Your welcome brochure

Jump into life’s next great adventure
Wherever life takes you, make time to enjoy the ride.
The HSBC Advance Bank Account – designed with your needs in mind.

Even the most personal ambitions are rarely achieved alone. Your network of friends, family, contacts and colleagues inspire you to keep aiming higher. Whatever your ambitions for the future, we know they’re more likely to be achieved with the help of a team.

At HSBC, we’d never claim to play a starring role in your success, but we’re here to help you in every way we can. Together, We Advance.

Read on to see how our preferential rates, mobile and online banking tools can help you stay in control of your finances and achieve your goals for the future.

Our account opening guarantee.

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

*Certain features and benefits mentioned are subject to status and meeting HSBC’s proof of UK address requirements.
Your key benefits at a glance

HSBC Advance has no monthly account fee and is available to customers who pay in £1,750 or more each month (or a minimum of £10,500 every six months), not including money transferred from other sole or joint personal accounts held with HSBC Bank.

As an HSBC Advance customer you can enjoy:

- In some relationships, trust comes guaranteed.

Terms and conditions apply.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Preferential rates and terms:

- No Monthly Account Fee
- Advance Exclusive Credit Card. 19.9% APR representative (variable)*1*3*4
- Preferential rates on a range of savings accounts*3*4
- Preferential overdraft interest rate.*1*3*4

An account that rewards you:

- Access to exclusive offers and discounts through Advance Members.
- Visa Offers for HSBC Cardholders.

Helpful services and support:

- Dedicated Advance Specialists available to answer your questions 24/7
- A minimum overdraft offer of £1,000 at account opening*4
- £500 daily cash machine withdrawal limit
- 24/7 telephone, online, mobile and text banking, subject to scheduled maintenance periods.
Your key benefits at a glance

HSBC Advance has no monthly account fee and is available to customers who pay in £1,750 or more each month (or a minimum of £10,500 every six months), not including money transferred from other sole or joint personal accounts held with HSBC Bank.

As an HSBC Advance customer you can enjoy:

**Preferential rates and terms:**
- No Monthly Account Fee
- Advance Exclusive Credit Card. 19.9% APR representative (variable)*1*3*4
- Preferential rates on a range of savings accounts*3*4
- Preferential overdraft interest rate.*1*3*4

**An account that rewards you:**
- Access to exclusive offers and discounts through Advance Members.
  [www.advancemembers.hsbc.co.uk](http://www.advancemembers.hsbc.co.uk)
- Visa Offers for HSBC Cardholders.

**Helpful services and support:**
- Dedicated Advance Specialists available to answer your questions 24/7
- A minimum overdraft offer of £1,000 at account opening*4
- £500 daily cash machine withdrawal limit
- 24/7 telephone, online, mobile and text banking, subject to scheduled maintenance periods.

**Worldwide support:**
- Worldwide cash withdrawals without any HSBC non-sterling cash fees*2
- Up to US$10,000 emergency cash transfers to any HSBC branch worldwide – funds must be available for the amount requested
- Half price international account opening and HSBC credit history transferral
- Transfers between your globally linked HSBC accounts with no payment fees.

For information about charges and interest rates, please consult our price list in branch or online.

Please refer to the website for our latest rates and further details on these benefits.

---

*1 Subject to status

*2 These transactions are subject to a non-sterling transaction fee, currently 2.75% of the amount of the transaction. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this should be advised at the time of the withdrawal.

*3 As compared to our Bank Account, Bank Account Pay Monthly and Current Account.

*4 Terms and conditions apply.

Your home may be repossessed if you do not keep up repayments on your mortgage.
Financial support to help your needs. Preferential rates to help your wallet

No matter how good you are with money, there may be times when you’ll need a helping hand. As an HSBC Advance customer, you can access preferential rates and terms on a range of products and services. So whether you’re planning a move or just planning ahead, we’ll support you however we can.

<table>
<thead>
<tr>
<th>HSBC Financial Products</th>
<th>Preferential rate</th>
<th>Preferential terms</th>
<th>Cashback offer</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSBC Loyalty Cash ISA*¹</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regular Saver*¹</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexible Saver*¹</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overdrafts*¹</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Loans<em>¹</em>²</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

Please refer to the website for our latest rates and further details on these benefits.

*¹ Subject to status, account conduct and meeting HSBC proof of UK address requirements.
*² Representative 3.3% APR for loans between £7,000 and £15,000 over one to five years. Rates correct as at June 2016.

Attractive overdraft rate to help you stay in control

Our overdraft service offers you short term flexibility to spend while waiting for your next salary payment to come in, making it a convenient way to borrow money without having to arrange a specific loan. An overdraft can help in months where there are extra expenses and unplanned events; for example, if you receive a higher than expected bill and need a bit longer to repay it.

**Arranged overdraft**
(Overdrafts are subject to status)
An arranged overdraft can be low cost and flexible, and you’re only charged interest when you use it and as an HSBC Advance Bank Account Customer you could receive a competitive interest rate of 17.9% EAR variable.
The below table shows how much interest you could pay using an arranged overdraft.

<table>
<thead>
<tr>
<th>Borrow</th>
<th>2 Days</th>
<th>5 Days</th>
<th>10 Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>£250</td>
<td>£0.23</td>
<td>£0.57</td>
<td>£1.14</td>
</tr>
<tr>
<td>£500</td>
<td>£0.45</td>
<td>£1.14</td>
<td>£2.27</td>
</tr>
<tr>
<td>£1,000</td>
<td>£0.91</td>
<td>£2.27</td>
<td>£4.54</td>
</tr>
</tbody>
</table>

**Representative example**

Assuming an overdraft limit of £1,200, the Advance overdraft rate is **17.9% EAR** variable.

EAR is Effective Annual Rate. This takes account of the interest rate and how often interest is charged, and does not include any other fees or charges.

**Unarranged overdraft**

An unarranged request is when you authorise a payment that would take your account overdrawn or beyond your arranged limit without agreeing in advance an overdraft to cover it.

We will, subject to our overriding obligations to you as a responsible lender, try to make your essential payments even if you do not have sufficient cleared funds in your account and the payment would take you over any arranged overdraft facility. Remember, it’s more cost effective to arrange an adequate arranged overdraft than rely on an unarranged overdraft.

The monthly cap on unarranged overdraft charges for HSBC Advance Bank Account is £80.

**Monthly cap on unarranged overdraft charges**

1. Each current account will set a monthly maximum charge for:
   (a) going overdrawn when you have not arranged an overdraft; or
   (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:
   (a) interest and fees for going over/past your arranged overdraft limit;
   (b) fees for each payment your bank allows despite lack of funds; and
   (c) fees for each payment your bank refuses due to lack of funds.

The introduction of the Maximum Monthly Charge will not affect any charging period that ended prior to 1 August 2017. Any notification of charges that are generated on or after 1 August 2017 will incorporate the new Monthly Maximum Charge cap.

**Overdraft Text Alerts**

We know that sometimes it’s easy to lose track of your spending. That’s why we’ve introduced our overdraft text alert service, to make it easier and help you avoid unarranged Overdraft Usage Fees. There is no additional cost* and you’ll automatically receive these texts if we have a mobile phone number for you, so please make sure yours is up to date. If you’d prefer not to receive these alerts, you can call us to opt out.

Find out more about these services at [www.hsbc.co.uk/ways-to-bank](http://www.hsbc.co.uk/ways-to-bank)

For more information about this benefit and to use our overdraft calculator to see how much interest you could pay when using your overdraft, please refer to [www.hsbc.co.uk/1/2/overdrafts](http://www.hsbc.co.uk/1/2/overdrafts)

*Mobile operator charges may be applicable if using your mobile phone abroad.
Control of your money, whenever, wherever
Manage your money wherever you are, day or night, with our secure online, mobile and text banking services.

Online Banking®
® Make payments and pay bills.
® Manage standing orders and Direct Debits.
® Transfer money quickly and securely between accounts.
® Access up to six years of statements.
® Switch to electronic statements – save paper, less clutter.
® Request a new PIN.

*1 Depending on your operating system, you may not have access to all of the services provided within the HSBC Mobile Banking app. For more information please see www.hsbc.co.uk/mobileapp
We will not charge you for downloading the app but you may receive charges from your network provider. If you are unsure of your current data charges, please contact your mobile phone contract provider. Please note that charges may vary if used overseas.

*2 Available on most devices. See www.hsbc.co.uk/mobileapp for further details.

Feel right at home, even when you’re not
Control of your money, whenever, wherever

Manage your money wherever you are, day or night, with our secure online, mobile and text banking services.

**Online Banking**
- Make payments and pay bills.
- Manage standing orders and Direct Debits.
- Transfer money quickly and securely between accounts.
- Access up to six years of statements.
- Switch to electronic statements – save paper, less clutter.
- Request a new PIN.

**HSBC Mobile Banking app with Paym**
- As an HSBC customer, the HSBC Mobile Banking app*1 for iPhone®, iPad®, Android™, Amazon fire™ and Blackberry®10 mobile digital devices lets you manage your personal accounts easily and securely from your mobile phone and tablet.
- What you can do:
  - use a Digital Secure Key*2
  - use Paym to send payments to other registered users and register to receive payments using a mobile number*2
  - view balances and up to 90 recent transactions
  - make bill payments to existing beneficiaries
  - transfer money between your HSBC accounts in the UK
  - find your nearest ATM or HSBC branch.*2

*1 Depending on your operating system, you may not have access to all of the services provided within the HSBC Mobile Banking app. For more information please see [www.hsbc.co.uk/mobileapp](http://www.hsbc.co.uk/mobileapp) We will not charge you for downloading the app but you may receive charges from your network provider. If you are unsure of your current data charges, please contact your mobile phone contract provider. Please note that charges may vary if used overseas.

*2 Available on most devices. See [www.hsbc.co.uk/mobileapp](http://www.hsbc.co.uk/mobileapp) for further details.
Here for you 24/7

Our dedicated team of HSBC Advance specialists are here to answer your questions anytime, day or night. Alternatively, use our quick and easy automated service to check your balance or recent transactions, pay bills or transfer money.

Call: 03457 404 404 lines open 24 hours a day

From abroad: +44 1226 261 010

Textphone: 03457 125 563

You will need to identify yourself through our automated telephone service when calling 03457 404 404. Our telephone and Online Banking services are open 24-hours a day subject to scheduled maintenance periods. During busy periods calls may be transferred outside the UK. To help us continually improve our service, and in the interests of security, we may monitor and/or record your calls with us.

BSL Video Relay Service available (Monday to Friday, 8am to 6pm, excluding Bank and Public Holidays) at www.hsbc.co.uk/accessibility
Here for you 24/7

Our dedicated team of HSBC Advance specialists are here to answer your questions anytime, day or night. Alternatively, use our quick and easy automated service to check your balance or recent transactions, pay bills or transfer money.

Call:
03457 404 404
lines open 24 hours a day

From abroad:
+44 1226 261 010

Textphone:
03457 125 563

You will need to identify yourself through our automated telephone service when calling 03457 404 404. Our telephone and Online Banking services are open 24-hours a day subject to scheduled maintenance periods. During busy periods calls may be transferred outside the UK. To help us continually improve our service, and in the interests of security, we may monitor and/or record your calls with us.

BSL Video Relay Service available (Monday to Friday, 8am to 6pm, excluding Bank and Public Holidays) at www.hsbc.co.uk/accessibility

When life moves fast make every minute count
Here for you the world over

Your HSBC Advance Debit Card gives you access to your money whenever you need it. You can use your card wherever you see the Visa sign and withdraw cash from over a million machines worldwide, with no non-sterling cash fees from HSBC.*1

A thousand miles away, but never apart

Emergency Cash

If ever you lose your cards or cash while abroad, we can give you emergency cash on the spot in any of our global branches. Simply identify yourself as an HSBC Advance customer and our team will contact us to authorise your transfer. Please note, the HSBC Exchange rate will apply if your emergency cash transaction requires a currency exchange.

*1 Please note these transactions are still subject to a non-sterling (foreign currency) transaction fee, currently 2.75% of the amount of the transaction. Some cash machine operators may apply a direct charge for withdrawals – this will be advised on screen at the time.

*2 The HSBC Global Transfers exchange rate will apply to any transfer that requires a currency exchange.
Here for you the world over

Your HSBC Advance Debit Card gives you access to your money whenever you need it. You can use your card wherever you see the Visa sign and withdraw cash from over a million machines worldwide, with no non-sterling cash fees from HSBC.*1

Emergency Cash
If ever you lose your cards or cash while abroad, we can give you emergency cash on the spot in any of our global branches. Simply identify yourself as an HSBC Advance customer and our team will contact us to authorise your transfer. Please note, the HSBC Exchange rate will apply if your emergency cash transaction requires a currency exchange.

Global Transfers
Make transfers between your globally linked HSBC accounts with no payment fees*2 – available through Online Banking or via the HSBC Mobile Banking app. You can transfer money to over 30 countries with a US$200,000 (or currency equivalent) transfer limit. Please be aware that some countries may have local limit restrictions. Please check our payment limits within Online Banking for more information.

*1 Please note these transactions are still subject to a non-sterling (foreign currency) transaction fee, currently 2.75% of the amount of the transaction. Some cash machine operators may apply a direct charge for withdrawals – this will be advised on screen at the time.

*2 The HSBC Global Transfers exchange rate will apply to any transfer that requires a currency exchange.
Current Account Switch Guarantee

We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee.

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

What happens to any debit card transactions that I have asked my old bank to stop?
The Current Account Switch Service should not interfere with this process and any debit card transactions that you have asked your bank to stop should remain so after your switch.

Can I prevent my new account details being given to someone who sends one-off payments to my old account?
You may be able to transfer your payments to your new bank without redirecting payments from your old account, and you should discuss this requirement with your new bank.
Can I prevent my new account details being given to someone who sends one-off payments to my old account?

You may be able to transfer your payments to your new bank without redirecting payments from your old account, and you should discuss this requirement with your new bank.
Personal ambitions are rarely achieved alone. If you've got big plans for the future, HSBC Advance could help you achieve them. You can find more details about the HSBC Advance Bank Account at www.hsbc.co.uk/current-accounts/products/advance.

We take on the world so that you don't have to.
We take on the world so that you don’t have to

Personal ambitions are rarely achieved alone.

If you’ve got big plans for the future, HSBC Advance could help you achieve them. You can find more details about the HSBC Advance Bank Account at www.hsbc.co.uk/current-accounts/products/advance
About us

HSBC UK Bank plc is established at 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom which is its registered office. HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are a financial services organisation and banking institution.

The Financial Conduct Authority is the supervisory authority under Consumer Credit Act 1974. Its address is 25 The North Colonnade, Canary Wharf, London E14 5HS. HSBC UK Bank plc is entered in the Financial Services Register under reference number 765112. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Our terms and conditions are governed by the laws of England and Wales as are our dealings with you up until the time your account is opened. We are required by law to tell you the terms and conditions are in English and we will communicate with you in English.

Further information and written details about our products and services are available from any of our branches or from Customer Information, PO Box 6201, Coventry CV9 3HW. We will tell you if your application has been successful and when we will open your account. This may be subject to appropriate identification, address verification or other specified documentation being produced to us. The contact between us will be concluded when we provide you with the HSBC Advance service or when we tell you that we have accepted your application if this is sooner.

Our acceptance may be subject to certain further steps being taken, for example, you signing paperwork or providing us with certain information. You should print or download the terms and conditions and this document, which contains important information about HSBC Advance, for your records. For details of rates and charges applicable to all the elements of the HSBC Advance Bank Account service please see the enclosed Terms and Conditions until 18 June 2015 and the Personal Banking Terms and Conditions and Charges thereafter, or visit one of our branches or go online.

Except where stated, lines are open from 8am to 8pm every day except for Christmas Day, Boxing Day and New Year’s Day. Calls may be monitored or recorded.

*Textphone 03457 125 563. BSL Video Relay Service available (Monday to Friday, 8am to 6pm, excluding Bank and Public Holidays) at www.hsbc.co.uk/accessibility

For more information about charges and interest rates please consult our Price List within the enclosed Terms and Conditions until 18 June 2015 and the Personal Banking Terms and Conditions and Charges thereafter, or visit one of our branches or go online.

<table>
<thead>
<tr>
<th>HSBC Service</th>
<th>Telephone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>General enquiries</td>
<td>03457 404 404*</td>
<td><a href="http://www.hsbc.co.uk/advance">www.hsbc.co.uk/advance</a></td>
</tr>
<tr>
<td></td>
<td>+44 1226 261 010</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(from overseas)</td>
<td></td>
</tr>
<tr>
<td>Online Banking registration</td>
<td>0345 600 2290</td>
<td><a href="http://www.hsbc.co.uk/ways-to-bank">www.hsbc.co.uk/ways-to-bank</a></td>
</tr>
<tr>
<td></td>
<td>(for help)</td>
<td></td>
</tr>
<tr>
<td>Lost and stolen cards</td>
<td>03456 007 010*</td>
<td><a href="http://www.hsbc.co.uk/customer-support/card-services/lost-or-stolen">www.hsbc.co.uk/customer-support/card-services/lost-or-stolen</a></td>
</tr>
<tr>
<td>Available 24/7</td>
<td>+44 1442 422 929</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(from overseas)</td>
<td></td>
</tr>
<tr>
<td>HSBC Loyalty Cash ISA application</td>
<td>0800 032 4729</td>
<td><a href="http://www.hsbc.co.uk/loyaltyisa">www.hsbc.co.uk/loyaltyisa</a></td>
</tr>
<tr>
<td>Regular Saver application</td>
<td>0800 032 4729</td>
<td><a href="http://www.hsbc.co.uk/regularsaver">www.hsbc.co.uk/regularsaver</a></td>
</tr>
<tr>
<td>Borrowing – Loans, Credit Cards, Overdrafts</td>
<td>0800 032 4735</td>
<td><a href="http://www.hsbc.co.uk/borrowing">www.hsbc.co.uk/borrowing</a></td>
</tr>
<tr>
<td>Mortgages</td>
<td>0800 169 6333</td>
<td><a href="http://www.hsbc.co.uk/mortgages">www.hsbc.co.uk/mortgages</a></td>
</tr>
</tbody>
</table>
About us

HSBC UK Bank plc is established at 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom which is its registered office. HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are a financial services organisation and banking institution.

The Financial Conduct Authority is the supervisory authority under Consumer Credit Act 1974. Its address is 25 The North Colonnade, Canary Wharf, London E14 5HS. HSBC UK Bank plc is entered in the Financial Services Register under reference number 765112. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Our terms and conditions are governed by the laws of England and Wales as are our dealings with you up until the time your account is opened. We are required by law to tell you the terms and conditions are in English and we will communicate with you in English.

Further information and written details about our products and services are available from any of our branches or from Customer Information, PO Box 6201, Coventry CV9 3HW. We will tell you if your application has been successful and when we will open your account. This may be subject to appropriate identification, address verification or other specified documentation being produced to us. The contact between us will be concluded when we provide you with the HSBC Advance service or when we tell you that we have accepted your application if this is sooner.

Our acceptance may be subject to certain further steps being taken, for example, you signing paperwork or providing us with certain information. You should print or download the terms and conditions and this document, which contains important information about HSBC Advance, for your records. For details of rates and charges applicable to all the elements of the HSBC Advance Bank Account service please see the Price List within the Terms and Conditions until 18 June 2015 and the Personal Banking Terms and Conditions and Charges thereafter.

Compensation

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

In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS deposit 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 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 UK 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.

Taxes and costs may apply which are not charged by us.

If you have a concern please let your local branch manager or the manager of the department concerned know. We will endeavour to resolve any issues and put matters right. If your concern is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Scheme. Our ‘Listening to your comments’ leaflet contains further details.
Accessibility
To find out more about our accessible services please visit hsbc.co.uk/accessibility or ask at any HSBC Bank branch.

If you’d like this document in another format such as large print, Braille or audio, please contact us on 03457 404 404*. A textphone service is available for customers with hearing and/or speech impairment(s) on 03457 125 563 (+44 20 7088 2077 from overseas). BSL Video Relay Service is also available (Monday-Friday, 8am-6pm, excluding Bank and Public Holidays) at hsbc.co.uk/accessibility