



Getting
started

HSBC 
The world's local bank

Hello

Congratulations for opening an account with us. You've made the right choice and joined a bank you can trust.

We'd like to go through a few things with you that are beneficial to know.

Firstly, we're dedicated to giving you everyday banking essentials... and some extras.

The essentials

If you have a new **Current Account**, you have a bank account that's straightforward and easy to manage. You've got free everyday banking with everyday banking essentials – and you're not paying for services you're not going to use.

The extras

If you pay over £500 into your account every month, then you'll have **Current Account Advance**. You still have the essentials provided by Current Account – plus a few extras. Now you can also enjoy access to our Regular Saver account, Identity Theft Assistance and Mobile Banking.

If you have Current Account but qualify for Current Account Advance, just give us a call to organise a free upgrade – and you'll receive the additional benefits.

We hope that this will be the start of a long and happy relationship.

Free everyday banking – when and where you want it

At HSBC we understand that you need to do your banking when, where and however it's convenient for you – from the comfort of your own home, while you're on the move, or face to face:

Internet Banking

Use our award-winning service to make payments, transfer funds, manage Direct Debits – even view your HSBC Bank products on one screen – online at www.hsbc.co.uk.



**Personal
Finance**
Savings
Readership
Awards

Sponsored by **money** Money

Nominated Best Online Bank 2008
Winner Best Online Bank 2007

Telephone Banking

Do your banking at home, at work or on the move – any time that is convenient for you between 8 am to 10 pm. Or if you've just got a quick query like checking your balance, try our 24-hour automated telephone service. See important notes at the end of this brochure.

Branch Banking

We can also help you in person at your local HSBC branch – there are over 1,450 across the UK.

Get something for nothing. You get everyday banking essentials in the UK – for free:

- ▶ Free transfer of your banking to HSBC Bank plc.
- ▶ Free HSBC Bank Debit Card and PIN – which you can use at over a million cash machines around the world*, pay for goods and services wherever you see the logo on your card.
- ▶ Fee-free withdrawals from HSBC cash machines in the UK.
- ▶ Fee-free Direct Debits, standing orders, automated bill payments and statements.
- ▶ Fee-free cashback of up to £50 at various UK outlets when paying with your HSBC debit card.

Just so you know, fee-free or free means free from any charges in the UK from HSBC Bank plc. Everyday banking does not refer to overdrafts or foreign transactions.

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

*Overseas cash withdrawals will incur an ATM transaction fee as well as an exchange rate adjustment fee.

Everything you expect...

With your new **Current Account**, you can expect the best.

Things to be done quickly

You'll have your HSBC Bank Debit Card and cheque book (if requested) within five working days and your PIN within seven – either to your home address or an HSBC branch of your choice. We're so sure of this, we'll give you £10 if they are delayed.

A smooth move

Put your feet up and let us take care of transferring your existing banking to HSBC.

Similarly to the above, we're so sure that we'll transfer your banking and set up your Direct Debits and standing orders correctly (if you ask us to), that we'll give you £10 if we make a mistake.

Information at your fingertips

Get all the basics about banking, managing your money and keeping your money safe by reading 'Banking made easy' in your welcome pack.

Expert financial advice

Make an appointment with a financial advisor at your local branch. They can review your finances with you and offer you advice to help you make the most of your money.

You can also apply for an overdraft on this account. Please refer to our 'Making sense of our overdrafts' leaflet.

...and more

Current Account Advance gives you all the essentials of our Current Account... plus some extra benefits, as long as you continue to pay more than £500 into your account each month. If you would like to find out how to activate these services, please see page 8.

Earn more from your savings

As a Current Account Advance customer, you get access to our **Regular Saver** – one of our highest earning savings accounts.

- ▶ Save regularly by Standing Order, from your Current Account Advance, between £25 and £250 per month for 12 months and we'll reward you with a rate of **8% AER/gross** – guaranteed fixed for 12 months from when you opened the account.
- ▶ Partial withdrawals are not allowed.
- ▶ Interest is calculated daily and paid at maturity.
- ▶ If you close your account before the end of the 12 month term, you will receive interest at our Flexible Saver rate – please ask for more information.



Get complete peace of mind

Identity theft can affect your bank accounts and credit rating, that's why we offer free **Identity Theft Assistance**, in association with PrivacyGuard®, part of Affinion International Limited.

- ▶ Use our online risk assessment tool to assess your risk and learn how to protect your identity.
- ▶ If you have any concerns with regards to identity theft, call our helpline for expert advice on how to resolve the problem.
- ▶ You can request one personal online credit report free every year to check your status and help identify unauthorised activity in your name.

Once you receive your debit card, you can activate these free services. A full set of **Identity Theft Assistance** terms and conditions are provided in this welcome pack.

Manage your money on the move



As a Current Account Advance customer, you can view your balance and get a mini statement showing your last 6 transactions with our **Monilink™ Mobile Banking** service. So you can control your finances from your mobile wherever you are in the UK – or the world. Mobile Banking works on most phones, so to check if yours is compatible and to download the free software, simply visit www.hsbc.co.uk/monilink.

Your key to everyday banking – and everyday life

Now that your account is open, you'll receive your new HSBC Bank Debit Card and PIN shortly – which you can use for so much more than just banking.

Everyday banking:

▶ Convenient cash

Withdraw cash and check balances at HSBC Bank cash machines in the UK.

▶ Enjoy your travels

Withdraw cash overseas wherever you see the logo on your card. Please refer to our enclosed price list for details of which charges apply.

▶ Deposit your earnings

Pay cash or cheques into your account at HSBC deposit machines.

▶ Banking on the go

Access Express Banking machines to get statements, make bill payments, account transfers, check balances and get personal loan quotes.

▶ Manage your savings

Transfer money between your current account and HSBC savings account at any HSBC Bank cash machine.

Everyday life:

▶ Retail therapy

Pay for goods and services wherever you see the logo on your card.

▶ Get cashback

Get up to £50 cashback at various UK outlets when you pay with your HSBC Bank Debit Card.

▶ Good karma

Make donations to selected, well-known charities at HSBC cash machines.

▶ Stay connected

Use your card at any HSBC cash machine to top up your mobile with any of the following pre-pay mobile phone networks:

O₂
T Mobile
Virgin Mobile
Orange
Tesco Mobile
Vodafone

Keeping your money safe

How we ensure safety:

- ▶ Chip and PIN technology helps protect against card fraud.
- ▶ Our Internet Banking is protected against hackers and viruses by sophisticated antivirus software, firewalls and monitoring devices.
- ▶ Internet Fraud Guarantee – use your card responsibly and ensure you’re protected when shopping online.

You can help by:

- ▶ Not allowing anyone else to use your card.
- ▶ Always keeping your PIN and other security details secret – never write them down.
- ▶ Never keeping your card and cheque book together.
- ▶ Destroying the letter containing your PIN immediately after you have memorised it.

- ▶ Not choosing numbers for your PIN that can easily be guessed (e.g. birthdays, 1234, 4444).
- ▶ Always shredding items that contain confidential information before you put it in the bin.

What to do if you lose your cards or cheque book:

Contact us as soon as possible and we’ll cancel and reissue the items immediately so that no one else can use them.

Call our lost and stolen team 24 hours a day on 08456 007 010, textphone 1800 108457 125 563. From overseas +44 (0) 1442 422 929.

To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

HSBC Product or Service	Current Account	Current Account Advance	Website	Telephone
Internet Banking registration	✓	✓	www.hsbc.co.uk	Helpline 0845 600 2290
Telephone Banking UK mainland	✓	✓	Find out more at www.hsbc.co.uk	08457 404 404 (UK) 1800 108457 125 563 (textphone) 08456 006 161
Channel Islands and Isle of Man				
Regular Saver application	✗	✓	www.hsbc.co.uk/savings	0800 032 4729
Identity Theft Assistance activation	✗	✓	www.privacyguard.co.uk/advance	0845 607 2536
Mobile Banking registration	✗	✓	www.hsbc.co.uk/monilink	0808 168 2962

What you need to do

We wouldn't want you to miss out on any free services that you could find helpful.

We'll take care of most things on our side, but you need to do a few things too to activate some of the services your new account offers.

If you have a Current Account, you can activate:

Internet Banking

You can register online for our free award-winning service at www.hsbc.co.uk. If you have any problems, call our helpline on **0845 600 2290**. You will need an internet banking user ID (**IB number**), which you will be given online, and a **security number** before you can use this service. Your security number will either be sent to you or you'll be prompted to phone the helpline to get it. Remember to always keep this number secure.

Telephone Banking

To register, call us on 08457 404 404 (UK) or 08456 006 161 (Channel Islands and Isle of Man) or 1800 108457 125 563 (textphone) any time that is convenient for you between 8 am to 10 pm. Lines are open every day except Christmas Day, Boxing Day and New Year's Day.

If you have Current Account Advance, you can also activate:

Identity Theft Assistance

Once you receive your debit card, you can activate this free service by registering your details at www.privacyguard.co.uk/advance. For an additional fee, you can get access to the complete Privacyguard® identity theft protection service. To find out more visit www.privacyguard.co.uk/hsbc or, phone 0845 607 2536.

Monilink™ Text Banking

For free balances, mini statements or to top up a pre-pay mobile phone, visit www.hsbc.co.uk/monilink to double check that Mobile Banking is compatible on your phone. The service works by downloading some software onto your mobile. It's simple to set up and the registration process only takes a few minutes.

You are also eligible to apply for an **8% AER/gross Regular Saver**.

To apply visit any HSBC branch, phone **0800 032 4729** or apply online at www.hsbc.co.uk/savings.

Accounts

- ▶ All HSBC accounts and credit facilities are subject to status.
- ▶ Free or fee-free in this brochure means free of any charges in the UK from HSBC Bank plc. Everyday banking does not refer to overdrafts or foreign transactions.
- ▶ 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.
- ▶ Current Account and Current Account Advance, along with related products and services, are subject to our Personal Banking Terms and Conditions or separate terms and conditions, which you can find in your welcome pack.
- ▶ You are not normally liable for any transactions undertaken if your HSBC Bank Credit/Debit Card is misused by someone who obtained it without your consent. However, we may investigate and ultimately hold registered cardholders liable if they were negligent or involved in the completion of fraudulent transactions. Please see our Personal Banking Terms and Conditions (for Debit Cards) and our Credit Card Terms and Conditions (for Credit Cards) for more information.
- ▶ Some cash machine owners may apply a direct charge for withdrawals from their cash machines and this will be advised on the screen at the time of withdrawal.
- ▶ UK in this brochure means England, Northern Ireland, Scotland, Wales, Channel Islands and the Isle of Man.
- ▶ We will carry out regular reviews in respect of your account. If you do not make the £500 monthly payment required for Current Account Advance, your account will be changed to Current Account.

Telephone and Internet Banking

- ▶ Our 24 hour telephone banking and internet service are subject to scheduled maintenance periods. To help us continually improve our service, and in the interests of security, we may monitor or record your communications with us.

Monilink Mobile Banking

- ▶ O₂, Vodafone, T-Mobile and Tesco Mobile customers can download and use the service for free. Orange and Virgin Mobile customers may incur a small data charge. If you use the service abroad, standard roaming data charges will apply depending on your network. Please check with your mobile phone operator for more information.

Regular Saver

- ▶ Regular Saver accounts are not offered all the time, but when they are on sale they are only available to HSBC Premier, HSBC Plus, Passport and our Current Account Advance customers.

For customers of branches in the Channel Islands and the Isle of Man:

- ▶ Two forms of address verification are required for accounts based in the Channel Islands and Isle of Man.
- ▶ Textphone, Monilink and Mobile phone top-ups are not available for customers in the Channel Islands and the Isle of Man.

All interest is paid gross. However, if you are residing in the EU, credit interest may be subject to a retention tax. As an alternative, you can opt to have your account details reported ultimately to your local tax authority. Your tax situation will depend on your personal circumstances and we recommend you obtain independent tax advice. Any tax information in this leaflet is based on our understanding of current and proposed legislation and practice. The legislation and practice may be subject to change.

Important information

About us

HSBC Bank plc's registered office is at 8 Canada Square, London E14 5HQ. In the UK, HSBC Bank plc is authorised and regulated by the Financial Services Authority and registered in the Financial Authority register (number 114216). In the UK, HSBC Bank plc is also licensed by the Office of Fair Trading to carry on a consumer credit business, licence number 6343.

HSBC Bank plc, P O Box 14, St Helier, Jersey JE4 8NJ is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business. In Guernsey, HSBC Bank plc is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes & Investment Business. In the Isle of Man, HSBC Bank plc is licensed by the Isle of Man Financial Supervision Commission for Banking and Investment Business. Incorporated in England with its Head Office in London. As at 31 December 2007, its paid up capital and reserves were £24,423 million. Copies of the latest audited accounts and terms and conditions are available on request.

All interest is paid gross. However, if you are residing in the EU, credit interest may be subject to a retention tax. As an alternative, you can opt to have your account details reported ultimately to your local tax authority. Your tax situation will depend on your personal circumstances and we recommend you obtain independent tax advice. Any tax information in this leaflet is based on our understanding of current and proposed legislation and practice. The legislation and practice may be subject to change.

Our terms and conditions are governed by the laws of England and Wales (the law of the island where your account is held for customers of Channel Islands and Isle of Man branches) 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 757, Hemel Hempstead, Hertfordshire HP2 4SS.

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. When you apply for a current account on our website we will acknowledge your application but such acknowledgement will not constitute our acceptance of your application unless we specifically tell you at the time we make the acknowledgement. The contact between us will be concluded when we provide you with a current account 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 our current accounts, for your records. For details of rates and charges applicable to all the elements of our current accounts please see the Price List.

HSBC Bank plc is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. In respect of deposits with a UK office, the Scheme currently pays 100% of the first £35,000 of each depositor's claim. Most depositors, including individuals and small firms, are covered. Further details are available on request.

Deposits made at our offices in the Channel Islands and the Isle of Man are not covered by the UK Financial Services Compensation Scheme. However, deposits made with our offices in the Isle of Man are covered by the Depositors Compensation Scheme contained in the Isle of Man Banking Business (Compensation of Depositors) Regulations 1991. The amount of compensation payable under the Scheme in respect of an eligible protected deposit is limited to three quarters of the amount of the eligible protected deposit but shall not, in any case, exceed a maximum of £15,000 in respect of each eligible depositor. This represents 75% of the depositor's first £20,000 of total deposits with the Bank. Full details are available from HSBC Bank plc, HSBC House, Ridgeway Street, Douglas, Isle of Man IM99 1BU.

For a period of 14 days after the date you are provided with a current account you have the right to cancel your contract with us and close your account without charge. For applications completed by telephone the cancellation period will start from the date you receive the terms and conditions in the post. You can also tell us at any time thereafter to close your account.

In both instances we must receive your instructions in writing or via our Personal Internet Banking Service. If it is a joint

account we must receive instruction from all account holders. If you wish to cancel after the 14-day cooling-off period, but before the end of the initial 12 months, you will be required to pay the remaining monthly fees on a pro-rata basis. We have the right to close your account at any time and will normally give you 30 days' notice of this. If you are a higher rate tax payer you may have to pay the higher rate of income tax on any interest credited to your account.

Listening to Your Comments

If you have a complaint, please let your local branch manager or the manager of the department concerned know. We will endeavour to resolve your concerns and put matters right. If your complaint is not settled to your satisfaction you may be able to refer it to the Financial Ombudsman Scheme in the UK, the Financial Services Commissions in Jersey or Guernsey or the Financial Services Ombudsman Scheme for the Isle of Man. Our "Listening to your comments" leaflet contains further details.

Useful terms

Credit Interest – Gross rate: The rate before the deduction of tax applicable to interest on savings.

AER (Annual Equivalent Rate): A notional rate which illustrates what the gross rate would be if interest was paid and compounded each year.

Net rate: The rate after the deduction of tax applicable to interest, currently 20%. Higher rate taxpayers will have an additional liability.

Debit Interest – EAR (Effective Annual Rate) This takes account of the interest rate and how often interest is paid and does not include any fee or charges.

More services from HSBC

We offer a wide range of financial solutions to help you manage your money, including:

- ▶ Business banking
- ▶ Credit cards
- ▶ Insurance
- ▶ Investments
- ▶ Loans
- ▶ Pensions
- ▶ Savings
- ▶ Travel services
- ▶ Mortgages

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

To find out more

CLICK
OR CALL

hsbc.co.uk

0800 130 130*

Textphone
18001 0800 028 0126

COME
IN

and see us in your local branch

*See Important Notes inside this brochure

hsbc.co.uk

Issued by HSBC Bank plc.

We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with around 10,000 offices in 83 countries and territories.

HSBC Bank plc, Customer Information:
PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS
PO Box 14, St Helier, Jersey JE4 8NU
PO Box 31, St Peter Port, Guernsey GY1 3AT
PO Box 20, Douglas, Isle of Man IM99 1AU