

Notice of Variation

Where you transfer to HSBC Private Banking in accordance with the terms of this letter, the following contractual changes will apply from the migration date:

Personal Banking Terms and Conditions and Charges (Effective from 23 November 2021) (the “Personal Banking Terms”)

What’s changing?	How?
Part 1 – You and HSBC UK: Our agreement	<p>We are amending this section to clarify that the Personal Banking Terms and Conditions and Charges will continue to apply to those HSBC Premier accounts currently classified under “HSBC Jade (Premier Bank Account)” but not those offered under separate terms and conditions.</p> <p>To do this, we are replacing the paragraph starting “This agreement covers” with the following:</p> <p>“This agreement covers all our personal banking accounts and services, including foreign currency accounts, except for the private banking accounts described below. A personal account is for making or receiving personal account payments only. It’s not for business accounts, or (unless we tell you or agree otherwise) holding money for someone else, for example in a trust. Ask us if you need more information about those kinds of accounts or services.</p> <p>This agreement does not cover any private banking current or deposit accounts with sort codes 40-05-50 or 40-04-42 or any private banking multi-currency accounts.”</p>

What's changing?	How?
<p>Part 2 – Additional product terms:</p> <p>1. Current accounts</p>	<p>We are removing the section that refers to the account conditions for the HSBC Jade (Premier Bank Account), as this account is being withdrawn.</p> <p>We are adding the following new section in its place regarding the eligibility criteria for the HSBC Private Banking Account:</p> <p>“HSBC Private Banking Account</p> <p>Account conditions: You must either:</p> <ul style="list-style-type: none"> • have savings and/or investments of £1.5million or more with HSBC in the UK; or • already qualify for HSBC Private Banking in another country. <p>When we assess your savings or investments, we don't count anything you hold with M&S Bank, first direct and HSBC Expat.”</p>
<p>References to “HSBC Jade” or “Jade” throughout the Personal Banking Terms</p>	<p>In addition to the other changes mentioned in this Notice of Variation, we are changing:</p> <ul style="list-style-type: none"> • any references to your “HSBC Jade (HSBC Premier Account)” or “HSBC Jade account” to “HSBC Private Banking Account”, and • any other references to “HSBC Jade” to “HSBC Private Banking”.

Your HSBC Jade Worldwide Travel Insurance Policy (effective from 1 March 2022)

What's changing?	How?
We are updating the name of your Travel Insurance	The name of your policy will change from "HSBC Jade Worldwide Travel Insurance" to "HSBC Private Banking Account Worldwide Travel Insurance".

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

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