

# Pre-contract Credit Information

| 1. Contact details  |   |
|---------------------|---|
| Creditor            | HSBC UK Bank plc                                    |
| Address             | <b>1 Centenary Square<br/>Birmingham<br/>B1 1HQ</b> |
| Telephone number(s) | <b>03457 404 404</b>                                |
| Web Address         | <b>www.hsbc.co.uk</b>                               |

| 2. Description of the main features of the credit product  |   |
|--|---|
| The type of credit.  | Overdraft.  |
| The total amount of credit.<br>This means the amount of credit to be provided under the proposed credit agreement or the credit limit. | If we agree to offer you an overdraft facility we will tell you your credit limit when we send your overdraft agreement terms.  |
| The duration of the credit agreement.  | This credit agreement has no fixed or minimum duration. We'll review your overdraft annually.   |
| Repayment of the credit.   | We can, at any time, withdraw your facility and/or write to you demanding the immediate repayment of the overdrawn balance of your account, together with accrued overdraft interest and any charges. |

| 3. Costs of the credit   |  |
|--|--|
| The rates of interest which apply to the credit agreement.           | Except Advance and Premier: You will be charged interest on your overdraft at a rate of 19.9% variable EAR.*<br><br>Advance: You will be charged interest on your overdraft at a rate of 17.9% variable EAR.*<br><br>Premier: You will not be charged any interest on your overdraft up to £500. You will be charged interest at 11.9% variable EAR* on any overdrawn balance over £500.<br><br><small>*Equivalent Annual Rate.</small>  |
| Costs.<br><br>The conditions under which those costs may be changed. | The interest rate applicable from the time the overdraft is used.<br><br>Please refer to the Personal Banking Terms and Conditions and Charges for further information on our overdraft services and charges.<br><br>The reasons for making changes, and how we'll tell you about them, are set out fully in the terms that apply to your current account, but if the change is favourable to you, we may make the change immediately and tell you later. Otherwise, we'll always give you at least 30 days' personal notice. Changes will apply from the date given in your notice. |
| Costs in the case of late payments.                                  | Not applicable.  |

| 4. Other important legal aspects             |  |
|--|--|
| Termination of the credit agreement.         | <p>The overdraft will continue until it is ended by us or you.</p> <p>You have the right to cancel your overdraft facility within a period of 14 days after we have provided you with the overdraft or the date you receive your facility letter, whichever is later. You can do this by writing to us at</p> <p><b>HSBC UK Bank plc</b><br/> <b>Customer Credit Services</b><br/> <b>PO Box 6277</b><br/> <b>Coventry</b><br/> <b>CV3 9JS</b></p> <p>or by calling us on <b>03457 404 404</b>. If you cancel, you'll have to repay any overdrawn amount. If you asked us to provide the overdraft immediately, and not wait until the end of the 14 day period, you'll also have to pay interest on any overdrawn amount for the period you had it for, along with any monthly fee that applies to your account.</p> <p>After this initial 14 day period, you can end the agreement at any time by repaying all amounts owed to us. You can tell us that you want to end your overdraft facility by calling us or by writing to us using the details above.</p> |
| Consultation with a Credit Reference Agency. | <p>We'll inform you immediately and without charge if we reject your credit application on the basis of consultation with a Credit Reference Agency. We'll give you details of the Credit Reference Agency unless we are prohibited from doing so by EC law or if doing so would be contrary to objectives of public policy or public security.</p>  |

| 5. Additional information to be given in the case of distance marketing of financial services                                       |  |
|---|--|
| (a) concerning the creditor   |  |
| Registration number.  | 765112   |
| The supervisory authority.  | The Financial Conduct Authority.   |
| (b) concerning the credit agreement   |  |
| The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement. | <p>If you open your account in the UK (but not Scotland), then the laws of England and Wales will apply to everything that happens before the agreement is made.</p> <p>If you open your account in Scotland, the laws of Scotland will apply.</p> <p>If you open your account in the Isle of Man or the Channel Islands, the local law of the island where your account was opened will apply.</p>  |
| The law applicable to the credit agreement and/or the competent court.  | <p>If you open your account in the UK (but not Scotland), then the agreement will be governed by the laws of England and Wales.</p> <p>If you open your account in Scotland, the laws of Scotland will apply.</p> <p>If you open your account in the Isle of Man or the Channel Islands, the local law of the island where your account was opened will apply.</p> <p>Any dispute which arises in relation to the agreement will be dealt with by any court in the UK, Isle of Man or the Channel Islands which is able to hear the case.</p>  |
| Language to be used in connection with the credit agreement.  | We'll communicate with you at all times in English.  |
| (c) concerning redress  |  |
| Access to out-of-court complaint and redress mechanism.   | <p>If you have a complaint and you're not happy with the way that we deal with it, you may be able to refer it to the Financial Ombudsman Service by writing to</p> <p><b>Financial Ombudsman Service,</b><br/> <b>Exchange Tower</b><br/> <b>London</b><br/> <b>E14 9SR</b></p> <p>calling <b>0800 023 4 567</b> or <b>0300 123 9 123</b> or sending an email to <b>complaint.info@financial-ombudsman.org.uk</b></p> <p>If you applied for your overdraft online you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online.</p> <p>The platform can be found at <a href="http://ec.europa.eu/consumers/odr/">http://ec.europa.eu/consumers/odr/</a></p> |

**hsbc.co.uk**

**Issued by HSBC UK Bank plc.**

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