

**first direct**

**Important information  
about us**

# Important information

## Information about us

**first direct** is a division of HSBC UK Bank plc which provides financial services as its main business.

HSBC UK Bank plc are incorporated in England and Wales and are established at 1 Centenary Square, Birmingham B1 1HQ which is our registered office. HSBC UK Bank plc's registered VAT number is GB365684514 and its company register number is 9928412.

If you want to contact us with a general enquiry please call us on **03 456 100 100**.

You can also send us a secure message through our Internet Banking service at **firstdirect.com**

## Our regulators

**first direct** is a division of HSBC UK Bank plc. HSBC UK Bank plc is established at 1 Centenary Square, Birmingham B1 1HQ which is its registered office. HSBC UK 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. The Financial Conduct Authority is the supervisory authority under Consumer Credit Act 1974. Its address is 12 Endeavour Square, London, E20 1JN. HSBC UK Bank plc is entered in the Financial Services Register under reference number 765112. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

In Jersey HSBC UK Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and we abide by the Code of Practice for Consumer Lending. In Guernsey HSBC UK Bank plc is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business. In the Isle of Man, HSBC UK Bank plc is licensed by the Isle of Man Financial Supervision Commission.

## General Information

It is possible that taxes or costs may apply to your use of the Banking on the Go App that are not paid to us or imposed by us. For example, your mobile network provider may charge you.

You will be able to use the Banking on the Go App once you have downloaded the App to your mobile device and log onto the App with your Internet Banking Username and other security information that we request.

## Cancellation

For a period of 14 days after you have received a paper copy of the Banking on the Go App Terms in the post, you have the right to cancel your contract with us. You can do this by calling us or in branch. You should also delete the Banking on the Go App from your mobile device. If you do not cancel you can still end your contract with us at any time without notice.

## How to complain

If we do not deliver the standard of service you expect, or if you think we have made a mistake, please let us know. We will investigate the situation and, if necessary, set about putting matters right as quickly as possible. Where appropriate we will also take steps to prevent a recurrence. Please allow your local branch manager or the manager of the department concerned the first opportunity to answer your concerns and put matters right.

However, if you remain dissatisfied and would like further information about our process for resolving complaints, please ask us for our explanatory leaflet 'Listening to Your Comments'. You may be able to refer your complaint to the Financial Ombudsman Service at Exchange Tower, London E14 9SR. For accounts held in the Channel Islands or the Isle of Man you may be entitled to refer your complaint to the Financial Services Commission in Jersey or Guernsey and the Financial Services Ombudsman Scheme in the Isle of Man.

## Compensation Scheme membership

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the Scheme.

**In respect of deposits, an eligible depositor is entitled to claim up to the current FSCS limit for deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, each depositor would have a separate claim up to the FSCS deposit limit and so the maximum amount that could be claimed in total would be twice the current FSCS deposit limit. The FSCS deposit limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.**

**first direct and HSBC are both trading names of HSBC UK Bank plc and customers who hold deposits under both trading names will only be eligible for one claim of up to the FSCS deposit limit in total.**

**For further information about the compensation provided by the FSCS (including the current limits, amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [FSCS.org.uk](https://www.fscs.org.uk) or call the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.**

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.

In Jersey, HSBC UK Bank plc is a participant in the Jersey Banking 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 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website or on request. In Guernsey, HSBC UK 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 5 year period. Full details are available on the Scheme's website [www.dcs.gg](http://www.dcs.gg) or on request. Deposits made with our branches in the Isle of Man are protected by the Isle of Man Compensation of Depositors Regulations 2010. Full details available on request.

## Need more help?

If you have any queries in relation to the App Terms and Conditions or Privacy Policy, please contact our helpdesk on **03 456 100 100** or visit [firstdirect.com/bankingapp](https://firstdirect.com/bankingapp) where further information is available.

For details about How to Complain and the Financial Services Compensation Scheme please refer to the Important Information option accessed via the "Information" section of the main menu within the Banking on the Go App.

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