HSBC Insurance Aspects

Terms and Conditions
Please read this document and keep it for future reference.

Effective from 1 May 2016
HSBC Insurance Aspects Terms and Conditions

These Terms apply to HSBC Insurance Aspects together with any additional terms and conditions we tell you apply.

No one else apart from you, us and any other person you jointly hold HSBC Insurance Aspects with, will have any rights under these Terms.

Glossary
- "Account" means an HSBC Advance Bank Account with HSBC Bank plc.
- "Terms" means the HSBC Insurance Aspects Terms and Conditions.
- "UK" means the United Kingdom, the Channel Islands and the Isle of Man.
- "We", "us", or "our" means HSBC Bank plc.
- "You" or "your" means the Account holder(s) who have HSBC Insurance Aspects.

1. HSBC Insurance Aspects eligibility requirements

To be eligible for HSBC Insurance Aspects you must:

1. hold an HSBC Advance Bank Account with HSBC Bank plc;
2. be residing in the UK*1 and been resident for at least the last six months;
3. be registered with a UK doctor and liable to pay local taxes.

If you close your HSBC Advance Bank Account from which the monthly fee is paid, we will automatically close HSBC Insurance Aspects at the same time.

If you tell us that you are moving outside of the UK we will close HSBC Insurance Aspects from your date of departure.

*1 UK means the United Kingdom, the Channel Islands and the Isle of Man

Charges that apply to HSBC Insurance Aspects

| HSBC Insurance Aspects fee | £9.95 a month  
|                           | *2 £4.95 if all policy holders are aged 70 or above. This fee will be taken from your HSBC Advance Bank Account |

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1. HSBC Insurance Aspects eligibility requirements

The eligibility requirements for HSBC Insurance Aspects are set out above.

If you close your Account we will automatically close HSBC Insurance Aspects at the same time. We will deduct from your Account any HSBC Insurance Aspects monthly fee that we have already told you will be deducted.

If you tell us that you are moving outside of the UK we will close HSBC Insurance Aspects from your date of departure. We will deduct from your Account any HSBC Insurance Aspects monthly fee that we have already told you will be deducted.

2. HSBC Insurance Aspects benefits

HSBC Insurance Aspects consists of three insurance policies (2 if you are aged 70 or over) as set out above. Further terms and conditions apply to the individual insurance policies and these have been provided within your pre-notification pack. Further copies are also available upon request by calling 03457 404 404.
3. Making changes
We can make changes to our charges, the HSBC Insurance Aspects eligibility requirements and benefits and these Terms.

3.1 When we can make changes
We can make these changes at any time if we reasonably believe that the change is to your advantage or is needed for any one or more of the following reasons (which may relate to circumstances existing at the time or those which we reasonably expect to apply in the near future):
(a) to respond proportionately to changes in general law or decisions of the Financial Ombudsman Service;
(b) to meet our regulatory requirements;
(c) to reflect new industry guidance and codes of practice or good banking practice;
(d) to respond to the making of a relevant recommendation, requirement or decision of any court, ombudsman or regulator;
(e) to allow us to make reasonable changes to the way in which we manage HSBC Insurance Aspects as a result of changes to technology or the systems we use, including introducing new services or facilities or replacing an existing service or facility with a new one;
(f) to proportionately reflect legitimate increases or reductions in the costs of providing HSBC Insurance Aspects (including our funding costs); and
(g) for any commercial reason.
We can also make changes for any other valid reason.

3.2 Changes to the HSBC Insurance Aspects eligibility criteria, fees, benefits and other terms
If the change is unfavourable to you we will tell you personally at least 30 days in advance. If the change is favourable to you, we will tell you within 30 days.

3.3 What you can do if you do not like a change we have made
If we provide you with notice that we are going to make a change to the Terms, you can close HSBC Insurance Aspects before that change takes effect without charge. However we will deduct from your Account any HSBC Insurance Aspects monthly fee that we have already told you will be deducted. If you do not tell us that you want to close HSBC Insurance Aspects, then we will assume you have accepted the change and it will take effect automatically.

3.4 Other changes
In addition to the above, we can also make any change so long as we give you advance notice and you are able to close HSBC Insurance Aspects before the change takes effect without charge. However we will deduct from your Account any HSBC Insurance Aspects monthly fee that we have already told you will be deducted.
We need this flexibility to change because we need to be able to manage how we provide HSBC Insurance Aspects over a long period of time and it is very difficult for us to anticipate all the circumstances when we might need to change the way the service works. If you do not like any change we make in this way, you have the right to close HSBC Insurance Aspects.

4. Closing HSBC Insurance Aspects
4.1 If you want to close HSBC Insurance Aspects
You can close HSBC Insurance Aspects at any time by calling us on 03457 404 404. If you do this, all of the HSBC Insurance Aspects benefits will be withdrawn by us and it will not be possible for you to take out HSBC Insurance Aspects again. Further information on the range of insurance policies available through HSBC is provided at hsbc.co.uk/insurance, via your local branch or by calling 03457 404 404.
We will deduct from your Account any HSBC Insurance Aspects monthly fee that we have already told you will be deducted.

4.2 When we can close HSBC Insurance Aspects
We can close HSBC Insurance Aspects immediately if, at any time,
- you are, or we reasonably suspect you may be acting fraudulently; or
- you were not entitled to open your Account or take out HSBC Insurance Aspects; or
- we reasonably consider that by continuing this contract we may break a law, regulation, code, court order or other duty; or we, or another HSBC Group company, may be exposed to action or censure from any government, regulator or law enforcement agency; or
- you no longer hold an Account; or
- you do not pay the monthly fee for HSBC Insurance Aspects.
We will tell you we have done this straight away.
We can close HSBC Insurance Aspects for any other reason and at any time by giving you at least 30 days personal notice.
5. Your Information

We will collect, use and share information about you in the ways set out in the Personal Banking Terms and Conditions and Charges that apply to your account.

We will exchange information about you, HSBC Insurance Aspects and your Account to the insurance companies that provide the HSBC Insurance Aspects insurance policies. They will process information about you, in the manner and for the reasons described in our Personal Banking Terms and Conditions and Charges that apply to your account. In this context, ‘we’ and related words and phrases include the insurance companies. If you require details of any fraud prevention agencies used by the insurance companies, please call us on 0800 587 7008.

6. Contacting You

We will use any contact details we have for you to contact you for service and operational reasons, for example to tell you about changes to the Terms.

If you are registered for Internet Banking we may also contact you using the secure e message facility within Internet Banking.

You must tell us as soon as possible if any of the contact details we hold for you change.

We may record telephone numbers that you call us from. In limited circumstances we may contact you using these telephone numbers but only if we have not been able to contact you on the telephone numbers you have provided to us.

7. Transfers

We can transfer all of our rights in relation to HSBC Insurance Aspects to someone else. We can transfer all of our obligations in relation to HSBC Insurance Aspects but only to someone we reasonably consider capable of performing them equally as well as us and who is authorised or recognised by our regulator. This will not reduce any of your rights in relation to HSBC Insurance Aspects.

You cannot transfer any of your rights and obligations in relation to HSBC Insurance Aspects, or HSBC Insurance Aspects itself, to anyone else.

8. How to complain

If you have a complaint about HSBC Insurance Aspects or the way in which HSBC Insurance Aspects was sold we would welcome the opportunity to investigate the situation and if necessary, set about putting matters right as quickly as possible. You can contact our Customer Care Team at:

The Manager, Customer Care Team
HSBC Bank plc
PO Box 6125
Coventry
CV3 9GW

Email: customer.care.team@hsbc.com

Telephone 03457 404 404 between 8am and 10pm daily (+44 1226 261 010 if calling from overseas) Textphone 03457 125 563 (+44 207 088 2077 if calling from overseas).

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. If you want to contact the Financial Ombudsman Service, you will need to do this within six months from receipt of our final response.

Telephone: 0800 023 4567 (free from landlines) or 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Or simply log on to their website at www.financial-ombudsman.org.uk.

9. The laws of England and Wales apply to these Terms and how we dealt with you before we opened HSBC Insurance Aspects. You can take legal proceedings concerning these Terms in England and Wales or in the country where you live. These Terms are in English and any communications we send to you will be in English.