



WE'RE UPGRADING
YOU TO HSBC
ADVANCE

HSBC 
Advance

You qualify for an HSBC Advance Bank Account

At HSBC, we understand how much your goals and ambitions for the future mean to you. That's why we're delighted to welcome you to HSBC Advance.



Moneyfacts



Standard Current Account
2017

What's new for you

At HSBC, we understand how much your goals and ambitions for the future mean to you.

When you upgrade to HSBC Advance, you get much more than just a new debit card. HSBC Advance could help you:

Make your plans happen – Maybe it's a new car, perhaps a dream holiday, or home improvements. Whatever your goal, an HSBC Personal Loan could help. You can apply for our lowest ever rate and could benefit from cashback on interest at the end of your loan term.*¹

Representative 3.3% APR for personal loans between £7,000 and £15,000 between one and five years.

Move forward – As an HSBC Advance customer, you could benefit from discounted booking fees (where applicable) across our standard mortgage range.

Whether you're a first time buyer, are ready to move up the property ladder or are simply looking to move your mortgage to a more competitive rate, we could help you reach the next stage.*²

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

On your travels – As an HSBC Advance customer, you can withdraw cash from ATMs worldwide with no HSBC Non-Sterling cash fees being charged. (A Non-Sterling Transaction Fee of 2.75% will still apply to all transactions not made in Sterling). You don't need to wait for your new debit card; you can do this straight away. In the event of an emergency abroad – for example, lost cash or stolen cards – we can arrange the transfer of up to US\$10,000 in cash to any HSBC branch worldwide, subject to availability of funds.

If your travels turn into a more permanent move, we could open new accounts for you in 37 countries for half our standard international account opening fee – please see our General Price List and Interest Rates, available from our website, for details. We'll also transfer your HSBC credit history over to make it easier to bank with us.

You can also benefit from our exclusive Global View and Global Transfer service. Available via Online and Mobile Banking, Global View is a fast, convenient way to view all your worldwide HSBC accounts in one place and make Global Transfers quickly, with no transfer fee. Please see [hsbc.co.uk/1/2/global-view-and-global-transfers](https://www.hsbc.co.uk/1/2/global-view-and-global-transfers) for more details.

*¹ Your cashback will be dependent on the loan not being paid off early or ended by us. You must be a HSBC Advance customer at the time the loan is taken out. Interest cashback is offered on personal Loans from £1,000 to £25,000, over 12 to 60 months. Our Personal Loans are subject to status and account conduct. Loan applicants must be UK, Channel Islands or Isle of Man resident aged 18+ and have an annual income/pension before tax of £10,000 or more. The rate you pay depends upon a credit assessment of your personal circumstances and the loan amount; this may differ from the rate advertised.

*² Available up to 90% loan to value (LTV). Maximum loan size may apply. Applies to residential applications only.

Make more of your leisure time – Our HSBC Advance Benefits programme offers a host of exclusive travel and leisure benefits, including special offers and discounts from specially selected retailers and service providers. To see a full list of all the offers available to you and to register please see advancebenefits.co.uk.

Save for the future – Access to a preferential interest rate of 5% AER/Gross on our Regular Saver. Save anything from £25 to £250 a month – up to £3,000 over a 12-month period.*¹ You can also enjoy preferential rates on our Loyalty Cash ISA*² (0.40% tax free) and Flexible Saver (0.05% AER/Gross).

If you have a Flexible Saver account, a Variable Rate Cash ISA*² (no longer on sale), an HSBC Loyalty Cash ISA*² or an overdraft facility, these will be automatically moved onto the HSBC Advance preferential rates at the same time. If you already have an existing Regular Saver account it will remain on the existing rate until the end of the term. After this you can apply for a new Regular Saver at the preferential HSBC Advance rate (subject to status).

Our Variable Rate Cash ISA*² offers a variable rate of interest of 0.25% tax free for HSBC Advance customers.

Financial and other eligibility criteria and terms and conditions apply. Subject to status and account conduct.

*¹ The fixed preferential rate of 5% AER/gross over 12 months is available to HSBC Advance customers, who open a new Regular Saver account. Save between £25 and £250 per month by standing order from your HSBC Advance Bank Account for a fixed term of 12 months. If you do not save £250 in any given month you can carry over any unused subscription to following months. Interest is calculated on the daily cleared balance on your Regular Saver and we'll pay this to your Regular Saver on the anniversary of the date your account was opened. For example, if you saved £250 every month for 12 months you would pay a total of £3,000 in to your account during the 12 month term. At 5% you would earn approximately £81 interest (gross). Partial withdrawals are not allowed during the 12 month term. If you close your Regular Saver before the anniversary, we'll pay interest at the same rate as we would apply to an equivalent amount held in a Flexible Saver. You can only hold one Regular Saver at any given time. AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year. Gross is the interest rate you'll receive before applicable tax is deducted from your account.

*² ISAs are not available for customers with accounts in Channel Islands or Isle of Man.

Getting started

There's no monthly account fee for the HSBC Advance Bank Account, and you don't have to apply or do anything to upgrade – we'll do it all for you. As long as you pay a minimum of £1,750 into your account each month, or £10,500 every six months (excluding money transferred from any other sole or joint personal account(s) you hold with HSBC Bank), you will continue to meet the eligibility criteria for HSBC Advance account. For more information please see our terms and conditions at [hsbc.co.uk](https://www.hsbc.co.uk)

Your new debit card

You'll soon receive a new contactless Advance Visa debit card, **which you'll need to activate as soon as you receive it and before you can use it.**

Easy ways to activate your debit card

Sign the back of your debit card and choose one of these activation options:

By Online banking

- ▶ Log on to Online banking
- ▶ Select the account you want to activate the card for
- ▶ Select Manage, then Activate card, and follow the instructions

By phone

- ▶ Call 0800 783 5263

At a cash machine

- ▶ Just make a transaction (such as a cash withdrawal, balance enquiry or mobile top-up) and your new card will be automatically activated without any on-screen notification.

Please note: if you are a joint account holder and have more than one card on the account, you'll need to activate each card individually.

For security purposes, it's important you remember to activate your new card, as your existing debit card will stop working, irrespective of its expiry date. In the meantime you can continue to use your existing card until your new HSBC Advance debit card arrives.

Your PIN, account number and sort code will all remain the same, meaning all your standing orders and Direct Debits will be paid as normal. However, you will have a new debit card number and expiry date, so if your card details are securely stored anywhere (for example, with online retailers you regularly shop with) you'll need to remember to change these. If you use Apple Pay you'll need to change the card on your phone too.

With your new HSBC Advance debit card, you can also enjoy an increase in your daily cash withdrawal limit from £300 to £500, subject to availability of funds.

Getting in touch

If there's anything we can help with, our Advance specialists are available by telephone 24/7. Call us on **03457 404 404**, (+44 1226 261 010 from outside the UK), or **03457 125 563** for textphone services. You'll be put through to live support from our dedicated team, who'll be happy to help with any questions or concerns you may have.

Continuing to qualify for HSBC Advance

From time to time, in line with our terms and conditions, we'll review your account to check you still meet the eligibility criteria. If you don't, we may convert your HSBC Advance Bank Account to our Bank Account, although we can consider individual circumstances before doing so. We'll always give you two months' prior notice before converting your account.



Taking the hassle out of everyday banking

There are so many ways you can bank with us, whether you're at home, in the office or on the go.

It's now easier and more secure than ever to manage your account online or via mobile, any time, anywhere. If you haven't registered for Online Banking yet, you can get started now at [hsbc.co.uk/ways-to-bank](https://www.hsbc.co.uk/ways-to-bank).

Why bank online?

- Quickly and securely pay bills or make payments to friends and family in the UK and overseas (please note fees apply to overseas payments)
- Manage your standing orders and Direct Debits from one convenient location
- Switch to electronic statements for more security and less clutter. Access up to six years' worth of statements digitally
- No need to carry a physical security key – download your Digital Secure Key via the HSBC Mobile Banking app or access your account using Touch ID.

More reasons to go mobile

Our Mobile Banking app is free to download from the Apple App Store, Google Play, Amazon App store or BlackBerry World, and can be used on Android, iPhone, iPad, iPod Mini and iPod Touch, Amazon Fire or and BlackBerry digital devices running up-to-date software.*1

Please note: your mobile network provider may charge for data usage when downloading and running the app.

- View balances and up to 90 recent transactions
- Check your balance instantly without logging in with Fast Balance
- Paym – make fast, cash-free payments using only a mobile number to other registered Paym users
- Make payments to existing beneficiaries and transfers between your HSBC accounts
- Apply for a Personal Loan or Loyalty Cash ISA*2 (subject to status).

Telephone Banking

In addition to 24/7 telephone support from our HSBC Advance specialists, you can access our telephone banking services using Voice ID. To register for Voice ID call **08000 852 380**.

Branch Banking

There are times when you may prefer to do your banking in person, which is why some of our branch doors are open six days a week. Visit [hsbc.co.uk/branchlocator](https://www.hsbc.co.uk/branchlocator) to find out where your local HSBC branch is.

*1 iPhone, iPad and iPod touch are trademarks of Apple Inc., registered in the U.S. and other countries. The trademarks BlackBerry® and BlackBerry®World™ are the property of Blackberry Limited and are registered in the U.S. and countries around the world. Used under licence from Blackberry Limited. Android and Google Play are trademarks of Google Inc. and Windows Phone is either a registered trademark or trademark of Microsoft Corporation in the United States and/or other countries. Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

*2 ISAs are not available for customers with accounts in Channel Islands or Isle of Man.

Advance at a glance

Your debit card

✓	Increased daily ATM withdrawal limit of £500
✓	Contactless payments (subject to status)
✓	Worldwide ATM cash withdrawals without HSBC non-sterling cash fees (A non-sterling transaction fee of 2.75% still applies)* ¹

Managing your account

✓	24/7 telephone support from our Advance specialists* ²
✓	Manage your account online or via the HSBC Mobile Banking app* ³
✓	Free overdraft text alerts* ⁴
✓	Manage eligible worldwide HSBC Accounts via one simple log in
✓	Paym – send secure payments using only a mobile number

Travel, retail and leisure benefits

✓	Special offers and discounts on a wide range of goods and leisure services
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*¹ Some cash machine operators may apply a direct charge for withdrawals from their cash machines. This will be advised at the time of the withdrawal.

*² You will need to identify yourself through our automated telephone service when calling 03457 404 404. Our telephone and Online Banking services are open 24 hours a day subject to scheduled maintenance periods. During busy periods calls may be transferred outside the UK. To help us continually improve our service, and in the interests of security, we may monitor and/or record your calls with us.

*³ The HSBC Mobile Banking app is available at the time of writing on supported Apple, Android™, Amazon Fire and BlackBerry®10 devices. For more information on the currently supported devices and operating systems requirements please see www.hsbc.co.uk/mobileapp.

*⁴ Mobile operator charges may be applicable if using your mobile phone abroad.

Access to preferential rates and benefits

✓	5% AER/Gross with our Regular Saver*1
✓	Discounted booking fees on our standard mortgage range*2 Your home may be repossessed if you do not keep up repayments on your mortgage
✓	10% cashback on loans*3 – Representative 3.3% APR for personal loans between £7,000 and £15,000 between one and five years.
✓	Preferential overdraft interest rate – 17.9% EAR*4 Representative example: If you use a formal overdraft with a limit of £1,200, the Overdraft Interest rate will be 17.9% EAR variable.
✓	Preferential rates on the HSBC Loyalty ISA*5 (0.40% tax free) and Flexible Saver (0.05% AER)

International services

✓	Half price international account opening and HSBC credit history transferral – available in 37 countries
✓	Transfer of up to US\$10,000 in cash to any HSBC branch worldwide, subject to availability of funds*6

*1 The fixed preferential rate of 5% AER/gross over 12 months is available to HSBC Advance customers, who open a new Regular Saver account. Save between £25 and £250 per month by standing order from your HSBC Advance Bank Account for a fixed term of 12 months. If you do not save £250 in any given month you can carry over any unused subscription to following months. Interest is calculated on the daily cleared balance on your Regular Saver and we will pay this to your Regular Saver on the anniversary of the date your account was opened. For example, if you saved £250 every month for 12 months you would pay a total of £3,000 in to your account during the 12 month term. At 5% you would earn approximately £81 interest (gross). Partial withdrawals are not allowed during the 12 month term. If you close your Regular Saver before the anniversary, we will pay interest at the same rate as we would apply to an equivalent amount held in a Flexible Saver. You can only hold one Regular Saver at any given time. AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year. Gross is the interest rate you'll receive before applicable tax is deducted from your account.

*2 Available up to 90% loan to value (LTV). Maximum loan size may apply. Applies to residential applications only.

*3 Your cashback will be dependent on the loan not being paid off early or ended by us. You must be a HSBC Advance customer at the time the loan is taken out. Interest cashback is offered on Personal Loans from £1,000 to £25,000, over 12 to 60 months. Our Personal Loans are subject to status and account conduct. Loan applicants must be UK, Channel Islands or Isle of Man resident aged 18+ and have an annual income/pension before tax of £10,000 or more. The rate you pay depends upon a credit assessment of your personal circumstances and the loan amount; this may differ from the rate advertised.

*4 Preferential as compared to our Bank Account and Bank Account Pay Monthly. Subject to status and account conduct.

*5 ISAs are not available for customers with accounts in Channel Islands or Isle of Man.

*6 The HSBC Exchange rate will apply if your emergency cash transaction requires a currency exchange.

Definitions

AER stands for Annual Equivalent Rate. This shows you what the gross rate would be if interest were paid and compounded each year.

APR stands for Annual Percentage Rate. It's the interest rate plus other charges you'll pay, eg annual fees or arrangement fees. All lenders must include both these amounts in the interest rate they advertise. That way, you can use the APR to compare the true cost of different loans.

EAR stands for Effective Annual Rate.

GROSS is the interest rate before the deduction of tax applicable to interest on savings accounts. Customers with accounts in Channel Islands or Isle of Man already have credit interest paid gross.

About Us

HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are a financial services organisation and banking institution. Our reference number is 114216. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website at www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768. The Financial Conduct Authority is the supervisory authority under the Consumer Credit Act 1974. Its address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. In Jersey, HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Deposit Taking, General Insurance Mediation, Money Service and Investment Business. In Guernsey, HSBC Bank plc, Guernsey Branch is licensed by the Guernsey Financial Services Commission for Banking, Insurance Intermediary and Investment Business. In the Isle of Man, HSBC Bank plc is licensed by the Isle of Man Financial Services Authority. The principal address in the Isle of Man is HSBC Bank plc, PO Box 20, HSBC House, Ridgeway Street, Douglas, Isle of Man IM99 1AU.

Deposits made with our branches in the Channel Islands and the Isle of Man are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients, including the UK financial Services Compensation Scheme and the Financial Ombudsman Service. HSBC Bank plc is a participant in the Jersey Bank Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any five-year period. Full details of the scheme and banking groups covered are available on the states of Jersey website at www.gov.je/dcs or on request. HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any five-year period. Full details are available on the Scheme's website at <http://www.dcs.gg> or on request. HSBC Bank plc is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010.

Customers with disabilities

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 03457 125 563 (+44 207 088 2077 from overseas).



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hsbc.co.uk

Issued by HSBC Bank plc

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PO Box 20, Douglas, Isle of Man IM99 1AU*

*Local compensation schemes. See 'Banking Made Easy' brochure for details.

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