Cancer Bereavement Cover

Policy booklet

HSBC UK

Contents

Introduction

The Cancer Bereavement Cover (the "Policy") is designed to pay a lump sum of money in the event of death of the Policyholder where Cancer is listed on the Death Certificate.

Important

You should read:

- The Policy Summary;
- The Policy Terms and Conditions;
- Any amendment or endorsement relating to the Policy; and
- An overview of how we collect your information.

Which explain your cover, how to claim and how we handle your personal data.

These are available on hsbc.co.uk/legal for you to view, print or download. If you have requested a paper copy, please do not destroy these documents. They may be required in the event of a claim under this Policy.

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Cancer Bereavement Cover

Policy Summary

Please read the information in this Policy Summary carefully.

This is a summary of the Cancer Bereavement Cover policy and does not contain the full policy conditions. The full policy conditions can be found from page 8 in this booklet. Please ensure you keep this safe for future reference.

This cover is provided by Chesnara Life (UK) Ltd.

What is Cancer Bereavement Cover?

Key benefits
Cancer Bereavement Cover pays a lump sum of £2,000 in the event of death of the Policyholder where Cancer is listed on the Death Certificate.

This is a single customer protection contract. If you have a joint HSBC UK Premier account, the cover will be provided to each Account Holder separately. You will only be able to hold one Policy even if you have more than one HSBC UK Premier Bank account.

The policy has no cash in value at any time.

Do I have cover?

You are covered if:

- You have an HSBC UK Premier account; and
- Are resident in the UK when the policy starts. The UK does not include the Channel Islands and Isle of Man.

When does my policy start?

- Your policy starts when HSBC send you your Policy Terms and Conditions.

When does my policy end?

Your policy will remain in force until you:

- Inform HSBC UK that you wish to cancel; or
- No longer hold an HSBC UK Premier Account.

HSBC UK may also cancel this Policy in accordance with the Premier bank account Terms and Conditions. Please refer to that document for further details.

We'll only pay out a claim once, so once it's paid, the policy will end.

When might my policy not pay out?

There are some limitations that you need to be aware of where we won't pay a claim which are listed below.

Your Policy will not pay the Bereavement Payment where:

- Cancer is not listed on the death certificate as causing or contributing to death;
- Death from or with Cancer occurs within 12 months of the Start Date;
- At the Start Date of Your Policy You were not a UK resident; or
- At the time of death, Your Policy has been terminated in accordance with Condition 9 of the Policy Terms and Conditions, and/or You no longer hold an Account.

How do I cancel my policy?

You can cancel your HSBC Cancer Bereavement Cover at any time without penalty by calling HSBC UK Premier on 03457 707070 from the UK, otherwise on +44 122 626 0260 from outside the UK. Please note this will also close your Premier bank account.

Making a claim

To make a claim under this policy your executor or appointed administrator can start the process:

- By contacting HSBC UK Premier on 03457 707070 from the UK, otherwise on +44 122 626 0260 from outside the UK, or going into a local HSBC UK branch.
- They will have to provide a copy of the death certificate.
- Once we are notified by HSBC UK Premier we will automatically begin the claims process on behalf of your executor or appointed administrator in the event of your death.

How do I make a complaint?

We want you to be entirely satisfied with the products and services you receive from us. If you are dissatisfied with any aspect of our service, please let us know. We always endeavour to resolve any concerns fairly and quickly.

If you ever need to complain you may do so by:

- Writing to Customer Service Centre, BX8 7HB; or
- Calling: 0345 745 6125

> Lines are open 8am to 6pm, Monday to Friday, excluding public holidays. Calls may be monitored or recorded.

A written copy of our complaints procedure is available on request. If you are not satisfied with our response, you can complain to the Financial Ombudsman Service.

Complaining to the Financial Ombudsman will not affect your legal rights.

Compensation

Chesnara Life (UK) Ltd is covered by the Financial Services Compensation Scheme (FSCS).

If Chesnara Life is unable to meet its obligations you may be able to claim compensation. Where this is the case the FSCS will provide cover for 100% of the claim with no upper limit. Further information about the compensation provided by the FSCS is available from the FSCS website fscs.org.uk or write to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.

Chesnara Life (UK) Ltd

Chesnara Life (UK) Ltd (formerly HSBC Life (UK) Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 133435 and our registered office is at: 2nd floor, 33-34 Winckley Square, Preston, Lancashire, PR1 3JJ, United Kingdom. Registered in England number 88695.

Policy Terms and Conditions

These Policy Terms and Conditions provides you with full details of what is covered, what is not covered and the conditions of cover.

This Policy is a contract between the Insurer and the Policyholder and this along with any changes that We make forms the contract of insurance.

Definitions

Account
Means an HSBC UK Premier Bank Account.

Account Holder
Means a person who holds an Account.

Account Terms and Conditions
Means the HSBC UK Personal Banking Terms and Conditions and Charges.

Authorities
Includes any judicial, administrative, public or regulatory body, any government, any Tax Authority, court, central bank or law enforcement body, or any of their agents with jurisdiction over any part of the HSBC Group.

Bereavement Payment
Means the amount payable on the death of the Policyholder, which is the sum of £2000, unless Condition 4 (When will my Policy not pay out) or any other Condition provides otherwise.

Cancer
A malignant tumour characterised by the uncontrolled growth of malignant cells.

Compliance Obligations
Means obligations of the HSBC Group to comply with:

a. Laws or international guidance and internal policies or procedures,

b. Any demand from Authorities or reporting, disclosure or other obligations under Laws; and

c. Laws requiring Us to verify the identity of Our customers.

Customer Information
Means Your Personal Data, confidential information, and/or Tax Information.

Endorsement or Amendment
Means any document issued by Us to the Policyholder that alters the provisions, Conditions, definitions or benefits of the Policy.

Financial Crime
Means money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or break any Laws relating to these matters.

Financial Crime Risk Management Activity
Means any action to meet Compliance Obligations relating to the detection, investigation and prevention of Financial Crime. This may include:

a. Screening, intercepting and investigating any communication, application for Services or any payment, whether sent to or by You or on Your behalf;

b. Investigating the source of or intended recipient of money;

c. Combining Customer Information with other related information in the possession of the HSBC Group; and/or

d. Making further enquiries as to the status of a relevant person or entity (whether they are subject to a sanctions regime or confirming their identity or status).

HSBC
Means HSBC UK Bank plc. company number 09928412 with its registered office at 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom.

HSBC Group and any member of the HSBC Group

Means HSBC Holdings plc, and/or any of its affiliates, subsidiaries, associated entities, and any of their branches or offices, and HSBC UK Bank plc.

Laws

Includes any local or foreign law, regulation, judgment or court order, voluntary code, sanctions regime, agreement between any member of the HSBC Group and an Authority, or agreement or treaty between Authorities and applicable to Us or any other member of the HSBC Group.

Personal Data

Means any information relating to an individual from which they can be identified or be identifiable when combined with other information.

Policy

Means this Cancer Bereavement Cover.

Policy Terms and Conditions, Policy Conditions or Conditions

Means this document which forms Our contract of insurance with You providing cover under the Policy.

Policyholder, You or Your

Means the person (or persons) who holds an Account who for the time being is the legal holder of the Policy. But could, if appropriate, mean:

- The executor/administrator of the Policyholder; or
- The legal assignee of the Policyholder or subsequent assigns (including for the avoidance of doubt any trustee in bankruptcy or liquidator); or
- The executor/administrator of such assignee holding title to the Policy.

Services

Means:

a. The opening, administration and closing of Your Policy (via claim or termination);

b. Providing You with credit facilities and other banking products and services (including insurance), processing applications, credit and eligibility assessment; and

c. Maintaining Our overall relationship with You, including marketing services or products to You, market research, insurance, audit and administrative purposes.

Start Date

Means the date that HSBC send you the Policy Terms and Conditions.

Tax Authorities

Means UK or foreign tax, revenue or monetary authorities (for example, HMRC).

Tax Information

Means documentation or information about a person's tax status, including Yours.

UK

Means England, Wales, Scotland and Northern Ireland and does not include the Channel Islands and the Isle of Man.

We, the Insurer, Us or Our

Means Chesnara Life (UK) Ltd or its successors in title.

Conditions

1. Am I covered?

- You are covered from the Start Date:
  - If You have an Account; and
  - You are resident in the UK at the Start Date.
- This is a single customer protection policy:
  - If You have a joint Account, the cover will be provided to each Account Holder separately, with each Account Holder having one Policy each; and
  - You will only be able to hold a maximum of one Policy, even if you have more than one Account.

2. What am I covered for?

If You die from or with Cancer whilst Your Policy is in force and Cancer is listed on the Death Certificate as causing or contributing to Your death, the Bereavement Payment will be paid directly to Your Account.

3. When does my Policy end?

Your Policy will remain in force until the occurrence of any of the below:

- The Bereavement Payment is made following a successful claim; or
- You die for any reason within 12 months of the Start Date; or
- Your Policy is terminated in accordance with Condition 9 and/or You no longer hold an Account.

4. When will my Policy not pay out?

Your Policy will not pay the Bereavement Payment where:

- Cancer is not listed on the death certificate as causing or contributing to death;
- Death from or with Cancer occurs within 12 months of the Start Date;
- At the Start Date of Your Policy You were not a UK resident; or
- At the time of death, Your Policy has been terminated in accordance with Condition 9, and/or You no longer hold an Account.

5. How can a Claim be made?

- Your executor or appointed administrator must inform HSBC if You die, by contacting HSBC UK Premier on 03457 707070 from the UK, otherwise on +44 122 626 0260 from outside the UK or going into a local branch.
- They will have to provide a copy of the death certificate to HSBC who will then notify Us.

6. Delay in paying a Claim

If the Bereavement Payment (a "Claim") has not been paid within one calendar month from the date that HSBC receive the death certificate and Our decision is to pay the Claim, We will pay interest on the Bereavement Payment Benefit on a monthly basis, with interest starting to accrue from the 30th day after HSBC's receipt of the death certificate, unless the HSBC base rate is 1.25% or lower, when no interest will be paid.

7. Changes We can make

- We can, at any time and after taking a fair and reasonable view, make changes to Your Policy Terms and Conditions, to reflect changes in our expectations of the future likely cost of providing cover. When doing so we will only consider one or more of the following:
  - Our experience and expectations of the cost of providing this Policy and/or other policies of a similar nature;
  - Information reasonably available to us on the actual and expected claims experience of insurers of similar products; and/or
  - Widely available economic information such as inflation rates and exchange rates.

- Additionally, we can, at any time and after taking a fair and reasonable view, make changes to Your Policy Terms and Conditions:
  - To reflect decisions or recommendations of an ombudsman, regulator or similar person, or any code of practice, with which we intend to comply;
  - Any actual or proposed changes in taxation, legislation, guidance, legal precedents, regulations, or the manner in which such legislation or regulations are interpreted or construed; or
  - In order to make Your policy clearer and fairer to You or to rectify any mistakes that may be discovered in due course.
- If We make any changes to the Policy Terms and Conditions and/or benefits under the Policy:
  - We will give You at least 30 days' prior notice in writing; or
  - Where the change is required sooner, We will notify You in writing as soon as reasonably possible.
- If We give You notice of a change, which You do not want to accept, You can cancel the Policy.
- Where We make any changes to the Policy, We will issue an Endorsement or Amendment to You as evidence of the change(s) to Your Policy.

8. Cancellation by You

- You can cancel Your Policy at any time by contacting HSBC UK Premier on 03457 707070 from the UK, otherwise on +44 122 626 0260 from outside the UK who will also cancel Your Account in accordance with the Account Terms and Conditions.

9. Termination of the Policy

Your Policy may be terminated as follows:

- HSBC can cancel Your Policy on Our behalf immediately by giving You at least 30 days written notice setting out the reason for cancellation. Valid reasons include but are not limited to the following:
  - Where We reasonably suspect fraud; or
  - Where HSBC decides to replace this Policy with a policy provided by another provider.
- HSBC may also cancel or withdraw this Policy in accordance with the Account Terms and Conditions. Please refer to that document for further details.
- You cancel in accordance with Condition 8 (Cancellation by You) above.
- The Policy will terminate automatically when one of the following occurs:
  - You close the Account;
  - HSBC closes the Account under one of the reasons set out in the Account Terms and Conditions; or
  - You die within 12 months of the Start Date.

10. Claims Fraud

If a fraudulent claim is made under this Policy, We:

- Are not liable to pay the Bereavement Payment;
- May recover any amount paid by Us in respect of the Bereavement Payment; and/or
- May request that HSBC give notice to You or Your executors/administrator to treat the Policy as having been terminated with effect from the time of the fraudulent act.

11. Communications with You

- Any written notice that We give You in relation to Your Policy will be sent by email to Your last known email address notified to Us. Any such email notice will be deemed to be served immediately. It is therefore important that You keep Your email address details with Us up to date.
- If You have asked for correspondence to be sent to You in paper format or have not provided an email address this will be sent by prepaid post to the last known address You notified to Us. Any such paper correspondence will be deemed to be served two days after posting. It is therefore important that You keep Your address up to date.

12. Any change in personal details

You should immediately, or as soon as practicable, contact HSBC UK Premier on 03457 707070 from the UK, otherwise on +44 122 626 0260 from outside the UK to let them know of any changes to your name, address and/or email address.

13. Law, Language and Jurisdiction

- The language used in this Policy is English and We will write and speak to You in English.
- You have a choice of law in relation to this Policy. It will be governed by English law, unless:
  - You and We agree otherwise; or
  - You normally reside in Scotland and Northern Ireland, in which case the law of the relevant country will govern this Policy.
- We and You have agreed that any legal proceedings between You and Us in connection with this Policy will only take place in the courts of the part of the UK in which You live.

14. Policy Servicing

This Policy is intended for sale only in the UK. If You, or anyone else with authority over or otherwise connected to the Policy is, temporarily or permanently:

- Outside of the UK; or
- Otherwise subject to the Laws of any other place.

Such that We reasonably believe that by complying with a particular provision of this Policy We would breach any Laws of the UK or such other place, then We do not need to comply with that provision for any period of time We deem necessary. This may include declining to service Your requests related to this Policy. We will not be liable for any losses, damages, claims, liabilities or costs You or any other relevant person may suffer from Our exercise of Our rights under this Condition even if the Policy terminates for any reason.

15. Actions We may take in order to prevent Financial Crime

We and other members of the HSBC Group are required to and may undertake Financial Crime Risk Management Activity. Exceptionally, Our Financial Crime Risk Management Activity may lead to Us:

a. Delaying or refusing to either process a payment or Your instructions;

b. Being unable to provide all or part of the Services to You and ending Our entire relationship with You;

c. Taking necessary steps for any member of the HSBC Group to meet the Compliance Obligations; and/or

d. Blocking or closing Your account(s) or products(s) (although not any of Your mortgage account(s)).

To the extent permissible by law, no member of HSBC Group shall be liable to You or any third party in respect of any loss (however it arose) that was suffered or incurred by You or a third party, caused in whole or in part in connection with the undertaking of Financial Crime Risk Management Activity.

16. Does the Policy have any cash-in or surrender value?

No, the Policy has no cash-in or surrender value at any time.

17. Unfair Contract terms

- If any Policy provision is considered by Us or any regulator or ombudsman to be wholly or partly unfair or ambiguous in accordance with Laws, We may, by suitable Endorsement and in a fair and reasonable manner, change the wording to prevent and resolve the unfairness or ambiguity.
- If any change is made to the Policy:
  - It shall be made so as not to prejudice the Your position;
  - We will give You at least 30 days' prior notice in writing or, where the change is required sooner, We will notify You in writing as soon as reasonably practical; and
  - The rest of the Policy will not be affected unless the Endorsement specifically alters it.

18. Complaints

- We want You to be entirely satisfied with the products and Services You receive from Us. If You are dissatisfied with any aspect of Our service or Your Policy, please let Us know. We always endeavour to resolve any concerns fairly and quickly.
- If You ever need to complain You may do so in writing to:
  - The following address: HSBC Customer Services Centre, Customer Service Centre, BX8 7HB; or
  - By calling on 0345 745 6125 (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded). To help Us continually improve Our service and in the interests of security We may monitor and/or record Your communications with Us.
- A written copy of Our complaints procedure is available on request. If You are not satisfied with Our response, You can complain to the Financial Ombudsman Service.
- Complaining to the Financial Ombudsman will not affect Your legal rights.

- The Financial Ombudsman can be contacted by:
  — Calling 0800 023 4567 or 0300 123 9123; or
  — By using the online form available on their website, Financial Ombudsman Service: our homepage (financial-ombudsman.org.uk); or
  — In writing to: The Financial Ombudsman Service Exchange, Tower 1 Harbour Exchange Square, London, E14 9SR.

19. Compensation

- We are covered by the Financial Services Compensation Scheme (FSCS).
- If We are unable to meet Our obligations, You may be able to claim compensation.
- Where this is the case the FSCS will provide cover for 100% of the claim with no upper limit.
- Further information about the compensation provided by the FSCS is available from the FSCS, which can be contacted by:
  — Website: fscs.org.uk.
  — By calling 0800 678 1100 or 0207 741 4100 (if outside the UK).
  — Writing to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY.
- Please refer to the website for opening hours. Please note only compensation related queries should be directed to the FSCS.

20. Tax Compliance

- It's up to You to meet Your tax responsibilities in the UK and any other countries where this arises. This relates to the opening and use of accounts and Services provided by members of the HSBC Group.
- Some countries' tax Laws may apply to You even if You don't live there or aren't a citizen of that country.
- As You are responsible for Your own tax obligations, no HSBC Group member is responsible for this nor provides tax advice. It is Your choice if You seek independent legal and tax advice.

21. Tax and legislation

- This Condition only applies if You are required to pay premiums for the Policy.
- If You pay premiums for this Policy and as result of You paying the premiums, You are required to pay any taxes, levies, charges, fees and withholdings ("Charges") of any nature now or brought in at a later date by any Authority on any premiums charged for this Policy, You must pay them and We will not be responsible for paying any such Charges.
- If anything changes requiring Us to include any Charges in the premiums charged, We will write and tell You know.

22. Contracts (Rights of Third Parties) Act 1999

Any person who is not a party to the Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any provision or Condition of the Policy but this does not affect any right or remedy of a third party which exists or is available apart from under that Act.

Important information about Your policy

Tax

The benefits payable under the Policy are free from UK income and capital gains tax. However, the tax treatment of the Policy benefits may change in the future. Some countries may have tax legislation that has extra-territorial effect and this may impact You regardless of Your place of domicile or residence. This means You may incur charges if You pay the Premium. We strongly recommend that You seek Your own professional advice if You think that this may be an issue for You.

Chesnara Life (UK) Ltd

- Chesnara Life (UK) Ltd is the product provider and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm reference number is 133435.

- These details may be checked on the Financial Services Register by visiting the Financial Conduct Authority website fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768 or 0300 500 8082. Please refer to the FCA website for opening hours.
- As part of Our reporting requirements, We publish an annual Solvency and Financial Condition Report (SFCR). This tells You about Our business and its performance. It also outlines Our system of governance, risk profile, valuation for solvency purposes and capital management. You can find a copy of Our current SFCR by visiting Our Group website hsbc.com and searching for “SFCR”, or You can request a copy by calling Us on 0345 745 6125.

An overview of how We collect and use Your information

This is an overview of:

- The types of information We collect about You.
- How We collect and use it.
- Who We might share it with.
- The steps We'll take to make sure it stays private and secure Your rights to Your information.

More information

For more details about anything covered in this overview, please see our full Privacy Notice. You can view or download a copy by visiting hsbc.co.uk/privacy-notice or if you prefer paper, call 03457 707070 from the UK, otherwise +44 122 626 0260 from outside the UK and you'll be sent one in the post. To contact our Data Protection Officer, contact us at Customer Services Centre, BX8 7HB addressed 'for the attention of the DPO'.

Who We are

When We say 'We', We mean HSBC UK, part of the HSBC Group of Companies, who is the 'data controller' for the information in this overview. This means We're responsible for deciding how We can use Your information.

The information We collect

We collect information about You from different places including:

- Directly from You.
- From a third party acting on Your behalf e.g. an intermediary or broker who promote and distribute products for Us.
- From other HSBC companies, including HSBC UK Bank plc, first direct and M&S Bank.
- From publicly available sources.
- From comparison websites or aggregators.

- Information relating to Your medical records, with Your agreement.
- Information relating to medical screening test results from approved medical agencies.
- Information relating to Your insurance claims history.
- Information from other parties involved in Your insurance Policy or claim.
- When We generate it Ourselves.
- From other organisations.

We'll only collect Your information in line with relevant regulations and law and this may relate to any of Our products or Services You apply for, currently hold or have held in the past.

You're responsible for making sure You give Us accurate and up-to-date information. If You provide information for another person on Your account, including the Lives Insured's or beneficiaries under Your Policy, dependants, claimants and other third parties involved in an insurance Policy or claim (such as witnesses). You'll need to tell them how to find the Privacy Notice and make sure they agree to Us using their information for the purposes set out in it.

How We'll use Your information

- To confirm Your identity and address.
- To understand how You use Your products and Services.
- To carry out Your instructions.
- To undertake customer research.
- To improve Our products and Services.
- To evaluate Your insurance application and provide You with a quotation.
- To handle or monitor any claims which You make or which arise under Your insurance Policy.
- Where relevant, to bring a claim against a third party.
- To apply for and claim on Our own insurance policies.
- To offer You other Services We believe may benefit You unless You ask Us not to.

We'll only use Your information where We're allowed to by law e.g. carrying out an agreement We have with You, fulfilling a legal obligation, because We have a legitimate business interest or where You agree to it.

We need to collect sensitive health information for insurance purposes to:

- Evaluate Your insurance application and provide You with a quotation.
- Handle or monitor any claims which You make or which arise under Your insurance Policy.

We may, for the purposes of underwriting this proposal, disclose to an approved medical agency, Your name, address, doctor's details, telephone number and date of birth in order to arrange and obtain medical examinations and tests.

Where appropriate, We will ask for consent to collect and use this information.

We may use automated systems to carry out fraud and money laundering checks and to help Us make decisions, e.g. to determine whether or not We can offer You insurance and at what price. We may base Our decision on factors such as health, lifestyle and occupational information, as well as the level of cover being requested.

In addition, We may carry out a post-sale check on the accuracy of the disclosure given in this application. This may include disclosing information to Your doctor, in order to request and obtain copies of Your medical records. Where We intend to do this, We will contact You first.

Who We can share Your information with

We may share Your information and information about Your policy with and other HSBC Group members and others outside of the HSBC Group such as:

- Parties involved in the distribution of Your insurance policy (for example introducers, intermediaries, brokers and panel managers).
- Companies/parties We work in partnership with and agents or service providers who work for Us or provide services to Us (for example third parties involved in the underwriting and administration of the relevant insurance policy or claim including loss adjusters, claims handlers, private investigators, experts and Our advisers and, where relevant, medical experts and rehabilitation providers).
- Regulators.
- Insurers and reinsurers.

How long We'll keep Your information

We'll keep Your information for as long as You have a relationship with Us. After it ends We'll keep it where We may need it for Our legitimate purposes e.g. to help Us respond to queries or complaints, or for other reasons e.g. fighting fraud and Financial Crime, and responding to requests from regulators.

Transferring Your information overseas

Your information may be transferred and stored in countries outside the UK or the European Economic Area, including some that may not have Laws that provide the same level of protection for personal information. When We do this, We'll ensure it has an appropriate level of protection.

Your rights

You have a number of rights relating to Your information e.g. to see what We hold, to ask Us to share it with another party, to ask Us to update incorrect or incomplete details, to object to or restrict processing of it, to make a complaint etc.

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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 or: hsbc.co.uk/contact.

hsbc.co.uk

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