

first direct

**Financial Services
Compensation Scheme**

Financial Services Compensation Scheme

first direct and **HSBC** are covered by the Financial Services Compensation Scheme (FSCS) which can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme and where necessary an eligible depositor can claim up to the current FSCS limit for deposits. For joint accounts, each account holder can claim their share so, for a joint account held by two eligible depositors, each can claim up to the FSCS deposit limit i.e. 2 x the current FSCS deposit limit. The FSCS deposit limit applies to the combined amount in all the eligible depositor's accounts with us including their share of any joint account(s), not to each separate account. **first direct** and **HSBC** are both trading names of HSBC Bank plc. Customers who hold deposits with both will only be eligible to make one claim, up to the FSCS deposit limit.

For further information about the scheme including the current limits, amounts covered and eligibility to claim please visit the FSCS website **fscs.org.uk** or call them on **020 7741 4100** or **0800 678 1100**.

Deposits made with our offices 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 Financial Services Compensation Scheme and the Financial Ombudsman Service. Deposits made with these offices are subject to local arrangements.

†Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).
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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