Authority, court, central bank or law enforcement body, or any of their agents with jurisdiction over any part of the HSBC Group;
“Branch(es)” means branches of HSBC Bank plc in the United Kingdom;
“Compliance Obligations” means obligations of the HSBC Group to comply with: (a) Laws or international guidance and internal policies or procedures, (b) any demand from Authorities or reporting, disclosure or other obligations under Laws, and (c) Laws requiring us to verify the identity of our customers;
“Connected Person” means any natural person or legal entity (other than you) whose information (including Personal Data or Tax Information) you provide, or which is provided on your behalf, to any member of the HSBC Group or which is otherwise received by any member of the HSBC Group in connection with the provision of the Services. A Connected Person may include any guarantor, recipient of a payment, anyone who has opened or operates an account on your behalf, anyone entitled to the money in an account or any other persons or entities with whom you have a relationship that is relevant to your relationship with the HSBC Group;
“Customer Information” means your Personal Data, confidential information, and/or Tax Information or that of a Connected Person;
“Financial Crime” means money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or break any Laws relating to these matters;
“Financial Crime Risk Management Activity” means any action to meet Compliance Obligations relating to the detection, investigation and prevention of Financial Crime. This may include (i) screening, intercepting and investigating any communication, application for Services or any payment, whether sent to or by you or on your behalf, (ii) investigating the source of or intended recipient of money, (iii) combining Customer Information with other related information in the possession of the HSBC Group and/or (iv) making further enquiries as to the status of a relevant person or entity, whether they are subject to a sanctions regime or confirming their identity or status;
“General Terms and Conditions” mean our general terms and conditions for your other account(s) with us, such as a current account or a savings account;
“HSBC Group” and “any member of the HSBC Group” means HSBC Holdings plc, and/or any of its affiliates, subsidiaries, associated entities, and any of their branches or offices;
“ISA” means an Individual Savings Account under the Regulations;
“Laws” include any local or foreign law, regulation, judgment or court order, voluntary code, sanctions regime, agreement between any member of the HSBC Group and an Authority, or agreement or treaty between Authorities and applicable to us or a member of the HSBC Group;
“Payment” or “Payments” means any amount received from you or on your behalf for payment into your Account;
“Paying-in machines” means some of our self-service machines that allow you to deposit for payment into your Account, cheques, sterling bank notes and, in some cases, coins.
“Personal Data” means any information relating to an individual from which they can be identified;
“PIB” means our Personal Internet Banking service. We may offer facilities through which you may access some but not all of your PIB services. References and requirements within the Terms to the Personal Internet Banking service means both our full service (which is available by logging on at hsbc.co.uk and also any other facilities we offer through which you can access some or all of our PIB services unless stated otherwise;
“recipient” means the person receiving the money being paid (this may be another person or it may be you if you are sending a payment to another account you have or if you are withdrawing cash);
“Regular Savings” means when you pay in to an Account by making monthly Subscriptions by standing order as referred to in Clause 3.9;
**Account type**  |  **From the UK, Channel Islands and Isle of Man**  |  **From abroad**  
---|---|---
UK accounts | 08457 404 404 (Customer Service Centre: 8am to 10pm) (Automated Service: 24 hours) | +44 1226 261 010 (Customer Service Centre: 8am to 10pm) (Automated Service: 24 hours) 
HSBC Premier customers | 08457 70 70 70 | +44 1226 260 260 
Textphone for all accounts | 08457 125 563 | +44 207 089 2077

### 1. Opening an Account

1.1. You can only open an Account in your sole name and not with anyone else.

1.2. The minimum amount required to open an Account is £1.

We reserve the right to change the minimum amount to open an Account. The maximum amount that can be subscribed in each Tax Year is the maximum permitted by the Regulations for that Tax Year.

### 2. Appointment and authority

You appoint us as the Account Manager for your Account. We will manage your Account in accordance with the Terms, the Regulations and the Rules, and you authorise us to undertake on your behalf any functions we are required to perform for this purpose.

### 3. Different types of payment into and out of your Account

You cannot make standing orders, direct debit payments, bill payments, faster bill payments, Electronic Fund Transfers, Priority Payments, SEPA payments or WorldPay payments out of your Account. In respect of payments into your account please also refer to clauses 1.3 and 32.

3.1. Internal transfers – sterling payments from other UK accounts you have with us in the same name, including joint accounts which you hold with someone else. You can receive and make internal transfers out of your Account.

3.2. Bill Payments (excluding faster bill payments) – sterling payments (other than Priority Payments or Electronic Fund Transfers) directly into your Account from another account for which you are the account holder, or from the account of another person or organisation in the UK, Channel Islands and Isle of Man, provided that the payment received is your money.

3.3. Faster bill payments – these are bill payments into your Account processed using the faster payments service. All bill payments between accounts with us will be faster bill payments.

3.4. Electronic Fund Transfers – payments that are not bill payments or standing orders into your account in sterling in the UK made through the Clearing House Automated Payment System (CHAPS).

3.5. Currency Account Transfers – payments between UK accounts you have with us in the same name, including joint accounts which you hold with someone else, that either involve a currency exchange or are made in a currency other than sterling.

3.6 Priority Payments – international electronic payments into your account that are not SEPA payments or WorldPay payments, or domestic electronic payments involving a currency exchange that are not Currency Account Transfers.

3.7. Single European Payment Area (SEPA) payments – payments into your Account in euro up to the equivalent of £2,000 from accounts in EEA countries and Switzerland.

3.8. WorldPay – sterling payments (which do not qualify as SEPA payments) from selected countries.

3.9. Standing orders – payments into your Account by way of Regular Savings, subject to our minimum limit of £10 per month. We reserve the right to change our minimum limit for Regular Savings. If you wish to increase, decrease or stop Regular Savings, your instructions must reach us at least seven working days before the payment date on which the change or stop is to take effect.

3.10. Cash withdrawals – cash you withdraw from your Account. You can only do this over the counter at one of our branches.

3.11. Cash payments in – cash deposits into your Account.


### 4. Information you need to provide when you make or receive a payment

4.1. Internal transfers

4.1.1. Unless clause 4.1.2 applies, you must provide us with all the following details to enable us to make payment:

- the sort code and account number for the recipient account;
- the date the payment is to be deducted from your Account;
- if there are any joint account holders, all recipient names; and
- the amount of the payment.

4.1.2. If you have a current account with us, you may use the debit
4.2. If you are going to receive Electronic Fund Transfers or SEPA payments you must tell the sender of the payment your valid BIC and IBAN.

5. Personal Internet Banking
You can make internal transfers, give certain instructions and obtain certain information as set out in these Terms through PIB by logging on, using your user ID and providing other security information that is personal to you that we request. We may notify you from time to time of changes in security information we may require for accessing PIB. When you have provided your instructions, you will be asked to confirm those instructions. This will be your agreement for us to make the payment or carry out those instructions.

6. Telephone Banking Service
6.1. Clause 6 applies to your use of TBS in respect of your Account to obtain certain information and give us certain instructions.

6.2. TBS is available, provided that your identity can be verified, by using a security number or by speaking to a customer service representative and completing security procedures. You will be asked to create a personal security number when you register for TBS (or if you lose or forget your security number). The number must be between six and ten digits long.

6.3. You can contact us by calling the applicable number set out in the table before clause 1 of the Terms. To help us continually improve our services and in the interests of security we may monitor and/or record your telephone calls with us.

6.4. To use our Automated Service you will need a touch tone telephone and a security number.

6.5. Our Automated Service enables you to:

6.5.1. obtain your balance, see clause 18.5;

6.5.2. obtain details of recent transactions;

6.5.3. transfer money between certain accounts;

6.5.4. make certain types of payments;

6.5.5. speak with a Customer Service Representative in relation to other enquiries.

6.6. Your instructions
6.6.1. You can make internal transfers through TBS (once you have completed our security procedures) by speaking to a customer service representative, who will take details of the payment and then confirm the details to you. You must confirm these details are correct before we make the payment. Alternatively, if you are using the Automated Service, you must provide the payment details using your telephone key pad. We will repeat the payment details before asking you to confirm them by pressing a button on your telephone key pad. Your confirmation will be your agreement for us to make the payment.

6.6.2. On satisfactory completion of our security procedures, we can act on any instructions given to us, even if these instructions were not given by you or with your authority. Please also see clause 20.3 which sets out details of our liability for unauthorised transactions.

6.7. Availability of TBS
6.7.1. TBS 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.

6.8. Using a textphone
6.8.1. If you wish to use a textphone to contact us, we will contact you on your textphone or via Text Relay to set up your security number and security details.

7. Branch
If you are making a payment into or from your Account in branch, we will make the payment when you confirm that the information you have given us is correct.

8. Post
If you wish to instruct us to make a payment by post, please send a letter addressed to us at HSBC Bank plc, General Banking Services, Block 5, Floor 3, Griffin House, 41 Silver Street Head, Sheffield S1 3GG. You must set out all the details we tell you we need to make the relevant payment (please see clause 4) and you must sign the letter (your signature must match the signature on your mandate with us). This will be your agreement for us to make the payment. We will make the payment once we have checked your instructions.

9. Self-service machines
9.1. If you have a current account with us, you may use the debit card on that account at our self-service machines to make internal transfers between your current account and your Account provided they are held at the same branch and in the same name. This can only be done by prior arrangement with us. We will normally debit transfers and credit them to the appropriate account on the same day.

9.2. Please see clause 15.1 below for details and refer to our General Terms and Conditions for all information on and terms that apply to your debit and self-service cards with us and our use of our self-service machines.

9.3. To make a payment using a self-service machine, you must use the key pad to type the payment details out and then confirm to us that you want the payment to be made. This will be your agreement for us to make the payment.

10. Important Security Information
10.1. You must use TBS and PIB in accordance with the Terms. PIB is also subject to its own terms and conditions provided to you when registering for the service.

10.2. You must take all reasonable precautions to keep safe and prevent fraudulent use of any security devices (such as the HSBC Secure Key) and security details (including security numbers, passwords or other details including those which allow you to use PIB and TBS).

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

• never writing down or otherwise recording your 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 your accounts with us;
• not allowing anyone else to have or use your security devices, security details (including for TBS and PIB) and not disclosing them to anyone, including the police and us, except when registering for or resetting your TBS and PIB security details (but even then do not disclose in full);
• keeping information about your Account containing personal details (such as statements) safe and disposing of them safely. People who commit fraud use many methods, such as searching in dustbins, to obtain this type of information. You should take simple precautions such as shredding paper containing such information;
• changing your security details immediately and telling us as soon as possible in accordance with clause 10.3 if you know, or even suspect, that someone else knows any of those details, or if we ask you to;
• keeping your security details safe;

Telephone Banking (TBS)

• when you call us, we will confirm your identity using our current security procedures. We will never ask you for more than two digits of your security number. We may not be able to assist you if we are unable to identify you as our customer using our security procedures;
• when we call you, we will never ask for details of your security number or password or other security details to identify you as our customer. We will ask you questions based on information known to us about you and the transactions on your Account;
• when you contact us by telephone, you should not use cordless or mobile telephones operating on an analogue network. We recommend that you use either a landline or a digital mobile telephone. We are not responsible for the security of your Account if anyone else intercepts or overhears you speaking to us on the telephone;

If using a textphone

• it is your responsibility to always clear your textphone’s memory after every conversation with us;
• ensure that you tear out and destroy any printed record of your personal details, including security details, from any printer attached
to your textphone;
- keep your textphone properly operational;

**Personal Internet Banking (PIB)**
- keep your personal computer secure by using anti-virus and anti-spyware software and a personal firewall;
- keep any security devices, passwords and other security details secret – we will never ask you for your online banking security information in full;
- never go to an internet banking site from a link in an email and then enter personal details; always access PIB by typing in the bank address to your web browser;
- never access PIB 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 (e.g. at an internet café) without first making sure that no one else will be able to observe or copy your access or get access to PIB by pretending to be you;
- never record any password or other security details on any software which retains it automatically (e.g. 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 PIB, do not leave the device from which you have accessed it 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 PIB, e.g. the use of personal identification numbers for mobile telephones with internet access.

10.3. If any security device 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 applicable number set out in the table overleaf. When lines are closed, please call the usual number during opening hours. Telephone calls will be put through to our Automated Service. 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.

<table>
<thead>
<tr>
<th>Issue</th>
<th>From the UK, Channel Islands and Isle of Man</th>
<th>From abroad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card and PIN issues</td>
<td>08457 007 010 (24 hours)</td>
<td>+44 1442 422 929 (24 hours)</td>
</tr>
<tr>
<td>PIB Issues</td>
<td>08456 002 290 (8am to 10pm)</td>
<td>+44 1226 261 226 (8am to 10pm)</td>
</tr>
<tr>
<td>TBS Issues</td>
<td>08457 404 404 (8am to 10pm)</td>
<td>+44 1226 261 010 (8am to 10pm)</td>
</tr>
<tr>
<td>TBS Issues HSBC Premier customers</td>
<td>08457 70 70 70 (8am to 10pm)</td>
<td>+44 1226 260 260 (8am to 10pm)</td>
</tr>
<tr>
<td>Textphone for all issues</td>
<td>08457 125 563 (24 hours)</td>
<td>+44 207 088 2077 (24 hours)</td>
</tr>
</tbody>
</table>

10.4. If asked, you must confirm in writing the loss or theft of your security details relating to PIB or TBS.

10.5. 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, security number, security details and/or Account. 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.

11. When payments will and will not be made by us

11.1. We will make/authorise a payment from your Account if you authorise it in any of the ways set out in the Cash e-ISA Terms, and if there are cleared funds in your Account. There may be a delay in carrying out your instructions while fraud prevention checks take place.

11.2 Where the payment is to be made in the future, you must make sure that you have met the conditions in clause 11.1 at the start of the day the payment is due to be made (ie, 00.00am).

11.3. When we assess whether to make/authorise payments under clause 11.1, we may consider any other payments we have made or agreed to make from your Account that day, even if those other payments have not already been deducted from your Account. You must take this into consideration when requesting payments.

11.4. We may refuse to carry out any instructions if they involve a transaction exceeding a particular value or if we feel there is a reason to do so, such as a suspected breach of security. We will tell you about this.

11.5. We may refuse to make a payment (and we will not be responsible for any loss) if:
- any of the conditions set out in clauses 1-27 have not been met; or
- we are not reasonably satisfied the transaction or the instruction is lawful; or
- we consider that your Account has been or is likely to be misused; or
- for fraud prevention purposes.

11.6. If we refuse to make a payment that you have requested you will normally be told when you request the payment, unless we suspect fraud – please see clause 19 for details about our fraud prevention measures and what we do if we suspect fraud. In all cases, if you telephone us, we will tell you if a payment has been refused, the reasons for the refusal (if possible) and the procedure for correcting any factual errors that led to the refusal. This information will be available immediately after our refusal of your instruction. We will not be able to provide you with details in any of these ways if it is unlawful for us to do so.

12. Foreign payments

12.1 General
The exchange rates we use are variable exchange rates which are changing constantly throughout the day (for example, to reflect movements in foreign exchange markets). The exchange rate applied to your payments will appear on your statement.

12.2. If we receive a payment in a different currency to sterling and your correct BIC and IBAN is attached to that payment, we will convert the payment into sterling at the HSBC Bank plc prevailing exchange rate. We will then add the payment to your Account.

12.3. Any foreign banknotes which you wish to pay into your account using an HSBC branch will be converted at the applicable HSBC Bank plc exchange rate and then added to your Account.

13. Cut-off times, execution times and when you can cancel an instruction to make a payment

13.1. The cut-off time is the time before which on a calendar day a payment or a payment instruction is treated as received by us on that calendar day. This means if we receive a payment or a payment instruction after the cut-off time, we will treat this as received by us on the following calendar day.

If we receive a payment (other than internal transfers) or a payment instruction (other than for an internal transfer) on a day that is not a working day, we will treat this as received on the next working day or, for internal transfers, the following calendar day. Cut-off times vary for different types of payment and for different ways in which the payment is requested. Information about cut-off times is set out in the table in clause 14 and in clauses 15 and 16.1.2. We will tell any instructions you give us by post as received by us when you open your letter (there are no cut-off times for this).

13.2. The maximum execution time is set out in the table in clause 14 and in clause 16. This starts on the day after the day on which we receive the instruction. The day we receive your instruction for this purpose will depend on whether your payment instructions were open your letter (there are no cut-off times for this).

13.3. Where you have instructed us to make a payment immediately, we will begin processing the instructions when they are received and you cannot cancel your instructions after you have given them to us.

13.4. If you instruct us to make a payment on a future date, we will begin to process the payment on the date you specify. In this case, whether you may cancel your instructions will vary for different types of payment and for different ways in which the payment is requested. Information about cancelling is set out in the table in clause 14.
13.5. After any time limits for cancellation referred to in this clause have expired, you may only cancel your instructions if we agree.

13.6. All cut-off times quoted refer to time in London, UK.

14. Internal transfers

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Internal Transfers</th>
</tr>
</thead>
<tbody>
<tr>
<td>How you can request a payment</td>
<td>PIB, TBS</td>
</tr>
<tr>
<td>General cut-off time for giving</td>
<td>11.45pm</td>
</tr>
<tr>
<td>instructions to us</td>
<td></td>
</tr>
<tr>
<td>Maximum execution time</td>
<td>Immediate</td>
</tr>
<tr>
<td>Can you arrange a payment to be</td>
<td>Yes and you can</td>
</tr>
<tr>
<td>sent on a future date?</td>
<td>cancel the payment</td>
</tr>
<tr>
<td></td>
<td>by PIB or TBS up to</td>
</tr>
<tr>
<td></td>
<td>11.45pm the day we</td>
</tr>
<tr>
<td></td>
<td>send the payment</td>
</tr>
</tbody>
</table>

15. Other payments and transfers in and out of your Account

15.1. Payments from your Account

15.1.1. Subject to the rest of these Cash e-ISA Terms, in particular clauses 9.2 and 15.1.2, on your instructions and within any time limit stipulated by you, we will pay to you all or part of the cash held in your Account.

15.1.2. If you want to make a withdrawal or transfer from your Account, before we pay any money to you or we transfer the funds we may deduct from it a sufficient amount to pay any tax liability in relation to your Account that you may have.

15.1.3. You can make withdrawals over a branch counter or by writing to us. If you write to us we can send you a cheque for the amount of the withdrawal if you ask us to do so.

15.1.4 We accept transfers in of cash ISAs and stocks and shares ISAs you hold with us and with other ISA managers.

To arrange a transfer, a Transfer In Application form (an application to enable another ISA to be transferred to your Account) must be completed. Any current tax year subscriptions must be transferred in whole. Any previous tax year subscriptions may be transferred in whole or in part. All such transfers must be made in cash (where you are transferring in a stocks and shares ISA, your stocks and shares ISA manager will, after receiving the instructions to transfer, sell your shares and make the transfer in cash to us).

15.1.5. At any time you may transfer current Tax Year Subscriptions in your Account in whole, and/or previous Tax Year Subscriptions in your Account in whole or in part, to another ISA manager to be held in another cash ISA and/or stocks and shares ISA (subject to agreement from the new ISA manager). Within five working days of us receiving both your instructions in writing to make a transfer, and confirmation from the new ISA manager that they are prepared to accept the transfer, we will transfer to the new ISA manager the Subscriptions specified in the transfer instructions together with all required information and, where appropriate, all rights and obligations relating to your Account.

15.2. Payments into your Account

15.2.1. We will only process payments into your account using the BIC address, sort code or national bank code and the account number or IBAN provided.

15.2.2 You can pay cash in over the counter at one of our branches or at one of our self-service machines that allows payments to be made into your Account. You must either complete a paying-in slip or use a card issued by us for another account to do this.

15.2.3. If you do not hold another account with us and wish to make a cash payment in using our self-service machines, please ask a member of our staff in branch to assist you in using our self-service machines.

15.2.4. You must not send cash to us by post.

15.2.5. If you pay only cash into your Account over the counter at one of our branches or we receive cash from you by personal delivery, it will be credited to your Account and available for you to withdraw immediately. It will be treated as cleared for interest calculation purposes (if applicable) on the same day.

15.2.6. When you pay cash only into your Account at any of our branch counters the cash will clear and appear in the balance of your Account immediately. It will be treated as cleared for interest calculation purposes (if applicable) on the day it is paid in.

15.2.7. If you pay in cash using one of our paying-in machines, provided you pay in before the cut-off time displayed on the machine, it will be credited to your Account and available for you to withdraw immediately after the machine is opened and we receive and check your deposit, which will be on the same working day.

If the cut-off time is missed, your money will be credited to your Account the next time the paying-in machine is opened, which is usually the next working day. Some paying-in machines will automatically count the money you deposit and it will be credited to your Account and available for you to withdraw immediately. It will be treated as cleared for interest calculation purposes (if applicable) on the same day.

15.2.8. If you use one paying-in slip to pay a mixture of cash and cheques into your Account over the counter at one of our branches or by using one of our paying-in machines, the cash will be credited to your Account, available for you to withdraw and treated as cleared for interest calculation purposes (if applicable) as described in clauses 15.2.5 and 15.2.7 (as applicable). Please see clause 16 for the treatment of cheques.

15.3 Other payments into your Account

15.3.1. We can only accept responsibility for Subscriptions into your Account after we have received and checked them.

15.3.2. If you want to pay in a cheque or other item that has been made payable to someone else, that person must sign it on the back. We may ask for further details before we agree to accept it. If a cheque or other item is marked on the front ‘not transferable’ or ‘account payee’, we can only accept it for the person it is made payable to. However, a cheque or other item made payable to joint names cannot be paid into your Account.

16. Cheques

16.1. Clearing cheques

16.1.1. The ‘central clearing cycle’ (normally three working days) is the time taken for money paid into your Account to be added. This section applies to our normal clearing cycles for cheques drawn in sterling or in euros (other than those drawn on banks abroad) paid into branches of English, Scottish, Welsh or Northern Ireland banks in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

16.1.2. When you pay a cheque into your Account, you will normally have to wait three working days after the day it has been paid in before you can withdraw the money unless you ask us to send it for special presentation or we agree otherwise, e.g. the proceeds of a cheque paid in on a Monday will normally be available for withdrawal on that Thursday. We may extend this time period if there are actual or potential credit or fraud prevention reasons to do so. When we refer to the day you pay a cheque into your Account we mean the first day that we deal with and process the cheque. Please also see clauses 15 and 16.2. So, if you pay in a cheque via a self-service machine after the cut-off time displayed in branches, we will not process your cheque until the following working day.

16.1.3. The cheque amount will be included in your balance before you can withdraw the money.

16.1.4. We treat cheques as being cleared for interest calculation purposes (if applicable) two working days after they have been paid in, e.g. on Wednesday if paid in on a Monday. If you withdraw money which is not cleared for interest calculation purposes (if applicable), you may be charged interest even though your Account shows a credit balance. If you pay a cheque drawn on one of our branches into that branch and your Account is also held at that branch, you will normally be able to withdraw the money on the next working day.

The amount of the cheque is treated as cleared for interest calculation purposes (if applicable) on the day it is paid in.

16.1.5. If you pay a cheque into your Account by post, you will normally have to wait three working days after the day we receive it before you can withdraw the money.

16.1.6. You may be able to pay cheques and other items drawn on branches of banks in the UK, the Channel Islands and the Isle of Man into your Account through any banks in the UK, the Channel Islands and the Isle of Man. You may be charged for this service.

16.2 Cheques returned unpaid and paying in cheques

16.2.1. The bank on which a cheque is drawn may return it unpaid,
even if we have let you withdraw the money and/or the amount on the cheque has been included in your available balance (see clause 18.3).

18.3. When a cheque is returned unpaid, it will usually happen three or four working days after the cheque has been paid into your Account, but it could be later (see clauses 16.2.3 and 16.2.4). When you pay in a cheque at a branch counter, you can ask us to specially present it to the bank it is drawn on. This means that we will ask the bank on which the cheque has been issued if the cheque will be paid. We will post the cheque to the bank it is drawn on and, upon receipt, they will confirm whether the cheque will be paid. Special presentation does not affect the clearing cycle for interest calculation purposes. A charge will be debited to your Account for using our special presentation service.

16.2.2. If a cheque which is paid into your Account is returned unpaid, the amount will be deducted from your Account. The amount of the cheque is not a valid Subscription under the Regulations. We will tell you that this has been done. Depending on why the cheque was unpaid, we will either ask for payment again from the bank of the person who issued it, or return it to you. Different procedures apply to foreign cheques, please ask us for details.

16.2.3. Clause 16.2.4 applies to sterling cheques paid in or drawn on branches of English, Scottish, Welsh or Northern Ireland banks.

18.5.4. When a cheque is returned or recalled and so may not be included in your statement. The items that are due to credit your Account may be returned or recalled and so may not be included in your statement. The fact that you have been able to see these items is not a guarantee they will be paid into or out of your Account on the following working day and that they will appear on your statement.

19. Fraud prevention

19.1. We may carry out certain checks on transactions on your Account as part of our fraud prevention measures.

19.2. As part of these fraud prevention measures, we may need to speak with you to re-confirm some payments, e.g. high value payments, or we may need to ask you additional security information. We will tell you when this is the case. If we need to speak with you but cannot do so for any reason, we will only make the payment if we believe it is genuine. Our fraud prevention measures may lead to the payment being delayed. This will not prevent you from later disputing you authorised the transaction.

19.3. If we believe there is suspicious activity on your account, we may contact you by post, telephone (including mobile phone), email, mobile messaging or secure e-message. We may leave a message to ask that you call us. If we ask you, you must contact us as soon as possible. In respect of payments made through TBS or PiB, if you do not reply to us, we will assume you have not authorised the transaction and it will not proceed.

20. Responsibilities

20.1. Making payments

20.1.1. We will make payments based on the information we require you to provide us as set out in clause 4. If you provide us with incorrect information, we will not be responsible if the payment is not made, it is delayed or it is made incorrectly. If you ask us, we will make reasonable efforts to recover an incorrect payment.

20.1.2. If we provide you with extra information to that specified by us as required, we will only be responsible for making the payment based on the information we have told you we require.

20.1.3. If you have instructed us to make a payment, we are responsible for it being made correctly and for making available the payment and crediting the recipient account.

20.1.4. If a payment has been made incorrectly by us we will, without undue delay, refund your Account with either:

- the payment; or
- in the case of an overpayment, any excess amount incorrectly deducted so you do not incur any loss.

We will also restore your Account to the position it would have been in had the incorrect payment or overpayment not been made, for example, by refunding any charges or interest as appropriate. We will not do this if the circumstances giving rise to the incorrect payment transaction were due to abnormal and unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary.
20.1.6. If you ask us, we will make immediate efforts to trace a payment and will tell you the outcome.

20.2. Unauthorised transactions
You must read your online statements carefully. To help us prevent fraud, you must tell us immediately by calling us if you do not recognise any transaction shown on your statement or if you think any payment you have authorised has been executed incorrectly. If you do not tell us promptly (at the latest within 13 months of the date the transaction was deducted from your Account), you may not be entitled to have any errors corrected.

20.3. Liability for unauthorised transactions
20.3.1. Subject to clauses 20.3.2 to 20.3.5, we will be responsible for any unauthorised transactions that you tell us about in accordance with clause 20.2 (if, on reasonable grounds, we suspect fraud or that you have been grossly negligent, we will investigate the transaction). Where we are responsible, we will immediately refund the amount of the unauthorised transaction and any resulting interest and charges. We will have no further liability to you. If we later become aware of evidence that shows we are not responsible for the transaction, we will recover an amount equal to the refund from your account.

20.3.2. You will be responsible for all losses if you act fraudulently or if you allowed another person to use your security details (including PINs, security numbers, passwords or other details which you use to use PIB and TBS) or your Account.

20.3.3. You will be responsible for all losses arising from unauthorised transactions on your Account as result of:

- you acting fraudulently, or
- you intentionally or with gross negligence failing to use your TBS and/or PIB in accordance with the Terms (including keeping safe your security or personalised details), or
- you intentionally or with gross negligence failing to notify us in accordance with clause 10.3 of the loss or theft of any security or personalised details.

20.3.4. Unless you have acted fraudulently, you will not be responsible for any losses in respect of an unauthorised transaction:

- after you have notified us of the loss or theft of your security details in accordance with clause 10.3, or
- if we have failed to provide the facilities we describe in clause 10.3 for you to tell us if your security details have been lost or stolen.

20.3.5. We will not be responsible to you if we fail to comply with any of the terms in the Cash e-ISA Terms:

- due to abnormal and unforeseen circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary; or
- where our failure to comply is due to our obligations under European or national law.

20.3.6. If the Regulations and HM Revenue & Customs guidance prevents us from refunding an unauthorised transaction into your Account, we will pay the refund to you in accordance with your instructions (if you do not tell us how you would like us to pay the refund, we will send you a cheque).

20.4. Account Aggregation
If you use an account aggregation service, you may be liable for any fraud or mistakes that occur on your Account as a result of using the service. An account aggregation service allows you to see, on one web page, details of the online accounts you hold with financial institutions.

The service may be provided by a financial institution (with whom you hold an account) or through a website not owned by a financial institution.

20.5. Suspension of TBS or PIB
20.5.1. We may, at any time, suspend your use of TBS or PIB if we have reasonable grounds which relate to the security of or the suspected unauthorised or fraudulent use of TBS or PIB.

20.5.2. We will normally give you advance notice (either in writing or by phone or in branch) if we are going to suspend your use of your TBS or PIB. 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 your TBS or PIB without notifying you where we have been unable to contact you in advance. We may also suspend your use of your TBS or PIB due to national or European legal obligations that apply to us.

20.5.3. You can ask us to lift any suspension of your use of your TBS or PIB by calling us.

21. Changing the Terms – general information
21.1. Subject to the Rules and Regulations, we may change interest rates and other Terms in accordance with this clause 21 and clauses 22 to 25.

21.2. When we tell you about a change personally, we may do this by post, email, secure e-message, or in any other way that will be sent to you individually.

21.3. When we give you notice of a change of interest rates in the national press, the notice will be published in 3 national newspapers, which will usually be the Daily Mirror, the Daily Mail and the Daily Telegraph. So that you can compare rates, our newspaper notices will show the old and new interest rates.

22. Interest rates that apply to money you have with us in your account and changing interest rates
22.1. Information about our current interest rates is available on our website, by telephoning us and by asking a member of staff at any of our branches. When we change the interest rates on your Account, we will update this information within three working days. The old rates will also be available to help you compare rates.

22.2. You will receive interest at the rate appropriate to your Account. We may vary our interest rates for one or more of the reasons set out in clause 24 below.

22.3. We may change interest rates applied to money you have with us in your Account in the following ways:

22.3.1. If the change is favourable to you, by, within 30 days of the change, telling you about it personally or by, within 3 working days putting notices in the national press and on our website; and

22.3.2. If the change is not favourable to you, by telling you about it personally at least 14 days in advance of making the change (we will give you longer notice if we are required to do so in order to comply with law, regulation, industry guidance or industry code of practice).

22.4. We calculate interest on the daily cleared balance of your Account. We will pay your interest monthly.

22.5. We will pay interest to your Account, or as you direct, without the deduction of UK income tax.

23. Other changes to the Terms
Subject to the Rules and Regulations, we may make changes to the Terms, including changes to the basis on which we charge for operating/providing our Cash e-ISA product/service, by giving you at least two months’ advance personal notice.

24. Reasons for making changes
We may make any change to the Terms under clauses 21 to 23 for all or any of the reasons set out in this clause 24 that apply:

- If the change is favourable to you.

- Following, or in anticipation of, and to respond to a change in relevant law or regulation or to respond to a change in industry guidance or code of practice or good banking practice.

- To respond to the making of a relevant recommendation, requirement or decision of any court, ombudsman, regulator or similar body.

- To respond to the costs or consequences of any event beyond our control that may impact our provision of accounts, services or facilities to you.

- To make the Terms clearer.

- To respond to any change in our systems and procedures, including any change arising from any reorganisation of our business as a result of it being acquired by, or by our acquiring, another bank or organisation.

- To respond to any change in the base rate, or any rate that replaces it, as set by the Bank of England or by any bank that takes over responsibility for setting such a rate (or the equivalent rate set by the relevant country’s central bank when dealing with foreign currency).
25. What you can do when we tell you about a change

25.1. When we give you advance notice of a change we intend to make in accordance with clauses 21 to 23, before the change takes effect, or for changes that are not favourable to you made in accordance with clause 22.3.2 up to 2 months after the date of the notice to you, you may end this contract and close your Account in accordance with clause 26. 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 25.2 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.

25.2. If you do not accept a change made under clauses 21 to 24, then you must tell us before the change takes effect and we will treat this as notice from you to end this contract and close your Account immediately in accordance with clause 26. There will be no charge for this.

26. Ending this contract and closing your Account

26.1. You can end this contract with us at any time, in writing or phoning us, by going into your local branch or via PIB.

26.2. If this contract is ended in accordance with this clause 26, your Account will close and, other than clause 28 and where terms/products/services are expressly stated to continue, your agreement with us, consisting of the Terms, will also end.

26.3. Closure is subject to completion of any outstanding transactions. You must repay any money owed to us in relation to your Account before we close it.

26.4. We can end this contract with you and close your Account immediately in the following situations:

26.4.1. if your Account no longer satisfies the Regulations;
26.4.2. if you have significantly broken any of the Terms;
26.4.3. if there has been or we suspect there has been fraud involving any of your accounts with us or any transactions on any of your accounts;
26.4.4. if there has been or we suspect there has been suspicious activity on your Account;
26.4.5. if we have reasonable grounds for believing you have committed or are about to commit a crime in connection with your Account;
26.4.6. if you have not satisfied any anti-money laundering requirements.

26.5. We will give you notice in writing immediately after your Account has been closed under clause 26.4.

26.6. Subject to the Regulations we may end this contract and close your Account for any other reason by giving you at least two months’ written notice.

26.7. If we close your Account we will repay any credit balance to you.

26.8. In the event of your death, any exemption from UK income tax will end immediately. We may use any money in your Account to reduce or repay any amounts you owe on other accounts with us anywhere in the same name. Subject to this we will continue to deal with your Account in accordance with these Cash e-ISA Terms and the instructions received from your legal personal representative(s) who will become subject to these Cash e-ISA Terms. Your personal representative(s) must provide us with proof of death and of their appointment. Following receipt of proof which is acceptable to us, we will pay the net proceeds of your Account to your personal representative(s). We will provide appropriate statements with regard to the Account and any relevant tax certificate (on request) to your personal representative(s).

27. Ownership and custody

27.1. You will be and will remain the beneficial owner of the money in your Account. You may not use your Account as security for a loan, although it may be used as a means of funding the repayment of a loan.

27.2. You may not transfer any of your rights or obligations in relation to your Account.

28. Your Information

We will not disclose Customer Information to anyone, other than where:

• we are legally required to disclose;
• we have a public duty to disclose;
• our, or a third party’s, legitimate business purposes require disclosure;
• the disclosure is made with your consent; or
• it is disclosed as set out in this clause 28.

28.1. Members of the HSBC Group may collect, use and share Customer Information (including information about you, your transactions, your use of our products and services, and your relationships with the HSBC Group). Customer Information may be:

• requested by members of the HSBC Group or on their behalf;
• collected from you directly, from someone acting on your behalf, or from anywhere else e.g. credit reference agencies;
• combined with other information available to members of the HSBC Group.

28.2. We will process, transfer and disclose Customer Information to:

• provide you with Services;
• deal with any of your transactions;
• meet Compliance Obligations;
• perform Financial Crime Risk Management Activity;
• collect any money you owe us;
• perform credit checks and obtain or provide credit references;
• enforce or defend the rights of a member of the HSBC Group;
• meet the internal operational requirements of members of the HSBC Group (including, for example, product development, insurance, audit and credit and risk management);
• manage our relationship with you (including marketing and marketing research if you agree to them); and
• verify your identity.

28.3. When we use Customer Information as set out above, we may transfer and disclose it as follows:

• to any member of the HSBC Group and anybody who provides services to them or their agents;
• to any Authorities;
• to persons acting on your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses and clearing or settlement systems;
• to other financial institutions, fraud prevention agencies, trade associations, credit reference agencies and debt recovery agents;
• to any introducing broker to whom we provide instructions or referrals, or from whom we receive them;
• to any third party in connection with any reorganisation, sale or acquisition of any HSBC Group member’s business;
• to any third parties we use to provide banking and card services to you; and
• to third parties for marketing purposes where you have consented to marketing.

• To respond to changes or anticipated changes in costs associated with relevant technology, the costs we pay to others in respect of the product in question, inflation and/or in our costs of providing accounts, services or facilities.
• To respond to any changes or anticipated changes in money market interest rates or the cost to us of money we lend.
• To improve the services we provide.
• To respond to our internal policies on competitiveness, market share and/or the profitability of our business as a whole, where we are not acting dishonestly, for an improper purpose, in a manner which inappropriately discriminates against a particular customer or as an unreasonable financial institution would.

Where we make any change under this clause the change will be proportionate to the underlying reason for the change.
The above recipients may also use, transfer and disclose Customer Information for the same purposes and they may be in countries where data protection laws do not provide the same level of protection as in the UK.

However, whether it is processed in the UK or overseas, Customer Information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to.

28.4 Your responsibilities
- You must tell us in writing about any changes to Customer Information provided to any member of the HSBC Group within 30 days of the change.
- You must promptly provide any Customer Information requested by any member of the HSBC Group.
- Before you provide any Personal Data or Tax Information about a Connected Person to a member of the HSBC Group, you must first tell them about, and obtain their agreement to, their information being processed, transferred and disclosed as set out above. You must also tell them that they can access and correct their information.
- You alone are responsible for complying with your tax obligations and Connected Persons are responsible for complying with theirs, such as payment of tax and filing of tax returns, in all countries where those obligations arise and relating to the opening and use of accounts and Services provided by members of the HSBC Group. Some countries' tax laws may apply to you even if you do not live there or are not a citizen of that country. No member of the HSBC Group provides tax advice or is responsible for your tax obligations in any country including in connection with any accounts or Services provided by members of the HSBC Group. You should seek independent legal and tax advice.

28.5 What happens if you don’t meet your responsibilities?
If you:
- do not promptly respond to our requests for Customer Information; or
- do not agree that we can disclose, transfer or process Customer Information in accordance with this clause ‘Your Information’ (other than for marketing or market research purposes); or
- if a member of the HSBC Group suspects Financial Crime, then we may: (i) be unable to provide all or part of the Services to you and can end our entire relationship with you; (ii) take necessary steps for any member of the HSBC Group to meet the Compliance Obligations; and/or (iii) block or close your account(s).

If you do not give us Tax Information about you or a Connected Person when we request it, we may make our own decision about your tax status. This may result in us reporting you to a Tax Authority, withholding any amounts from products or services you have with us and paying those to the appropriate Tax Authority.

28.6 Accessing your information
You can make a written request for a copy of certain personal records we hold about you. The current fee is £10.00 per request from each individual.

28.7 Actions we take to prevent financial crime
Members of the HSBC Group may carry out Financial Crime Risk Management Activity. Exceptionally this may result in members of the HSBC Group delaying or refusing either to process a payment or your instructions, or to provide all or part of any Services to you.

No member of HSBC Group shall be responsible to you or any third party for any loss incurred as a result of any member of the HSBC Group carrying out Financial Crime Risk Management Activity.

28.8 Credit reference and fraud prevention agencies
We may share information with credit reference agencies for the uses described under the heading “Use of customer information” above, including to verify your identity and suitability for the Account. More information is set out in our leaflet ‘Credit Scoring, Credit Reference and Fraud Prevention Agencies’ available on our website, from branches or by calling 0800 587 7008 (textphone 0800 028 3516). Please also call this number if you want details of the credit reference and fraud prevention agencies we use. Lines are open 8.30am to 6pm Monday to Friday, excluding public holidays.

28.9 Information we may store on your computer
When you use any device to access HSBC Group websites, information may be stored and accessed on your device:
- to improve your experience;
- to improve the functionality security and performance of those websites;
- to provide you with marketing;
- to provide us with information about how those websites are used and how you arrive at those websites; and/or
- to ensure that marketing information displayed to you when you use HSBC Group websites is more likely to be relevant and of interest to you.

If you receive emails from or on behalf of the HSBC Group, they may include technologies to track, for market research purposes, if you open the emails and if you use internet links within them. Further information on our cookie policy, website terms and privacy statement can be found on our website.

28.10 Other ways we can use your information
To ensure that we carry out your instructions accurately, to help us improve our service and in the interests of security, we may monitor and/or record your communications with us such as telephone calls and conversations in branches. In the interests of security and preventing crime we may use closed-circuit TV in and around our premises for the monitoring and collection of sound and/or visual images. All recordings remain our sole property.

We may make and keep copies of identification evidence that you provide.

If you change your mind about receiving marketing information or about participating in market research you should tell us.

This clause 28 will continue to apply even if this agreement is ended by you or us.

29. Bankruptcy
In the event that a petition for a bankruptcy order is presented against you then you agree that we may:
- refuse to act on any instructions given by you or anyone else to make any payment(s) out of your Account unless you have previously obtained an appropriate order from the Court; or
- set up a separate account(s) in your name to which any of your future payments in will be credited.

30. Cancellation of your Account
30.1. This clause applies to all new Accounts including ISAs transferred to us from another ISA manager. If you decide you do not want your Account, you have 30 days from the day we open your Account to cancel your contract with us. This can be done by writing to us or via our PIB service. We will cancel your Account and pay you the balance in it with gross interest at the appropriate rate.

30.2. Under HM Revenue & Customs guidance, any ISA Subscription(s) cancelled in accordance with this clause are treated as if they had never been made. This means you can subscribe to another cash ISA with us or another ISA manager in the same Tax Year, assuming there is still time to do so and you remain eligible to subscribe to an ISA.

30.3. If, following the transfer of an ISA to us from another ISA manager, you wish to cancel your Account but still retain the tax benefits of holding the transferred money in an ISA, you will have the option of transferring the ISA back to the original ISA manager (if they agree) or to another ISA manager. Alternatively, you may want to withdraw any money transferred to us and if you do we will pay this to you together with any gross interest earned. If you withdraw in this way you will lose the tax benefits of a cash ISA.

31. Void Subscriptions
31.1. We will notify you if, by reason of any failure to satisfy the Regulations, your Account (or any part of it) has or will become void or otherwise lose any tax relief as a result of an invalid Subscription having been made. As soon as practicable afterwards, we may, at our discretion, either: transfer any invalid Subscriptions in your Account together with interest on them to any other account you hold with us, or transfer any invalid Subscriptions in your Account together with interest on them into a new savings account of our choice that we will open for you. We will send you the terms and conditions that apply to this account at the time of transfer. Interest that accrues on
this account will be subject to the deduction of tax at the applicable rate. We may, at any time, deduct from your Account and/or any account referred to in this clause, a sufficient amount to pay any tax liability you may have as a result of your Subscriptions being invalid. If we do this, we will tell you why and when this was done.

32. Changing our banking hours and practice
We may change our banking hours, banking practices, availability of branches and similar matters by giving you notice in our branches or in the national press or by post (which includes statement messages and secure e-messages). If we plan to close or move your branch, we will give you at least twelve weeks’ notice by post. We will tell you how we will continue to provide banking services to you.

33. Contacting you
33.1. You agree that we may use any contact details you have provided to us, including your postal address, telephone number(s) (including your mobile telephone number) and email address to contact you for service or operational reasons. These include telling you about changes to the Terms, including interest rates, that apply to your Account and generally communicating with you about the day-to-day running of your Account. If you are registered for PiB you agree that we may also contact you using our secure e-message service within PiB for these purposes. You must ensure that the contact details you provide are accurate and that you notify us promptly of any changes, including to your email address, telephone number(s) and postal address. Remember, communications may contain confidential information and if anyone else has access to your email inbox or mobile telephone messages for example they may be able to see this. If you would prefer that we do not contact you for service or operational reasons by email, mobile message or secure e-message please let us know. Whilst we will try to use your preferred channels wherever possible, you may continue to receive important service messages via any of these channels, for example, when we need to contact you urgently. Where we hold alternative postal addresses(es) for you, we may send mail to your home address if it is returned from, or you do not respond to, mail sent to your correspondence address.

34. Transferring rights and obligations
34.1. On giving you at least 30 days notice, we may appoint an Associated Company as manager of the Account in our place. In such circumstances, that Associated Company will manage the Account in accordance with the Terms.

34.2. Subject to the Rules and Regulations, we may delegate any of our functions or responsibilities under the Terms to any person, provided that before doing so we satisfy ourselves that such a person is competent to carry out those functions and responsibilities.

35. Not enforcing the Terms
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.

36. Your statutory rights
Nothing in these Terms will reduce your statutory rights including your rights relating to misdescribed accounts or services, the fairness of terms on which they are provided to you, any rights you may have to close your Account and/or claim compensation. For further information about your statutory rights contact your local authority Trading Standards Department or the Citizens’ Advice Bureau.

37. Governing law and language
The Terms are governed by the laws of England and Wales as are our dealings with you until the time your Account is opened. You and we submit to the non-exclusive jurisdiction of the courts of England and Wales. The Terms are in English and all communications we send to you will be in English.

General Information
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 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 using the applicable telephone number shown before section 1 of these Cash e-ISA terms.

HSBC Bank plc is incorporated in England and Wales and 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 Prudential Regulation Authority. Our firm’s reference number is 114216. HSBC Bank plc’s registered VAT number is GB365684514 and its company register number is 14259.

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, Harbour Exchange Square, London E14 9GE.

Disabled customers
We offer many services for our disabled customers. For more information call us on 08457 404 404 (textphone 08457 125 563). Lines are open 8am to 10pm every day (excluding Christmas Day, Boxing Day and New Year’s Day) in the UK or 08456 006 161 (textphone 08457 125 563) in the Channel Islands and Isle of Man. To help us continually improve our service and in the interests of security we may monitor and/or record your telephone calls.