Important Information about your Insurance services provided by HSBC UK Bank Plc for your HSBC UK Premier Bank Account

HSBC UK

Contents

About our insurance services to you

HSBC UK Bank plc is registered in England and Wales with number 09928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom.

Whose products do we offer?

We offer Cancer Bereavement Cover from Chesnara Life (UK) Ltd. As an insurance intermediary HSBC UK Bank plc deals exclusively with Chesnara Life (UK) Ltd for the purposes of your policy. We also offer Worldwide Travel Insurance which is provided and underwritten by Aviva Insurance Limited. As an insurance intermediary HSBC UK Bank plc deals exclusively with Aviva for the purposes of your policy.

Who regulates us?

HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance intermediary and is permitted, acting on behalf of the insurer Chesnara Life (UK) Ltd, to arrange insurance products for you.

HSBC UK Bank plc is registered in England and Wales, number 9928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ. HSBC UK Bank plc's Financial Services Register number is 765112.

Which service will we provide you with?

You will not receive advice or a recommendation from us. Cancer Bereavement Cover will meet the needs of a Premier customer looking to leave a small sum of money (£2,000), which can be accessed quickly in the event of death by cancer. It is available to HSBC UK[1] Premier bank account holders. Eligibility criteria and Terms and Conditions apply.

Worldwide Travel Insurance will meet the needs of a Premier customer who wishes to protect against costs that could arise in the course of their travels. It is only available to HSBC UK Premier bank account holders and UK[2] residents and it is subject to application. Eligibility criteria and Terms and Conditions apply.

What will you have to pay us for our services?

You will not receive advice or recommendation, and no fee is charged by HSBC UK Bank plc for arranging Cancer Bereavement Cover or Worldwide Travel Insurance ("Travel Insurance"). HSBC UK Bank plc will not receive commission from Chesnara Life (UK) Ltd for arranging your Cancer Bereavement Cover policy but will receive commission if Aviva upgrade your Travel Insurance policy, which means that a percentage of the premium you pay is given to us.

1. Definition of UK is England, Wales, Scotland and Northern Ireland it does not include Channel Islands or Isle of Man.
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Ownership

HSBC Bank plc and HSBC UK Bank plc are members of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc and HSBC UK Bank plc.

What to do if you have a complaint about HSBC UK Bank plc

If you wish to register a complaint about HSBC UK Bank plc, please contact us:

Write to: Customer Service Centre, BX8 1HB.

By phone: 03457 707070. Lines are open from 8:00am to 8:00pm every day.

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

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. The Financial Ombudsman can be contacted by calling 0800 023 4567 or 0300 123 9123 or in writing to: The Financial Ombudsman Service, Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR. Website financial-ombudsman.org.uk.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time. Further information about compensation scheme arrangements is available on the FSCS website: fscs.org.uk or telephone 0800 678 1100.

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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