

first direct

Say hello to...

Our Account Terms and Conditions (aka our Terms)

Which take effect on **13 January 2018**

It might not be a page-turner
but consider this some (very important)
gentle bedtime reading

It's not got that many twists and turns but it's full of useful information so you should look through it carefully, take extra care with bits that are important to you and keep it to hand in case you need to refer to it.

We know T&Cs can be heavy going but we've worked really hard to make sure ours are in as plain English as humanly possible, making it easy to find the information you need when you need it.

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These sections cover:

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These sections cover:

- how and when payments can be made
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- how we manage payments which can depend on if they're made within the European Economic Area (EEA) and if they're in an EEA currency.

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About our terms

First things first (no pun intended), our 'current account' is called **1st Account**.

And **First Directory** is a package of benefits available to 1st Account holders for a monthly fee. The benefits include Worldwide Travel Insurance, Motor Breakdown Assistance, Mobile Phone Insurance, reduced fee non-Sterling (foreign currency to you and me) ATM withdrawals, leisure benefits and offers. For more information, call us on the number on the back of these terms or visit **firstdirect.com/banking/first-directory**

If you'd like another copy of our terms at any time you'll always be able to find an up to date version at **firstdirect.com/terms-and-conditions** or if you prefer paper, give us a call on our normal number (all our contact details are on the back of these terms) and we'll send you one in the post.

To help explain, you'll see boxes like the one below dotted around so we're all on the same page.

Just so you know
Sterling means Great Britain (GB) pounds.
UK means England, Scotland, Wales and Northern Ireland.
We, us and our mean first direct , a division of HSBC Bank plc.
Online Banking means our internet banking service.
Mobile Banking (previously known as our Banking on the go App) is our mobile banking App which can be downloaded to any mobile device that supports it and allows you to view your balances and recent transactions, make payments, transfer money between your accounts and much more.
Only you and we are covered by these terms.
Our accounts are not to be used for business purposes. If you need a business account, please give us a call and we can help you get in touch with HSBC who offer these.

1.

How we'll contact you

Getting in touch

Normally, we'll use the most recent postal address, email address and phone numbers you've given us if we're trying to contact you. If you use Mobile Banking, we may also send you messages via our App.

If we need to contact you because we suspect or find fraud, or we have a security threat, we'll do this in the fastest and most secure way we can eg sending you a text message instead of calling.

If you're registered, we may also send messages to your Online and Mobile Banking inbox.

It's really important you tell us as soon as possible if any of your contact details change. If you don't, we might not be able to send you information or tell you about important changes we make that affect your account(s).

How you contact us

	From UK, Channel Islands and Isle of Man	From anywhere else
Phone	03 456 100 100	+44 113 234 5678
Text-phone	03 456 100 147	
Online Banking	firstdirect.com	
Mobile Banking	Download our App from your app store	
Text Relay	+44 151 494 1260	
BSL Video Relay Service	For more information visit firstdirect.com/contact-us	
Post	first direct 40 Wakefield Road, Leeds LS98 1FD	

Just so you know

Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

We may record other phone numbers you call us from and use them if we need to contact you urgently.

2.

What you're looking for and where you'll find them

Where to find what you need

What	Where
Terms that are relevant to all our accounts	Look no further – you're in the right place or if you prefer, visit: firstdirect.com/terms-and-conditions
Terms that are specific to a certain account (like your 1st Account or our savings accounts) including details about our charges and overdraft interest rates	In our Charges and additional product terms document or by visiting: firstdirect.com/terms-and-conditions
Current savings interest rates	Give us a call or look in our Interest Rates and Charges document or by visiting: firstdirect.com/terms-and-conditions
Current exchange rates	Give us a call. We'll also give you the rate if you make a payment via Online Banking.
A guide to using your account or a particular feature of it	In our Give me the facts brochure or by visiting: firstdirect.com/terms-and-conditions

Just so you know

The Charges and additional product terms contain specific terms about each of our products so if there's a difference between what they say and the terms in this document, the Charges and additional product terms will apply.

One day in the future, terms and conditions will be beamed directly into your mind... Sadly today isn't that day. Today you'll have to read them. Sorry.

3.

How we'll make sure it's you

Before we give out information about your account, make payments, provide new services, open or close accounts or do anything else we're asked to do, we'll need to check the identity of the person making the request (even if it's made by you). We do this so we can be sure it's come from a person who's authorised to make that request. Better safe than sorry – we're sure you wouldn't want it any other way. We'll do this:

- (where we have one) by checking the signature on a document authorising a payment (eg a letter etc) matches the one you've given us, or the one on your card. If you're in a HSBC branch, they may also ask for extra identification eg a driver's licence or passport
- in all other cases by assuming it's you making the request, if your security details are used to access Online, Mobile or Phone Banking or with a payment device. We're always looking to make managing your accounts easier at the same time as keeping your money and information even more secure so we may add new ways of accessing your accounts and/or checking your identity in the future.

Just so you know

A **payment device** is a card, e-wallet or other device you can use (usually with security details) to make payments, give us instructions or access information about your account.

Security details can be passwords, PINs, security codes, memorable details, biometric information (fingerprint, voice etc) or any other details you've given us for use with a payment device including for Online, Mobile or Phone Banking.

4.

Protecting your account

You need to take reasonable steps to stop your account being misused by keeping your payment devices and security details safe. Here are some of our top tips:

- don't let anyone apart from Third Party Providers (there's more information about them in section 5) use your payment device(s) or tell them your security details
- don't choose security details that can be easily guessed by anyone else
- don't log-on (or stay logged-on) to a device that has access to your accounts or a payment device if you're not in full control of it or if it isn't in your possession
- delete any biometric access (fingerprint, voice etc) from a device that could be used by someone else to access your account
- delete any cards from your device or e-wallets that can be accessed from it before you give it to someone else eg if you sell it or send it to be repaired.

Not too many people think about that last one but it's very important as if you don't, you might be giving that person access to your accounts and an awful lot of your personal information.

You can find more details about protecting your account in our Give me the facts guide or by visiting [firstdirect.com/security](https://www.hsbc.com/firstdirect.com/security) which will always have our most up to date information.

Unauthorised access

We'll do everything we reasonably can to stop anyone who isn't authorised accessing your account. But if you haven't taken reasonable steps to protect it, a payment device or your security details we may restrict or block them to keep you, your money and us safe. If you ask, we'll tell you when the block will end if we can.

If someone who isn't authorised uses (or tries to use) your account eg your security details, a payment device or a cheque, or if any of these are lost or stolen please call us as soon as possible. We may ask for your help and give (or ask you to give) information to the police to help us investigate this for you.

If you find a payment device or cheques after you've reported them lost or stolen, or you think someone's used or tried to use them, please contact us before you use them again. Where relevant we may ask you to destroy them and/or return them to us.

5.

Using other companies to manage some parts of your account(s) with us

Just so you know

A **Third Party Provider** is another company that's legally allowed to, and you've given permission to, access information about your online payment accounts (with us and other banks, etc) so that they can combine and display information about your accounts to you and enable you to make payments. Usually they'll be authorised by or registered with the Financial Conduct Authority or another EEA regulator.

'**Account information**' may include details of payments in and out, and who they're to and from so it could contain sensitive personal information eg if you pay subscriptions or membership fees for things like unions or religious groups through your account(s).

European Economic Area (EEA) means all the member states of the European Union plus Iceland, Norway and Liechtenstein.

If you give a Third Party Provider permission to access your account, the terms of this agreement will still apply. We'll give them access to your account information and you'll be able to make the same payments through them as you can via our Online Banking.

Although as a general rule these terms say not to give your security details to anyone else, you can give them to a Third Party Provider if it's necessary for them to provide their service(s) but before you do, it's important you check they are legally allowed to, using the information they give you. If you don't and something goes wrong, you'll be responsible for any payments they make.

We can refuse access to a Third Party Provider if we're concerned it isn't authorised or we believe it's fraudulent. If that happens, we'll explain why, in whichever way we think is most appropriate at the time ie via text, letter, phone etc unless we believe that would compromise our security or it would be unlawful. If we're aware that an unauthorised provider is using your security details, we may have to block access to your accounts.

If you use a Third Party Provider, you'll still need to let us know about any incorrect or unauthorised transactions that happen so we can take steps to stop this happening again and arrange any refund you're entitled to.

6.

Letting someone else operate your account for you

If you need to allow another person to operate your account you'll have to sign a document called a Third Party Mandate or send us a valid Power of Attorney. If you'd like more information about this please give us a call on the number on the back of these terms and we'll talk you through the process.

If you can't operate your account for any reason, another person can be appointed to act for you but they'll need to have the right legal document(s) before we'll give them access.

Just so you know

If someone's appointed to act for you and the account's in joint names, we'll need to receive and check all relevant documents before we allow withdrawals, payment instructions or requests to close the account from the account holder(s).

Again, if you'd like more information about this give us a call on the number on the back of these terms and we'll be happy to help.

These terms will apply to any other person allowed to use your account and as they'd be operating the account for you, you'd still be responsible for everything they do even if they make you break these terms.

We'll remove a Third Party Mandate at any time if you ask us to. We may also remove it if we know or suspect the person you've authorised has misused the account or hasn't acted within these terms, the law or regulatory rules.

We'll also refuse to accept instructions via a Power of Attorney if we know that person's legal authority to act for you no longer applies.

7.

Things to remember about joint accounts

Taking out a joint account with someone is a significant step. Before you do, it's important you bear in mind that how they manage their finances could affect your financial future.

Any joint account holder can ask us to make or stop payments, apply for an overdraft (we only offer these on our 1st Accounts), ask for information about the account and/or close the account.

We'll also send each joint account holder a statement unless they tell us they don't want one.

Just so you know

If we convert a sole account into joint names, any joint account holder(s) will have access to information from any point in the account history, including when it was in a sole name.

We can ask either joint account holder to repay an overdraft on a joint account in full, as both parties are equally responsible.

We won't convert a joint account into a sole account unless one of the account holders has died.

Joint account disagreements

If you tell us there's a disagreement that affects a joint account, we'll need any instructions including payments, withdrawals and account closures to come from both of you until it's resolved (although we'll close an account if one of you asks us to and there's no money in it).

If this happens we'll also restrict or block your Online and/or Mobile Banking and ask you to destroy any cheque books or card(s) (or remove them from any e-wallets or devices they're registered on) for affected accounts.

What happens if one of the joint account holders dies

First things first, we'll do whatever we can to help at what we know is likely to be a very difficult time. We'll need official confirmation of the death and once we have this we'll transfer the account into the name of the remaining joint account holder.

8.

When you'll receive statements

Whenever we make a payment into or out of your account, charge fees and interest or pay interest to you, we'll give you details by updating the information we provide via Online Banking. You can also get this by giving us a call or requesting it at cash machines.

We may also ask you to choose if you'd prefer to receive monthly statements or simply to have the information made available as explained above. If you choose not to receive monthly statements, we may send you statements less often but we'll explain this when we offer you the choice. If we ask you to choose but you don't let us know what you prefer, we'll provide monthly statements.

We'll send your statements by post unless you're registered for Online Banking. If you are, we'll provide these online unless they aren't available that way or you've asked for paper instead. We won't send you a statement if there haven't been any payments out of the account since the last statement.

You can ask us for a copy of your statement at any time. We'll also send you a summary of any charges on your accounts every 12 months and a closing statement.

It's really important you check your statements, balance and any overdraft usage regularly so you know what's happening and can spot anything unusual.

9.

Stay informed by text message

Don't worry we won't use text speak – and definitely no emojis.

But if we have your UK mobile number, we'll send you a message on any day we agree an unarranged overdraft (one you haven't agreed in advance) on your account or if there isn't enough money in your current account to make payments you've asked us to make that day.

It's important you check your account regularly to avoid unnecessary charges.

Text Message Banking

We also offer Text Message Banking which is free of charge and designed for use in the UK.

If you register for this service, we'll send text message updates to your chosen mobile number so it's important you tell us if this changes. Some mobile phones or network operators may not support this service.

You can arrange to have text messages for each account showing:

- a weekly mini statement ie how much is in your account and 5 recent transactions (we stop these if you don't use your account for 90 days)
- when there's a payment in or out of your account above a limit you set (we'll also tell you the total amount in your account after the payment)
- your last 5 transactions when your account goes above or drops below a limit you set (we'll also send this message every day something happens in your account while it's still above/below that limit).

Just so you know

If 2 or more events happen on the same day, where possible we'll send you 1 'multi-event' message rather than separate ones.

We can only send each message once and we can't provide copies so please save any you might need for future reference.

We don't charge for sending you text messages but your mobile network operator may charge you to receive them.

We'll let you know if there's been a problem at our end but if you don't receive your message or it's incomplete, it may be due to a fault with your phone's network operator, or any you use while abroad.

How you make changes

You can arrange, change or cancel your messages via Online Banking or by giving us a call. You'll need to let us know before 10pm if you'd like your changes to start from the next working day.

You can also pause your messages when you go abroad and restart them automatically when you get home to avoid any extra charges that might be payable to your mobile provider while you're away. Plus we wouldn't want to disturb your relaxing holiday sleep-in (or high-powered business meeting) because of any time zone differences.

Security precautions

First things first, we recommend you keep your mobile phone safe and protect it with a PIN code and/or biometric information (fingerprint, voice etc).

If you think any of your messages are wrong, please let us know as soon as possible and we'll look into this for you.

We may stop sending you messages if we believe you aren't receiving them (or someone else is) but we'll let you know in writing if we do this.

10.

Information we need from you and when we can share it

If it's reasonable for us to ask you to send us some information, we need you to provide it as soon as possible. If you don't or we suspect fraud/criminal activity we may:

- not be able to carry on doing some (or all) of your banking
- try getting it from somewhere else
- block, transfer or close your account(s).

It's important you check that any information you give us is accurate and up to date, and tell us if anything changes as soon as possible, within 30 days.

We'll use your information as explained in our Privacy Notice which you can find by visiting [firstdirect.com/legals/terms-and-conditions](https://www.firstdirect.com/legals/terms-and-conditions). We'll also share it if you've agreed to let us or to protect ourselves eg in legal proceedings or because of a law, regulation or public duty eg if we believe you may have tax obligations in other countries, we may share information about you with HM Revenue & Customs or other tax authorities.

Just so you know

You need to make sure you meet any tax responsibilities you have in the UK and any other relevant countries for the account(s) and services you have with us.

Some countries' tax laws may apply to you even if you aren't a citizen or don't live there.

We aren't responsible for your tax obligations and we can't provide tax advice so if you need help with this, we recommend you speak to an independent tax advisor.

Connected persons are responsible for their own tax obligations.

A **connected person** is a person or entity you have a connection with that's relevant to your relationship with us eg anyone you send a payment to, anyone who operates an account for you, anyone entitled to money in your account(s) etc.

In this section 'we' and 'us' means **first direct** and any HSBC Group Company worldwide.

11.

Payments into your account

Payments can be made into your account in different ways and will be available to you at different times although some of these options may not be available for some types of account – you can find full details in our Charges and additional product terms. Payments can also be made in most major currencies although there are some we don't – just ask us if you're unsure.

How the money's paid in, when you can use it and when we count it for interest purposes

How	When
Cash	
Over the counter at HSBC branches	Immediately
Over the counter at Post Office® branches	Immediately if you use your card (or immediately after we receive it if you don't use your card)
At HSBC self-service machines that accept payments in	Immediately (if the machine says it can count the cash). If not, the same working day if you pay in before the cut-off time displayed on the machine, the next working day if not.
At other banks if they'll let you (they may charge for this)	Immediately after we receive it from the other bank.
Electronic payments	
All payments in Sterling	Immediately
All payments not in Sterling	Immediately after we've converted it into Sterling using the first direct Exchange Rate at the time we receive it.

Just so you know
We make all payments and decisions about payments on working days. A working day is usually Monday to Friday (except public holidays) but Faster Payments can be made at any time.
Faster Payments is a UK payment system that means electronic payments will arrive usually within a few hours and sometimes even faster than that.
The first direct Exchange Rate is used when we convert a payment into another currency for you. As they're different and based on the market for each currency we can change them at any time without notice. So if you send international payments regularly it's worth keeping an eye on the one(s) relevant to you.
You can pay in a maximum £1,000 per day at Post Office® branches.

Paying UK bank Sterling and Euro cheques into your account

Okay, cheques aren't so popular nowadays, but we know some of you still use them. Are you a cheque fan? Check out the information below.

We have to collect payments made by cheque from the paying bank. The time it takes to collect the payment before you can use it depends on if we process the paper cheque or an image of it.

Good-old-fashioned paper cheques

If paid into a HSBC branch in the UK	Working days after the cheque's paid in*
You'll start earning interest	2
You'll be able to use the money	3
The paying bank can't take the money back	7

Just so you know

*If you pay a cheque in on a non-working day, we'll treat it as being received on the next working day so timings will start from then.

If we process the paper cheque, you'll have to wait 7 working days before you can use the money, although you can ask us for 'special presentation' ie we'll contact the paying bank to check it'll definitely be paid.

We can still return a cheque after 7 days if we have reason to suspect fraud or if you ask us to.

If you pay a cheque in at a UK Post Office® branch or a HSBC branch in the Channel Islands or Isle of Man, the above timings will start when we receive it which would normally be the next working day.

Funky modern imaged cheques (processed as images rather than paper)

If sent to us for processing	Working days after the cheque's paid in*
You'll start earning interest	1
You'll be able to use the money	1 (as soon as it shows in your account which could be any time that day)
The paying bank can't take the money back	1

Examples of how cheque payments work

If you pay a cheque in on a Tuesday	Paper cheque	Digital cheque
You'll start earning interest on	Thursday	Wednesday
You'll be able to use the money on	Friday	As soon as it shows in your account which could be any time on Wednesday.
The paying bank can take the money back	Until the end of the following Wednesday	Until it shows in your account on Wednesday

If the paying bank takes back money we've paid into your account, we'll let you know and take the payment from your account (it's worth bearing in mind this could put you into an unarranged overdraft). If it's appropriate, we may ask the paying bank to resend the payment.

Paying non-Sterling or Euro cheques into your account

We can't always process foreign cheques (including a Sterling or Euro cheque where the paying bank isn't in the UK, Channel Islands or the Isle of Man) eg if exchange controls apply – this is when a government restricts the movement of currency between countries.

To pay a foreign currency cheque into your account we either have to 'negotiate' or 'collect' it.

Just so you know

You'll need to cover the cost of us processing (or trying to process) a foreign cheque as these can include charges made by our agent or other banks involved in the transaction. We'll charge any cost(s) to the account you told us to pay the cheque into.

When **negotiating a cheque**, we assume it'll clear, convert it into Sterling using the **first direct** Exchange Rate and pay it into your account on the working day we receive it.

When **collecting a cheque**, we send it to the paying bank first – we only convert it into Sterling (using the **first direct** Exchange Rate) and pay the money into your account when we receive it back from them. How long this takes can vary depending on the paying bank, the country it's in or the country any agent we use to collect the payment is in – just ask us if you're unsure.

We'll send you confirmation of the rate and any fees for negotiating or collecting cheques.

If a foreign bank returns a negotiated or collected cheque, or asks for the money back, we'll take enough from your account to cover the payment in the foreign currency. As this will be based on the relevant exchange rate on that day, we can't guarantee the amount that comes out of your account will be the same as the amount originally paid in. If this happens, it's worth keeping an eye on your account to make sure this doesn't take you into an unarranged overdraft (see 'Just so you know' below for more information).

Payments into your account by mistake or fraud

If we make a payment into your account by mistake (we're only human) or because of a systems error, we'll automatically take the money back.

If we're told a payment from somewhere in the EEA has been made into your account because of someone else's mistake eg the payer gave the wrong account number, but you believe it was sent to you correctly, we may need to share relevant information including your name and address with the paying bank if they ask us to, so the person or company making the payment can contact you.

In all other cases, how we'll deal with incorrect payments will depend on how they're made and where they came from, so:

- for UK payments (other than CHAPS) made into your account:
 - **up to 2 months before we find out about the mistake**, we'll write to you to tell you about it and won't return the money to the bank it came from for 15 working days from the date of our letter to give you time to let us know if you believe it was sent to you correctly. During this time we'll need to stop you from using the money eg by taking it out of your account or making it unavailable
 - **more than 2 months before we find out about the mistake**, we'll contact you before stopping you from using the money or returning it to the paying bank.
- For CHAPS, international or non-Sterling payments we'll ask your permission before taking them out of your account and will only return it to the paying bank if you agree.

If we believe a payment into your account is the result of fraud we can remove it at any time without your permission or giving you advance notice.

Just so you know

If you don't have enough money in your account when we take a payment out of it, this may cause you to use an arranged or an unarranged overdraft ie an overdraft you've agreed with us in advance or one we agree because of a payment taking you over your agreed limit.

A payment made by CHAPS (Clearing House Automated Payment System) will be made electronically on the same working day as long as it's instructed before the cut off time – see below.

When we won't accept payments into your account

We can refuse a payment into your account if we believe it's reasonable to do so eg:

- accepting it might cause us to breach a legal requirement or expose us to action from any government, regulator or law enforcement agency
- there's fraudulent or criminal activity on your account.

12.

Payments out of your account

We'll make a payment out of your account if you ask us to unless:

- you don't have enough money in your account (and we don't agree an unarranged overdraft)
- you haven't given us the account or reference details we need or we know they're incorrect
- you've asked us to make the payment in a particular way eg via Faster Payments but the receiving bank can't accept it
- you seriously or regularly breach these terms
- you haven't provided any identification or information it's reasonable of us to ask for
- the payment is more than a limit we tell you about when you make the payment
- we suspect or find a breach of security or misuse of your account, security details or payment device
- it's reasonable of us not to because we suspect or find fraudulent or criminal activity even if it isn't linked to your account or your relationship with us
- it's reasonable of us to believe this would cause us to breach a court order or our legal/regulatory obligations.

Just so you know

In this section 'we' and 'us' means **first direct** and any HSBC Group Company worldwide.

When we're working out if you have enough money in your account to make a payment, we'll include everything that's due to come out of your account on that day.

If there isn't enough in your account to make all the payments on a particular day, we'll use as much of the available money as possible including any arranged overdraft. If there isn't enough money to make a payment at the start of the day, and you've arranged a future, regular or cheque payment, we'll check again later that day to see if we can make it unless it's due on a weekend or public holiday.

When we check again, if we can make some but not all of the payments due that day, we'll pay cheques first, then Direct Debits and standing orders and then any future payments you've set up. Any payments that can't be made will be returned unpaid.

You'll know if a payment hasn't been accepted straightaway if you try to make it via Online, Mobile or Phone Banking, or you're using a payment device eg your card. For other types of payment eg standing orders we'll try to tell you as soon as possible. You can call us to find out why a payment wasn't made and what you can do to correct this but sometimes there may be legal, regulatory, fraud prevention or security reasons why we can't explain.

We can restrict or block your use of any payment device and related services eg Online, Mobile or Phone Banking if we have reason to believe it's necessary because:

- there's a significantly increased risk you may be unable to pay money you owe us on an account eg you've gone over an arranged overdraft limit
- we have security concerns eg we suspect or find that your payment device and/or security details have been misused
- we suspect or find fraudulent or criminal activity.

If we restrict or block the use of a payment device, we'll let you know why as soon as we reasonably can, unless the law or any regulation stops us, or if we believe this would affect any reasonable security measures we use. We'll lift any restriction or block as soon as the reason for it ends.

Cash withdrawals

You can withdraw cash at HSBC or Post Office® branches (where this service is offered) or by using a cash machine. We'll confirm the maximum you can withdraw from a cash machine when we send your debit card.

Just so you know

Some cash machines may charge you for withdrawals. Don't pay unless you have to – there may be a free one just round the corner.

The types of payment you can make and the details we need

To make a payment in one of the ways shown in the following table, we'll need details of the account you want to send it to (usually the sort code and account number or equivalent for overseas payments, or a linked number eg mobile phone). It's really important you check the account details are correct before asking us to make a payment as we'll only use these details, even if we've also asked you for other information eg the name of the account holder.

Payment timescales

The table below shows the cut-off time for us to receive payment instructions and how long payments take to reach their destinations after we've received your request. (In case you're wondering, cut-off times are explained below).

Payment type	Cut-off time	When the payment will reach its destination
Payments in the UK in sterling		
Transfers to another first direct account (including automatic transfers from your 1st Account to your savings account)	11:45pm (we never sleep)	Immediately
Transfers to an account held with HSBC UK or M&S Bank	11.45pm if less than £50,000	Immediately
	7:30pm if £50,000 or more	
Transfers to accounts at other banks	11.45pm if via Faster Payments	Usually within 2 hours
	4.45pm via CHAPS	Same working day
Payments in the UK in other currencies		
Transfers to another UK account involving a currency exchange or in a currency other than Sterling	3:30pm for Euro, 6pm for US Dollars. Please check with us for other currencies.	Next working day
International payments in Sterling, Euro and other currencies		
Payments to accounts in the EEA in any EEA currency	3.30pm for Euro and Sterling. Please check with us for other currencies.	Next working day
All other international payments	6pm for US Dollars. Please check with us for other currencies.	Up to 5 working days.

Just so you know

The **cut-off time** is the latest we can process payment instructions or add payments to an account on a particular day. It's worth bearing in mind, if we don't get your payment instruction before the cut-off time on a working day, we'll treat it as being received on the next working day so the timings set out in the table above will start then.

If you ask us to make a payment on a future date, we'll send it then unless this falls on a non-working day – if it does we'll send it on the next working day. If you want to set up regular standing order payments via Online, Mobile or Phone Banking, you'll need to let us know at least 2 working days before they're due (they can be set up in a HSBC branch or by post on the working day before the first one is due).

If you send a payment to an account in the EEA and it doesn't arrive when it should (normally the working day after it's sent), you can ask us to contact the receiving bank and tell them to treat the payment as if it had been made on time.

European Economic Area (EEA) means all the member states of the European Union plus Iceland, Norway and Liechtenstein.

We make all payments and decisions about payments on working days. A **working day** is usually Monday to Friday (except public holidays) but Faster Payments can be made at any time.

The exchange rates for international payments

Bet you wish you were abroad right now, relaxing on a sunny beach as the waves splash gently against your feet. Sadly, you're not. You've got terms to read.

If you want to make a payment in a currency other than Sterling, you can ask us to convert the amount to be paid into that currency. If you ask us to make the payment immediately we'll do this using the **first direct Exchange Rate** and tell you what this is at the time. If it isn't, we'll apply the **first direct Exchange Rate** at the time we make the payment.

If the payment is returned to us or we're unable to make it for any reason, we'll refund it using the **first direct Exchange Rate** at that time. If the exchange rate at the time of the refund is different to when the payment was made, the amount we pay back will be different to the amount we originally took from your account.

If we can't convert a payment before we send it or you don't ask us to, the HSBC Group Company we use to send the payment will convert it using its exchange rate and it will usually reach the receiving bank within 5 working days. We'll give you an indicative exchange rate when you ask us to make the payment.

Just so you know

There are some types of payment we can't make in other currencies – if you need more information just ask.

Payments by cheque (we only offer this on our 1st Accounts)

We know most will already be familiar with this but just in case, you can make a cheque payment by writing the name of the person or company you want to pay (the payee) on a cheque along with the payment amount in words and numbers, the date and your signature.

Just so you know

Our cheques can only be used to make payments in Sterling.

We'll pay all cheques, even if they're future dated (this isn't a new online matchmaking feature – it means when you put a date that's in the future on a cheque you write) so please make sure you have enough money in your account at the time you write the cheque to cover it or you may end up needing to use an arranged or unarranged overdraft (an overdraft you've agreed with us in advance, or one we agree because a payment takes you over your agreed limit).

Stopping a cheque payment

To stop a cheque payment you've made, we'll need you to tell us these details including which account you paid it from and the cheque number.

If we receive a request to pay one of your cheques and it is more than 6 months old we may pay it but we don't have to. If you want to be sure a cheque won't go through, you'll need to contact us to stop it before it's paid or before we begin the imaging process (cheque payment requests processed as images rather than paper copies – there's more information about this in section 11).

Payments by card

If you use your card to withdraw cash or make a payment, the money will come out of your account after we receive confirmed details from Visa which may happen on a working or a non-working day (ahh, don't you just love non-working days?).

If you use your card for a transaction eg a cash withdrawal or a payment in a currency other than Sterling, Visa will convert it into Sterling on the day they process it using their exchange rate which you can check by visiting visaurope.com. You can find details of any charges we apply to these transactions in our Charges and additional product terms.

If your personal circumstances change, we may replace any card we've sent you with a different type. If we do, we'll tell you about its features when we send it.

Cancelling or changing payments (not including cheques)

If you've asked us to send a payment immediately, it can't be cancelled. You can cancel the following payments you've asked us to send on future dates by giving us a call on the number on the back of these terms:

Payment type	Can be cancelled up to
Electronic transfers to any account held with us or another provider	11.45pm on the day before we send the payment
Automatic transfers to any account held with us	11pm on the day we send the payment
CHAPS and international payments	10pm on the working day before we send the payment
Standing orders	11pm on the working day before we send the payment
Direct Debits	4.30pm on the working day before the payment's due
Regular card payments (aka 'continuous payment authorities')	By the end of the working day before the next payment date. You can also cancel these with the retailer.

If you ask us to cancel a Direct Debit or regular card payment, you should also cancel it with the company who collect it to make sure it can't be paid again.

If you cancel a regular card payment but the company still collect it, we'll treat this as unauthorised and give you a refund.

13.

When payments go wrong

If you don't recognise a payment on your account

It's important you check your statements regularly and call us as soon as possible if there's anything that doesn't look right. Online Banking can be your new best friend and you don't even need to buy it a birthday present – just pop online every week or so and review your accounts – you'll feel better for it.

Just so you know
An incorrect payment is one that hasn't been sent to the person or account you specified when you asked us to make it.
An unauthorised payment is one that's sent from your account which isn't authorised by you (or anyone who's authorised to make payments for you). It's important you don't give anyone your payment device or security details because if you do and they use them to make a payment, we may treat this as authorised by you.
Where we say ' EEA ' below, we mean European Economic Area which is all the member states of the European Union plus Iceland, Norway and Liechtenstein.
The terms of the Direct Debit Guarantee apply to refunds for any Direct Debit errors – more details should be provided when you set up your Direct Debit.
Where we say 'extremely careless' below, we mean what's legally known as 'acted with gross negligence'.

We've explained how we deal with refunds for incorrect and unauthorised payments below. As you'll see, this can depend on whether the payment is made within or outside the EEA.

Things to consider about any refunds

What you should do if you notice an incorrect or unauthorised payment.	Call us as soon as you can.
What happens if you tell us about an incorrect or unauthorised payment.	We'll refund it as soon as we can but no later than the end of the working day after you tell us.
When we won't give you a refund.	<p>We won't refund an:</p> <ul style="list-style-type: none"> • incorrect payment if we can show it was received correctly • unauthorised payment if you've been extremely careless or we have reason to believe you've acted fraudulently • incorrect or unauthorised payment if you tell us more than 13 months after it happened (although this time limit doesn't apply to unauthorised payments if you were overdrawn at the time).
A refund can be taken back.	<p>We can take back a refund for an:</p> <ul style="list-style-type: none"> • incorrect payment if we can show it was received correctly • unauthorised payment if we can show you've acted fraudulently or it was made because you didn't keep your payment device safe either intentionally or by being extremely careless eg you chose to share your card and/or security details with someone else. <p>But we'll always give you a reasonable amount of notice before we do this.</p>

Things to consider about unauthorised payments

What happens if we can show you've acted fraudulently.	You're responsible for all payments from your account.
What happens if we can show you've been extremely careless.	You're responsible for all payments from your account until you've told us your payment device or security details have been lost, stolen or misused.
What happens if you've made the payment remotely eg by phone or online.	We're responsible for any purchase of goods or services (other than financial services) unless you've acted fraudulently.
Other times where we're responsible for unauthorised payments or fraud on your account.	Unless you've acted fraudulently, we're responsible: <ul style="list-style-type: none">• if someone else uses your card before you receive it• after you've told us your card or security details have been lost or stolen• if we haven't provided a number for you to tell us that your card or security details have been lost or stolen• if we don't use the procedures we're legally required to follow to check you've authorised a payment.

Incorrect payments

What happens if you tell us about an incorrect payment more than 13 months after it was made or gave us the wrong payment details.	<p>We won't give a refund but we'll try to help you recover your money if you ask us to. We'll do this by contacting the receiving bank (usually within 2 working days but this may take longer for international payments).</p> <p>We may make a reasonable charge for doing this but we'll tell you the maximum amount before we start.</p> <p>If the payment was to another bank in the EEA and we can't recover your money, you can ask us to send you all the information we've had from the receiving bank so you can try to recover the money yourself. We may ask you to confirm your request in writing.</p>
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When we'll refund card payments

When you've used a card to make a payment, you can ask us for a refund for up to 8 weeks if you didn't agree the exact payment amount (eg a hotel bill) and it ends up being more than you could reasonably have expected to pay based on previous charges and the other circumstances.

We may need you to send us some information to help us investigate. We'll either refund the payment or explain why we can't within 10 working days of receiving your request (or of receiving any information we've asked for).

We won't refund a payment if you agreed for us to pay it, you were given details of it (or they were made available to you) by us or the retailer at least 4 weeks before it was taken from your account.

How much we'll refund and when we can take refunds back

When we give a refund for any reason, we'll put your account back to where it would've been if the error hadn't happened by refunding the payment, any charges and any interest you paid, or should've received.

If we provide a refund but later find we shouldn't have, we may reverse this ie put your account back to where it would've been if the refund hadn't happened.

Getting a refund for payments made using the Pay by Bank app

If you need a refund for something you bought using the Pay by Bank app, please contact the retailer directly. If they don't help you can contact us for help up to 90 days after the date you received (or expected to receive) what you bought.

At this point we'd like to remind you that there is a world out there. It's a nice world, full of birds and sunshine.

14.

Overdrafts, charges and interest

Firstly overdrafts

Overdrafts are a short-term way to borrow money on your account although we can't offer them to everyone. They can be a useful way to buy what you need, but we don't recommend you rely on them.

If we agree an overdraft, you'll need to make regular (at least monthly) payments into your account to reduce the amount you owe and your account needs to be back in credit or within any arranged overdraft limit as soon as possible.

The different types of overdraft are explained below but it's worth bearing in mind that all overdrafts are repayable 'on demand' so we can ask for immediate repayment at any time although we'll usually give you advance notice.

Just so you know

An **arranged overdraft** request is where you ask us for an overdraft before you go over your arranged limit (or go overdrawn if you don't have one). We'll confirm your limit in writing and although it doesn't have a fixed period, we'll review it each year to make sure it's still suitable for your circumstances.

An **unarranged overdraft** request is where you authorise a payment that would take you over your arranged limit (or overdrawn if you don't have one) and we temporarily agree to cover it (you'll normally have up to 31 days to repay it).

We only offer overdrafts on our 1st Accounts, not on other types of account eg ones designed for savings.

Interest rates and charges

If you're looking for any of the below you're in the wrong place – you'll find the following in our Charges and additional product terms:

- the overdraft interest rates that apply to your 1st Account
- any fees you might be charged including our daily Unarranged Overdraft Usage Fee
- all our other standard charges eg for making payments and providing services.

We work out interest each day on the amount you owe us or the amount of money you have in that account (for accounts we pay interest on).

If you owe us interest, this will be paid automatically from your account each month on the day you originally opened it (unless we agree to a different date) or the next working day.

If we owe you interest, we'll pay it into your account each month on the day you originally opened your account (unless we arrange something different with you) or the next working day. The terms for your account will explain how often we'll pay interest. We'll tell you the interest rate and if it's fixed or variable when we open your account.

We may charge for services which aren't explained in the Charges and additional product terms, but if we do, we'll always tell you how much it will cost and check you're happy with it in advance. We may also charge an administration fee of up to £55 if we have to comply with a court order on your account(s) eg a child maintenance order.

Just so you know

We'll always give you at least 14 days' notice before taking any overdraft interest or charges or account fees from your account.

In some circumstances, taxes and/or costs may apply to you that aren't charged by us and/or aren't paid through us.

If you're making a payment to another person in the EEA, you can only pay our charges (you can't pay charges for the other person).

European Economic Area (EEA) means all the member states of the European Union plus Iceland, Norway and Liechtenstein.

15.

Using money in one account to pay off another (aka 'set-off')

Under normal circumstances we'd never have reason to touch your money. But in some cases, where money you owe us on another account is due for payment eg an overdraft, loan, credit card, mortgage etc. we can use the money you have with us to reduce or repay it.

Just so you know
Where we use 'we' and 'us' in this section we mean **first direct** and any HSBC Group Company worldwide.

When we won't use set-off

We won't use set-off against any money in your account unless we think it's reasonable to, including considering any essential living expenses or important debts like a mortgage you may need to cover.

When we can use set-off

We can use set-off on accounts in your name and joint accounts you hold with another person as shown below:

Money in an account in the name of	Can be set-off against money owed by
You only	You
You only	You and another person
You and another person	You and the other person
You and another person	The other person
You and another person	You

Before we use set-off we'll write to you explaining our rights and how we plan to use them. If you have money in another currency, we may also convert it into Sterling using the **first direct** Exchange Rate at the time.

We'll also write to you afterwards to confirm what action we took and how much was transferred out of your account.

It goes without saying that we hope you're never in this situation but just in case, it's worth bearing in mind we can use the money in your account(s) even if there is a court decision against you or you're fined (including interest that's due after the date of the final decision or fine), unless the court tells us not to or it would be against the law.

16.

When and how we'll make changes to interest rates, charges and our terms

Changes we can make after giving advance notice

We hope you'll want to bank with us for a (very, very, very) long time. And as our agreement to provide you with accounts and services has no fixed end date, we need to be able to make changes from time to time to keep on top of things like new laws, regulations, industry guidance, security, technology etc.

These changes may have little or no effect on you, sometimes they might be to your benefit, sometimes not, be because of things we can't control or because we're making a change to our business, but we'll only make them if we believe it's reasonable of us to pass the effect of the change on to you. It's also worth bearing in mind that because we're providing accounts and services over a long period of time, and we can't anticipate everything that could happen, we may need to make changes for reasons that aren't covered here.

In this section we've explained how this agreement works, how we can make changes and how you or we can end it, if we have to go our separate ways.

All changes

In this first table, we've explained the reasons we can make changes to interest rates, charges and other terms that affect how an account works and/or the benefits it comes with.

Changes we can make due to things we don't control	Terms we can change		
	Interest rates	Charges	Other terms
We'll respond proportionately to:			
Changes in general law or regulations	✓	✓	✓
Decisions or recommendations we have to follow eg made by a court, regulator or Financial Ombudsman Service	✓	✓	✓
New industry guidance or codes of practice	✓	✓	✓
Changes in the Bank of England base rate, other market rates and indices or tax rates	✓	✗	✗
Cover increased or decreased costs of providing an account	✓	✓	✗

Changes to our business

We'll make reasonable changes to:			
The way we manage accounts because of technology	✓	✓	✓
The systems, services or facilities we use or introducing new ones	✓	✓	✓

Other changes

Making change for a specific reason that isn't explained in this table where it's reasonable or valid for us to do this	✓	✓	✓
Making changes without giving you a reason. If we do this, we'll always explain what effect they'll have when we tell you, and give you the chance to close your account(s) or related service(s) free of charge before they happen	✓	✓	✓

Telling you about changes

Where we make a change that isn't to your advantage, we'll always give you advance warning so you have time to think about what you want to do. If the worst came to the worst and you really didn't like something, you'd have time to close your account(s) and/or switch to another account/provider, but we really hope it wouldn't come to that.

Change	Notice before change		Notice after change
	At least 2 months	At least 30 days	Within 30 days
Increasing interest rates we pay you or reducing the overdraft charges or interest rates you pay us	X	X	✓
Increasing interest rates you pay us	X	✓	X
Reducing interest rates we pay you, increasing overdraft charges or changing any other charges	✓	X	X
Changes to your advantage relating to account benefits or the terms that apply to them, cheques or set-off	X	X	✓
Changes that aren't to your advantage relating to account benefits or the terms that apply to them, cheques or set-off	✓	X	X
All other changes	✓	X	X

We hope you found that table useful. Please don't use it for putting things on. It's not that kind of table and it'll make a mess.

Just so you know
Different notice periods may apply to some of the accounts in the Charges and additional product terms.
We'll contact you about all changes in the table above and we'll also show this information on our website.
We won't give you notice of changes to Give me the facts, but you'll always find the most up to date version by visiting firstdirect.com/legals/terms-and-conditions – if you prefer a paper copy, give us a call on the number on the back of these terms.

What you can do when we tell you about a change

If we give advance notice that we're going to make a change to our terms and you don't tell us you want to close your account before the change takes place (or within 2 months if that's longer), we'll assume you've accepted it and it'll take place automatically at the end of the notice period.

If you tell us you don't accept the change you can close your account without charge but we really hope it doesn't come to that.

Changes we can make without telling you in advance

The **first direct** Exchange Rate is used when we convert a payment into another currency for you. As they're different and based on the market for each currency, we can change them at any time without notice. So if you send international payments regularly it's worth keeping an eye on the one(s) relevant to you.

17.

How you or we can close your account or end this agreement

What we mean by a 'cooling-off period'

For all accounts covered by these terms, you have a 'cooling-off' period for 14 days from the day after you receive the terms, when you can close your account free of charge. You can do this by sending us a message via Online Banking, giving us a call or by writing to us – our contact details are on the back of these terms.

If you close your account within the cooling-off period, we'll return any money you've put in it, pay you any credit interest you've earned and ignore any charges (apart from any you've already paid) and/or notice period that would normally apply. If you cancel a savings account, we'll repay the balance and any interest you've earned to your 1st Account unless you ask us to pay it into another account with us.

This may seem obvious, but if you don't close your account within the cooling-off period, it will stay open until it's closed by you or us.

Closing your account at any other time

You can close your account at any time (also free of charge) by sending us a message via Online Banking, giving us a call or by writing to us – our contact details are on the back of these terms.

If you do, we'll close your account and send you the amount in it plus any interest you've earned minus anything you owe us. When this happens any benefits that come with your account eg First Directory will also stop.

How we can end this agreement

We can close your account **without giving you advance notice** if:

- you've seriously or regularly broken any of these terms
- you've behaved inappropriately to us eg you shout or threaten our staff (believe it or not it happens)
- you weren't eligible to open your account or service or you're no longer eligible
- you haven't provided us with information we've asked you for relating to your tax status
- you've provided false information to us.

We can also close your account **without giving you advance notice** if we find or it's reasonable for us to believe that:

- you have or are using (or allowing someone else to use) an account, service or money illegally or fraudulently
- you're using an account for a purpose not covered by our terms
- you're involved in any criminal activity even if it isn't linked to your account or relationship with us
- you've put us in a position where we might break a law, regulation, code, court order, duty, requirement or obligation
- you've done something that might expose us (or another HSBC Group Company) to action or censure from any government, regulator or law enforcement agency
- there's been a breach of security or your account, security details or a payment device have been misused.

We can also close your account (except fixed term ones like our Fixed Rate Saver) for any other reason but we'd always give you at least 2 months' notice before we do.

This agreement will end when all your accounts are closed.

What happens when your account's closed

Before we close an account we'll send you your money minus:

- any card payments that haven't been charged to your account already
- any cheque payments that haven't cleared yet
- any charges and interest which haven't been applied to your account already.

If you're transferring your 1st Account using the Current Account Switch Service, we'll send your money to your new provider.

Just so you know

If you choose not to use the Current Account Switch Service, you'll need to cancel any payments into and out of your account yourself.

You'll also need to destroy any unused cheques and your card (and remove it from any e-wallets or devices it's registered on) by cutting them into at least 6 pieces then throwing them into a volcano. Okay, we made up that last bit. Don't actually do that, it's dangerous. Throwing them in a bin is fine.

Withdrawing accounts

If we stop offering a type of account you have with us, we'll give you at least 2 months' notice before transferring it to another similar one or one we believe is appropriate. As above, if you prefer you can close your existing account during the notice period and before we make the transfer. If there's a charge for the new account, you'll have the option to close it within 60 days free of charge.

If we need to move you to a different type of account we'll need to contact you, so it's important you let us know as soon as possible if any of your contact details change.

What happens if you stop using your account

If you haven't used your 1st Account for 12 months or a savings account for 2 years, we may suspend it (which means that payments can't be made into or out of it) to protect you and us against fraud but we'll let you know before we do this.

Transferring this agreement

Can we transfer this agreement?	Can you transfer this agreement?
Yes – we can transfer all our rights and obligations under our terms to another provider but only where they're recognised by our regulator(s) and we're confident they can offer you an equal or similar service. If this happened we'd give you as much notice as possible before any transfer took place and it wouldn't reduce any of the rights you have under our terms.	No – you can't transfer any of the rights or obligations you have as part of our terms to anyone else.

18.

When things go wrong

We'll always try to act in line with our terms but we aren't responsible if you have any losses because of not being able to carry out our obligations under this agreement because of:

- any legal or regulatory requirements
- unusual or unforeseeable circumstances that are not in our (or any agents or subcontractors) control eg industrial action or the failure of mechanical or electronic systems eg hardware or software failure.

The laws that apply to these terms

The laws of England and Wales apply to these terms and our dealings with you until the time your account is opened including how we managed the process of opening your account. You can take legal proceedings against us in the UK or in the country where you live.

These terms are in English and any communications we send to you will be in English.

And that's your lot. You've come to the end of our lovely (we appreciate that's subjective) Account Terms. Below there's some other important stuff so if you're hungry for more, you're in luck.

Other important information

Privacy

The safety and security of your personal information and your privacy are really, really important to us.

You specifically agree to us accessing, processing and keeping your personal information so we can provide payment services to you. Just so you know, this doesn't affect any rights or obligations you or we have under data protection legislation. You can withdraw your agreement to this by closing your account. If you do, we'll stop using your data for this purpose but we may continue to process your data for other purposes.

We have a separate Privacy Notice which explains how we collect, use, disclose, transfer and store your personal information and your rights. We'll let you know whenever we make any changes to it but you'll always be able to find the most up to date version by visiting firstdirect.com/legals/terms-and-conditions or if you prefer a paper version, give us a call – our contact details are on the back of these terms.

How to make a complaint

Your views are important to us. Really. If we've done something wrong or you're disappointed in our service, we'd like to know about it. As they say, feedback is a gift and we really value it so if something's not quite right, we'll do everything we possibly can to make sure it doesn't happen again.

If our service isn't what you expected or we make a mistake, please get in touch using the details below. We'll investigate and try to put things right as quickly as possible.

If you'd like to tell us, please give us a call on **03 456 100 100†** and we'll be happy to help.

†Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**). For more information on contacting us via BSL video relay service visit firstdirect.com/contact-us. Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

If you prefer to use tech, the safest way is to **send us a message via Online Banking** but you can also email us at: **24hours@firstdirect.com**. It's worth bearing in mind that email isn't 100% secure so don't include your account details but we'll need your name, address and contact number so we can identify you and find your account details.

If you're the traditional type, you can **write to our Customer Relations Team** at 40 Wakefield Road, Leeds, LS98 1FD.

We'll acknowledge your complaint within 5 working days and keep you informed all the way through.

If you aren't happy with how we've dealt with your complaint, you may be able to refer it to the Financial Ombudsman Service. The Financial Ombudsman is a free, independent service that looks into disputes between financial businesses and their customers.

- for more information visit: **financial-ombudsman.org.uk**
- or call them on **0800 0234567** or **0300 1239123**
- if you prefer you can email them a complaint directly at **info@financial-ombudsman.org.uk**
- or write to them at **The Financial Ombudsman Service, Exchange Tower, London E14 9SR.**

If you opened your account in the UK online you may also have the option to refer your complaint to the Financial Ombudsman Service using the 'Online Dispute Resolution platform' (ODR) which has been created by the European Commission. For more information about ODR or to make an online referral visit **<http://ec.europa.eu/consumers/odr>**

How your money's protected

We're covered by the Financial Services Compensation Scheme (FSCS) which is designed to protect eligible customers who have money deposited in UK banks and financial institutions, if they can't meet their financial obligations. So if a bank fails, eligible depositors receive a pay-out to cover the money in their account(s), up to the FSCS's published limit.

The scheme is designed to cover most depositors but if you'd like more information including the current limits, amounts covered and eligibility visit **fscs.org.uk**, call the FSCS on **0800 678 1100** or contact us using the details on the back of these terms.

Just so you know

For joint accounts, each eligible depositor can claim up to the limit for their share so they could both claim up to maximum amount.

The limit relates to the combined amount in all the eligible depositor's accounts with a bank, including their share of any joint account (not to each separate account).

first direct and HSBC are both trading names of HSBC Bank plc, so if you hold deposits with us and HSBC, you'd only be able to claim up to the maximum limit for the total deposits you have with both combined.

How we can help you switch to another bank in the UK or EU

If you decide to switch your 1st Account to another provider we'll obviously be sad to see you go, but we'll do everything we can to make the transfer as smooth as possible. Just give us the details, and once we've worked out how much interest we owe you and if there's anything you owe us, we'll transfer your money to your new account.

We'll also send you information about any standing orders, Direct Debits etc to help you transfer them to your new account – all free of charge of course.

The unclaimed assets scheme

You may already know that the Government has a scheme to make use of money from inactive accounts where they haven't been used for 15 years or more. They use this money to benefit local communities as well as social and environmental projects. We're part of this scheme and we transfer money to the central fund each year.

If you have an account with us (including where we've closed one in line with these terms but haven't been able to repay your money to you) and it's been inactive for at least 15 years, we may transfer the money in that account to the unclaimed assets scheme.

We'll send you regular reminders while your account is inactive and tell you at least 30 days before we transfer any money or close any accounts. But don't worry, even if your money is transferred you'll be able to claim it back from us at any time and it would still be covered by the Financial Services Compensation Scheme.

Further information to help you find lost accounts can be found at **www.mylostaccount.org.uk**

Thank you and goodnight

Interesting T&Cs fact: The Italian for terms and conditions is *'termini e condizioni'*, which sounds really very tasty. Extra Parmesan on ours, please.

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[†]Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**). For more information on contacting us via BSL video relay service - visit [firstdirect.com/contact-us](https://www.firstdirect.com/contact-us). Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

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