

About your statement

Payment type and details

The payment type description shown in the second column (after the date) relates to the type of transaction on your account, whether it is a debit or credit. The letter D after a balance indicates a debit balance.

Clearing procedures

Transaction clearance procedures in the UK are detailed in our Personal Banking terms and conditions. You can obtain a copy by calling the contact telephone number overleaf, or visiting your local branch.

Credit Interest (this is not paid on all accounts, eg, Amanah Bank Account)

We will pay you interest after deduction of tax at the applicable rate. Under existing UK tax law, lower and basic rate taxpayers will have no further liability to UK tax. If you are not ordinarily resident in the UK or if you are ordinarily resident in the UK but have total income that is less than the UK personal tax allowances, you may be able to receive interest without deduction of tax, if the appropriate forms are completed. These can be obtained from any branch. Any credit interest paid before we have received your correctly completed and signed form(s) and reviewed them will be paid after deduction of tax at the applicable rate.

If you are ordinarily resident in the UK, we may be able to refund the tax paid in the current tax year to you, or in certain circumstances, you may need to claim this direct from the Inland Revenue.

Interest rates

Details of our current interest rates are available in all our branches, by visiting our website www.hsbc.co.uk or by calling the contact telephone number overleaf.

Charges

If charges and/or debit interest accumulate during a charging period, you will be given at least 14 days' notice of the amount before it is deducted from your account.

Charges for using your cards abroad

You can use your card to get cash from **HSBC cash machines overseas**. Cards with **Maestro/Cirrus symbols** can also be used in other cash machines displaying these logos, and can be used free of charge for purchases in shops, restaurants, etc. where you see the Maestro logo.

We charge 1.5% (minimum £1.75) for withdrawing cash from overseas cash machines. Foreign currency exchange rates appear alongside each transaction on your statement, inclusive of an exchange rate adjustment (maximum 2.75%) which covers our handling costs and any card processing fees.

Useful information

Changing your personal details

You can change your personal details (eg, your address) at any of our branches or by using our Telephone or Internet Banking Services.

Customers with disabilities

We offer a number of services for customers who have disabilities, including statements in Braille or large print. Please let us know what you need when you contact us.

Lost and stolen cards

If any of your cards issued by us are lost or stolen please call our 24-hour service immediately on **08456 007 010** or if you are calling from abroad, please call us on **44 1442 422 929**.

Telephone Banking Service customer representatives are available from 8am - 10pm everyday (except for Christmas Day, Boxing Day and New Years Day). Calls may be monitored or recorded for quality purposes.

Security - HSBC Bank plc will never ask you to reveal your Security details in full. If you are asked for this information either verbally, in writing or via an email, you should refuse and let us know.

Thank you for banking with HSBC

Issued by HSBC Bank plc, Customer Information, PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS



BranchBanking
Just pop in



InternetBanking
www.hsbc.co.uk



TelephoneBanking
See overleaf



TextphoneBanking
See overleaf