

Notice of Variation

Personal Banking and Private Banking
Terms and Conditions
Tariff of Charges



We are getting in touch to let you know of some changes that have been made to our Personal Banking Terms and Conditions and Tariff of Charges.

It's important to read through to understand what the changes mean for you.

Where can you find the new terms?

You can find these on our website here:

www.expat.hsbc.com/legal/

Where can you find the new Tariff of Charges?

You can find these on our website here:

www.expat.hsbc.com/help/forms-and-downloads/

When will the changes take effect?

From 17 January 2025.

What's changing?

We've included a summary of the main differences, set out in the Notice of Variation tables below:

Notice of Variation to your Personal Banking and Private Banking Terms and Conditions

Relevant section	What's changed
Eligibility	As of the 11th of September 2024, our eligibility criteria changed. HSBC Expat Premier Minimum Relationship Balance is now £75,000 or £120,000 annual sole salary/equivalent monthly credits.
HSBC Complaints online contact details	We've updated these details to the latest ones that will help you get assistance.

Notice of Variation to your Tariff of Charges

Relevant section	What's changed
Fixed Term Deposit early breakage	Change to the amount charged.

What do you need to do?

If you're happy with these changes you don't need to do anything.

If you don't agree with the changes you have the option to close your account(s) covered by these terms. If you want to do this, please contact us before 17 January 2025.

Need more information?

To help our environment we're reducing the amount of paper we produce. If you do need a paper copy of the Personal Banking and Private Banking Terms and Conditions or the Tariff of Charges, please call us on the number below to request one.

If you have any questions about the changes, please call our Contact Centre on **+44 1534 616 313*** where a member of the team will be happy to help you. Lines are open 24/7 or alternatively, you can use the 'Chat with us' function 24/7 by logging in to Online Banking.

Thank you for banking with us

Your HSBC Expat Banking Team

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