

About our insurance services

HSBC UK Bank plc, 1 Centenary Square, Birmingham B1 1HQ	Use this information to decide if our services are right for you.
Whose products do we offer?	
	We offer products from a range of insurers.
✓	We only offer products for term life insurance from HSBC Life (UK) Limited. As an insurance intermediary HSBC UK Bank plc deals exclusively with HSBC Life (UK) Limited for the purposes of your policy.
Which service will we provide you with?	
	We will advise and make a recommendation for you after we have assessed your needs.
✓	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
What will you have to pay us for our services?	
✓	No fee. HSBC UK Bank plc will receive commission from HSBC Life (UK) Limited for arranging your policy. You will receive a quotation which will include the amount of the commission being paid.
	A fee.
Who regulates us?	<p>HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance intermediary and is permitted, acting on behalf of the insurer HSBC Life (UK) Limited to sell insurance products to you.</p> <p>HSBC UK Bank plc is registered in England and Wales, number 9928412. Registered Office: 1 Centenary Square, Birmingham B1 1HQ.</p> <p>HSBC UK Bank plc's Financial Services Register number is 765112.</p> <p>HSBC Life (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>HSBC Life (UK) Limited's Financial Services Register number is 133435.</p> <p>You can check this on the Financial Services Register by visiting the Financial Conduct Authority website fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768, or writing to 12 Endeavour Square, London E20 1JN.</p>

Ownership	<p>HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc.</p> <p>HSBC Bank plc and HSBC UK Bank plc are members of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc legally and beneficially holds 100% of both the shares and voting power of HSBC Bank plc and HSBC UK Bank plc.</p>
What to do if you have a complaint	<p>If you wish to register a complaint, please contact us:</p> <ul style="list-style-type: none"> • in writing Write to The Manager, Service Quality Team, HSBC UK Bank plc, PO Box 6125, Coventry CV3 9GW • by phone Telephone 0800 881 155 (textphone 0800 0283 516). Lines are open 9am to 5pm Monday to Friday. • by email servicequality@hsbc.com <p>To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.</p> <p>If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.</p> <p>The Financial Ombudsman can be contacted by calling 0800 023 4567 or 0300 123 9123 or in writing to: The Financial Ombudsman Service, Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR.</p> <p>Website financial-ombudsman.org.uk</p>
Are we covered by the Financial Services Compensation Scheme (FSCS)?	<p>We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.</p> <p>Insurance Limits Protection is at 100% where claims arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.</p> <p>Protection is at 90% where claims arise under other types of policy with no upper limit.</p> <p>Long-term insurance (e.g. pensions and life assurance) The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit.</p> <p>Further information about compensation scheme arrangements is available from the FSCS website (FSCS.org.uk).</p>

Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us.

A textphone service is also available for customers with hearing and/or speech impairments.

If you use your own textphone you can call us on **0345 125 563 (+44 207 088 2077** from overseas).

hsbc.co.uk

Issued by **HSBC UK Bank plc**

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