

Important changes.

to the **first direct** Shares service
Terms and Conditions (the “Terms”).

Please read this notice carefully and keep it in a safe place
for future reference.

These changes will be effective from **26 November 2021**



We're making variations to the Terms to reflect changes to how the **first direct** Shares Service will work, or to clarify how the **first direct** Shares Service works currently. We're providing you with at least 30 days' written notice in line with our obligations under the Terms. We're also making changes to the **first direct** Shares Service Key Features Document (the "KFD"). These changes will come into effect from **26 November 2021** unless expressed otherwise within this document.

The changes being made to the Terms and KFD are explained in this Notice of Variation. Where necessary, we've also updated clause references and made minor and/or other typing amendments which are not in this Notice of Variation. Copies of each of the amended documents will be available on our website at **firstdirect.com/terms-and-conditions** from **26 November 2021**.

Expressions defined in the Terms and used in this Notice of Variation shall have the meaning given to them in the Terms. **Please read the information set out in this Notice of Variation and keep it in a safe place for future reference.**

Do I need to do anything?

If you're happy to accept the changes, you don't need to do anything. If we don't hear from you before **26 November 2021** about the changes, we'll assume you accept them and agree to the updated Terms. If you don't accept them, you have the right to close your account(s) with us before the changes take place with no charge by calling us on the number below. However, it's important to note that if the value of your Investments has fallen, you may get back less than you paid in.

How to contact us.

Please contact us on **03 456 100 105** (dial **+44 113 234 5678** from overseas) if you'd like to discuss the changes set out below. Lines are open 7.30am - 5pm Monday to Friday excluding public holidays.

Changes to the Terms.

Section – Introduction.

We've removed the defined terms for 'Controlling Persons', 'FCA rules', 'Foreign Currency Instrument', and 'Linked Supplier(s)' as these are no longer used within the document.

Section – Introduction.

We've updated the defined term for 'Agreement(s)' which will read as follows:

Agreement(s) means the Terms, Additional Conditions and any Supplemental Terms which we'll communicate to you before we provide a product or service to you, and the Application signed by you.

Section – Introduction.

We've changed the defined term from 'Laws' to 'Applicable Laws'.

Section – Introduction.

We've simplified the defined term for 'Financial Instrument(s)' which will read as follows:

Financial Instrument(s) means those financial instruments as defined in the Rules that are available to be held in the Portfolio.

Section – Introduction.

We've amended the defined term for 'Funds' which will read as follows:

Funds means the range of individual unit trusts, OEICs, collective investment schemes, investment trusts and Exchange Traded Funds (or ETFs) offered by us from time to time.

Section – Introduction.

We've simplified the defined term for 'Investments' which will read as follows:

Investments means the investments that we allow you to buy and/or sell using the Service.

Section – Introduction.

We've added the defined term 'Investor Information Document' which will read as follows:

Investor Information Document means either a Key Information Document (KID), a Key Investor Information Document (KIID), or a NURS-KIID (Non-UCITS Retail Scheme KIID), each of which is a document we are required to make available to you when you invest in certain types of Funds.

Section – Introduction.

We've simplified the defined term for 'Market Data Providers' which will read as follows:

Market Data Providers means various third party sources, or any members of the HSBC Group, who provide Market Data via our Website.

Section – Introduction.

We've added the defined term 'Opening Auction' which will read as follows:

The **Opening Auction** takes place shortly before the market officially opens. The Opening Auction determines the opening price of an asset on an exchange, by matching buyers with sellers.

Section – Introduction.

We've renamed the defined term 'Rates and Fees Document' to 'Interest Rates and Charges Document' to match the name of the document this term refers to.

Section – Introduction.

We've simplified the defined term for 'Rules' which will read as follows:

Rules means the rules set out by the FCA and/or PRA that apply to us.

Section – Introduction.

We've amended the defined term for 'Supplemental Terms' which will read as follows:

Supplemental Terms means the various supplemental terms and conditions applicable to ISAs or any other product or service that we may offer you from time to time which constitute part of the Agreement.

Section – Introduction.

We've amended the defined term for 'Trading Limit' which will read as follows:

Trading Limit means a financial limit that we determine and confirm to you in writing. Your trades (including any unsettled trades) may not exceed this limit at any time.

Section – Introduction.

We've added the defined term 'US' which will read as follows:

US means the United States of America, its territories and possessions, any state of the United States, the District of Columbia and all other areas subject to its jurisdiction.

Section 1 – shares service Terms - Operation of the Portfolio – When trades will and will not be placed by us – Clause 4.2

We've updated clause 4.2 to make our position on refusing to accept trades clearer. This will now read as follows:

- 4.2** We may refuse to accept a Trade:
- if we don't have information that we reasonably require in order to carry it out;
 - when your Trading Limit has been reached or has been or will be exceeded, as further described in Section 3, clause 2.

We'll not be liable for any loss to you if we refuse to accept a Trade as a result of:

- you not providing us with any information we reasonably request (including but not limited to Personal Information); or
- you reaching your Trading Limit or if your Trading Limit will be exceeded by us carrying out your Trade.

We may terminate this Agreement in accordance with clause 13, if you persistently fail to provide us with any information (including but not limited to Personal Information) we reasonably require to carry out Trades.

Section 1 – shares service Terms - Operation of the Portfolio – Charges for services and for enquiries about an Instruction – Clause 5.1.3

We've updated clause 5.1.3 to make it clearer. This will now read as follows:

- 5.1.3** Each time you give us an Instruction, you authorise us to deduct the costs and charges associated with that Instruction from your Settlement Account.

You also authorise us to debit and/or credit the necessary funds from/to your Qualifying **first direct** Account to ensure that the balance of your Settlement Account is returned to nil at the close of each Business Day.

Section 1 – shares service Terms – Operation of the Portfolio - Charges for services and for enquiries about an Instruction – Clauses 5.4-5.7

We've updated clauses 5.4 and 5.5 to make them clearer. We have also removed clauses 5.6 and 5.7. These clauses will now read as follows:

- 5.4** Where permitted by the FCA rules, we may share fees with our Associates and other third parties where those fees enable, or are necessary for carrying out transactions on your behalf.

Details of any such remuneration or charging arrangements won't be set out in the relevant contract note or confirmation note but will be made available to you if you contact us on **03 456 100 105**.

- 5.5** In the event that you don't comply with your obligations under these Terms, certain additional fees will apply as set out in our Interest Rates and Charges Document from time to time.

Section 1 – shares service Terms - Operation of the Portfolio – Charges for services and for enquiries about an Instruction – Clause 7.2

We've updated clause 7.2 to make it clearer. This will now read as follows:

- 7.2** *Unless this conflicts with another authority given in writing on the joint Portfolio, and until either one of you cancels this authority, you authorise us to:*
- *accept Instructions signed or given to us by either one of you to act on behalf of you both to buy or sell Investments;*
 - *make information about the joint Portfolio available to the other joint Portfolio holder; and*
 - *accept Instructions signed or given to us by any one of you to act on behalf of you both in all other transactions with us. This includes providing any other facilities on your joint Portfolio in accordance with these shares service Terms, opening further accounts in your joint names and closing such accounts in your joint names. Instructions may be provided by any means or through any media we accept and on such terms as we may tell you.*

Section 1 – shares service Terms - Operation of the Portfolio – Joint Portfolios – Clause 7.9

We've added the sub-heading 'Online Banking access for Joint Accounts' to clause 7.9 and simplified this clause (and its sub-clauses) so that this will now read as follows:

7.9 Online Banking access for Joint Accounts.

You agree that if either of you registers for Online Banking or any other banking service provided over an electronic channel which we may make available to you:

- *We may provide access for Online Banking or such other service in respect of your joint account even if each of you has not registered access to the Website or such other service;*
- *In such circumstances you will be bound by the **first direct** Account Terms and Conditions in connection with your use of the Online Banking service and/or the terms of such other service (terms are available on request or at **firstdirect.com**); and*
- *We may follow any Instructions given to us in relation to your joint account by either of you, even if any joint account mandate requires the authority of both of you. This clause overrides the mandates.*

Section 1 – shares service Terms – Operation of the Portfolio – Joint Portfolios – Clauses 7.11 and 7.14

We've updated clause 7.11 to make it clearer and removed clause 7.14. Clause 7.11 will now read as follows:

- 7.11** *If we send any Communications or other material relating to the joint holders of a Portfolio, we'll usually send one copy addressed to both Portfolio holders to the address of the first joint Portfolio holder on our records.*

Section 1 – shares service Terms – Operation of the Portfolio – Responsibilities – Clause 11.2.5

We've updated clause 11.2.5 to make it clearer. This will now read as follows:

- 11.2.5** *We'll not be responsible to you if we fail to comply with any of the Terms:*
- *due to a Force Majeure; or*
 - *where our failure to comply is due to our obligations under Applicable Laws.*

Section 1 – shares service Terms – Operation of the Portfolio – Suspension of our telephone service, Online Banking or the Website – Clause 11.4.1 and 11.4.2

We've updated clauses 11.4.1 and 11.4.2 to update how and when we will contact you if we choose to suspend your use of our telephone service or Online Banking. This will now read as follows:

- 11.4.1** *We may, at any time, and without incurring any liability for any resulting loss, suspend your use of our telephone service, Online Banking and/or our Website or otherwise limit or restrict your ability to give instructions or use the Services if we've reasonable grounds to suspect:*
- *unauthorised or fraudulent use of our telephone service, Online Banking service or the Website; or*
 - *there is a significantly increased risk that you'll be unable to repay any overdraft on your Qualifying **first direct** Account.*

We will contact you personally if we're suspending your use of our telephone service, Online Banking or the Website.

11.4.2 *If we are going to suspend your use of our telephone service, Online Banking or the Website we will tell you why we are taking this action but we will not give you notice or details of the reason for the suspension if this would compromise our reasonable security measures or if it is unlawful to do so. We may occasionally suspend your use of our telephone service, Online Banking or the Website without notifying you where we have been unable to contact you personally. We may also suspend your use of our telephone service, Online Banking or the Website due to any requirements under Applicable Laws.*

Section 1 – shares service Terms – Operation of the Portfolio – Ending this contract and closing your Portfolio – Clause 13.5

We've updated clause 13.5 to make it clearer which will now read as follows:

13.5 *If your Portfolio is closed for any reason and you don't tell us what you want to do with your Investments, we will contact you to obtain your instructions. If you don't tell us what you want to do with your Investments within a reasonable time, we may take necessary reasonable steps to return your Investments to you. This means we may sell your Investments and deposit the proceeds of sale into your Qualifying **first direct** Account or other **first direct** personal bank account in your name. If you are a joint Portfolio holder, the proceeds of sale have to be deposited into an account in the names of both joint Portfolio holders. If you no longer hold a Qualifying **first direct** Account, we'll send a cheque to the last address we hold on record for you where it is reasonable for us to do so.*

We will give you advance notice if we intend to sell your Investments in this way.

Section 1 – shares service Terms – Operation of the Portfolio – Ending this contract and closing your Portfolio – Clause 13.8.10 and 13.8.11

We've removed clauses 13.8.10 and 13.8.11 as these are already covered under clause 13.8.8.

Section 2 – shares service Terms – Miscellaneous – Governing law and language – Clause 22

We've amended clause 22 to more clearly define the legal jurisdiction that will apply to you, depending on where you opened your account. This will now read as follows:

22. Governing law and language.

If you opened your account(s) in the UK (but not Scotland), the laws of England and Wales apply to these Terms and how we dealt with you before we opened your account(s). You and we submit to the non-exclusive jurisdiction of the courts of England and Wales.

If you opened your account(s) in Scotland, the laws of Scotland apply to these Terms and how we dealt with you before we opened your account(s). You and we submit to the non-exclusive jurisdiction of the Scottish courts.

Section 3 – Sharedealing Terms – Dealing and Foreign Exchange – Clause 1

We've amended clause 1 to make it clearer which will now read as follows:

1. Foreign exchange.

You authorise us to enter into foreign exchange transactions on your behalf at our prevailing rates of exchange to enable the execution of your Client Orders. Such transactions will be made either on Instructions from you, or in the absence of such Instructions, as we think fit (either before or after termination or cancellation of the Agreement) to enable the execution of your Client Orders under these Terms.

Section 3 – Sharedealing Terms – Investment dealing service – Clause 3.1

We've amended clause 3.1 to include details around the account opening process which will read as follows:

3.1 *You may only trade in Investments as defined in these Terms. You will not be permitted to deal in Investments until your Application has been accepted and all account opening formalities have been completed including the confirmation of your Trading Limit.*

Section 3 – Sharedealing Terms – Investment dealing service – Clause 3.8 and 3.10

We've combined clauses 3.8 and 3.10 (and thus removed clause 3.10) to make them clearer. These clauses relate to how we will place Client Orders in the market that were accepted outside Normal Market Hours. This will now read as follows:

- 3.8** *We will accept Client Orders given outside Normal Market Hours. Client Orders accepted when the market is closed will be placed either:*
- *before the market opens in the markets' Opening Auction; or*
 - *as soon as reasonably practicable after the market opens.*

There is a risk of increased price volatility when placing a Client Order when the market is closed or near to the market's opening and you may want to consider whether placing a Limit Order is appropriate.

Section 3 – Sharedealing Terms – Investment dealing service – Clause 3.11 (formerly clause 3.10)

We've amended clause 3.11 (formerly clause 3.10) to make it clearer which will read as follows:

- 3.7** *With the exception of Fund Shares (and Limit Orders which are not expiring that night), if you place a Client Order shortly before the end of Normal Market Hours we'll take all reasonable steps to enter into a deal for the order in the market on your behalf before the market's close. If we are not able to achieve this before the market's close, your order will be cancelled. We'll normally advise you of the cancellation and if you still want to buy or sell the Investments, you will need to place the order again. To the extent permissible under Applicable Laws, we'll not be liable for any loss arising from such a cancellation.*

Section 3 – Sharedealing Terms – Investment dealing service – Clause 3.17.8 (formerly clause 3.18.8)

We've amended clause 3.17.8 (formerly clause 3.18.8) to make it clearer which will read as follows:

- 3.17.8** *The prices of the Funds appearing on our Website will be based on the latest prices published by the Operator which may not be the current price. Funds deal on a forward pricing basis meaning that the price you will receive is determined once the Fund is next valued after your order is placed.*

Section 3 – Sharedealing Terms – Best Execution – Clause 5.2 and 5.4

We've combined clauses 5.2 and 5.4 (and thus removed clause 5.4) to make them clearer. These clauses relate to our Execution Policy and will now read as follows:

- 5.2** *Your Client Orders will be executed in accordance with our Execution Policy in order to achieve the Best Possible Result. You're entitled to ask us to demonstrate that any particular Client Order has been executed in accordance with our Execution Policy. A summary of the steps we'll take is set out in our Best Execution Disclosure Statement in Annex 3.*

Section 3 – Sharedealing Terms – Settlement and custody – Clause 7.2 (formerly clause 7.1.3)

We've updated clause 7.2 (formerly clause 7.1.3) following the UK's exit from the European Union and this will now read as follows:

- 7.2** *Investments will be held either by us or with such subcustodians and/or Clearing Systems as we consider appropriate. You should note that we and any sub-custodian will have security interests or liens over, or rights of set-off in relation to, Investments or cash held with us or them. A Clearing System (or its depositories) may also have such rights. In addition, where you owe us money, and you've no cash standing to the credit of your accounts, we may act as your Agent to sell Investments on your behalf and credit the proceeds of sale to your cash account. A lien is the right to treat an Investment as our or their asset and dispose of it (in our case as your Agent) in order to cover a debt obligation owed.*

By entering into this Agreement you agree that these types of interest and rights may occur in two situations:

- *A security interest, lien, right of set-off or right of sale may arise to permit us, any sub-custodian or Clearing System the right to retain, transfer into our or their name, or sell (acting as Agent or as principal) your Investments and apply the proceeds to discharge any monies properly owing to us or them for the provision of custody services.*
- *A security interest, lien or right of set-off may arise where it is required by the applicable law in a country other than the UK where your Investment is held. This may be a general mandatory requirement or a requirement of the custody or Clearing System of that jurisdiction. We'll only allow your Investments to be held in this way by a sub-custodian and/ or Clearing System in accordance with the Rules and when we've taken reasonable steps to determine that this is in the best interests of our clients. The Statements that we send you as noted in Section 1 Clause 9 will contain additional information regarding Investments held in countries other than the UK.*

Section 3 – Sharedealing Terms – Settlement and custody – Clause 7.2.2 (formerly 7.1.5)

We've updated clause 7.2.2 (formerly 7.1.5) following the UK's exit from the European Union and this will now read as follows

7.2.2 *Your Investments which are subject to the law of a country other than the UK may be held overseas. There may be different settlement, legal and regulatory requirements and different practices for the separate identification of investments from those applying in the UK.*

Section 3 – Sharedealing Terms – Settlement and custody – Clause 7.7 (formerly clause 7.6)

We've amended clause 7.7 (formerly clause 7.6) to make the Settlement Dates for certain types of Investments clearer. This will now read as follows:

7.7 *The following Settlement Dates normally apply to the types of Investments below:*

- *Gilts - one Business Day after the date of Trade (T+1)*
- *Equities - two Business Days after the date of Trade (T+2)*
- *Funds - three Business Days after the date of Trade (T+3)*

For other types of Investments the Settlement Date will be indicated on your contract note.

*If you place an order to buy Investments, you must have sufficient funds in your Qualifying **first direct** Account to settle your purchases on the Settlement Date.*

If you place an order to sell Investments, you must have sufficient Investments available to sell in your Investment Account on the date you instruct us to sell. On the Settlement Date, you must have sufficient settled Investments to settle your sales.

Section 3 – Sharedealing Terms – Settlement and custody – Clause 7.20

We've added a new clause (clause 7.20) to define how we will act when transactions are affected by system limitations or rounding. This new term will read as follows:

7.20 *Whenever Client Orders are executed in the market and these are affected by system limitations (for example, rounding) you will always receive the full entitlement you are due. Occasionally, fractional rounding may apply to your entitlement of Fund Shares as a result of the way in which Operators allocate the units of their Funds. However, the amount paid to (for buy transactions) or received from (for sale transactions) the fund manager will always be the amount of your instruction.*

Any fractional units remaining after rounding will be paid to charity.

Section 3 – Sharedealing Terms – Conflicts of interest – Clause 8.4

We've added a new clause (clause 8.4) relating to our conflicts of interests policy and non-financial benefits we may benefit from. This was formerly section 1 clause 5.6 and has been relocated to the most appropriate section. The new clause will read as follows:

8.4 *On occasion we may benefit from non-financial incentives, such as corporate hospitality and training. We maintain strict policies to control how benefits of this type are managed to protect the interest of customers. Further information about these policies is available from us upon request.*

Section 3 – Sharedealing Terms – Charges over Investments – Clause 10.4 and 10.5

We've amended clauses 10.4 and 10.5 to make them easier to understand. These will now read as follows:

10.4 *The security interest we have over the Investments and money in your IDA will always remain in place, as a continuing security. Even where an outstanding amount has been settled, our continuing security against other outstanding amounts will not be affected. The security interest we have over your Investments and money in your IDA will also operate alongside any other security, guarantee or similar requirement you have in place with us, or another party, to pay any outstanding amounts you owe to us.*

10.5 *By agreeing to these Terms, you give us authority to execute and sign any transfers, assignments, or other documents or do anything reasonably required to exercise the security interests set out in these Terms. You also give us authority to take any other steps that might reasonably be required to preserve rights and interests relating to our security, or any similar powers or authorities we have.*

Annexes – Annex 2 – Security information.

We've amended the Security information section to make it easier to understand and to provide you with a way to find more information about the security used on our Website. This will now read as follows:

Security information.

We're committed to the privacy and security of your Personal Information. We keep your Personal Information secure by ensuring that:

- *The public (pre-login) areas of our Website don't contain any of your Personal Information.*
- *The secure area of our Website supports the use of strong encryption. For further information, please visit **[hsbc.co.uk/help/security-centre/](https://www.hsbc.co.uk/help/security-centre/)**.*
- *Our web servers are protected behind 'firewalls' and our systems are monitored to prevent any unauthorised access. As an extra measure of security your data is stored on separate computers from those used to serve web pages.*
- *We'll not send Personal Information to you by email. As the security of email cannot be guaranteed, you should only send emails to us using the Secure e-messaging facility within Online Banking.*

In particular, to prevent unauthorised access to your data you should take care when opening emails from sources that are not otherwise known to you.

Please note that we cannot guarantee confidentiality of emails that are not sent using our Secure e-messaging facility within Online Banking.

Annexes – Annex 6 – Additional matters - Complaints.

We've amended the Complaints section to update what we will do when we receive a complaint which will now read as follows:

Complaints.

If you are unhappy in any way with our products and services then please let us know. When we get your complaint, we'll issue you with an acknowledgment letter which includes details of our complaint handling process entitled 'Listening to your comments', which explains how we'll handle your complaint. A written copy of our complaint procedures is available on request. If we cannot resolve your complaint in the first instance, you can refer it to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London E14 9SR

Telephone: **0800 023 4567** or to call from abroad **+44 20 7964 0500**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **[financial-ombudsman.org.uk/contact-us](https://www.financial-ombudsman.org.uk/contact-us)**

The Financial Ombudsman Service will generally review complaints from retail customers. However, their criteria for reviewing complaints may mean that even if you have been categorised by a provider of products and services as a Retail Client, they may not regard you as an eligible complainant.

Complaining to the ombudsman will not affect your legal rights.

*If you'd like this document in another format eg large print, Braille or audio, please give us a call. For more information about how we make communicating with us accessible visit **[firstdirect.com/accessibility](https://www.firstdirect.com/accessibility)***

Changes to the KFD.

Questions and answers - What is first direct shares? – US Persons.

We've added a section that provides important information for US Persons. This has been added to the 'What is first direct shares?' section and will read as follows:

Important Information for US Persons.

If you are classified as a US person, certain rules set out by the US government mean you won't be able to invest in particular securities.

As a US Person, you'll only be able to place trades over the phone with our call centre – this is to ensure both you and HSBC act in accordance with these rules. You'll only be charged our online dealing rates as outlined in our Rates and Fees document and you can still view your investments via our Online Banking service.

Just so you know, in line with current laws and regulations, we class a US Person to be anyone who is a US citizen, permanent US resident or is regarded as resident in the US by virtue of time spent there. This includes US Persons not currently living in the US.

Questions and answers – Can I access the website 24 hours a day?

We have added some wording about how orders placed outside of market hours will be executed which will read as follows:

Can I access the website 24 hours a day?

Yes. However, on occasion we may undertake routine maintenance, which normally takes place between 00.00 and 06.00 on a Sunday morning. Orders placed outside of market hours will be executed either before the market opens in the market's opening auction, or as soon as practicable when the stock market opens.

Questions and answers – When will I get my money from a share sale?

We have amended the wording of this section to include the settlement details of Fund trades and this will now read as follows:

When will I get my money from a share sale?

*UK equity trades settle two business days after the date of the trade (T+2), Gilt trades after one business day (T+1) and Fund shares after three business days (T+3). This means, for example, that money from a sale of a UK equity will go into the Settlement Account on the second business day after the Trade Date (date of the sale). The money will then be automatically transferred to your nominated **first direct** current Account that night.*

Rates and Fees.

We've added a row to the 'Trading taxes and levies' table to include the newly introduced Spanish Financial Transaction Tax (SFTT). This will read as follows:

Spanish Financial Transaction Tax (SFTT) on purchases* | 0.2%.

Further Information.

We've removed the section entitled 'Stabilisation' as this is covered in the terms and is not required in the Key Features Document.

Changes to our Interest rates and charges document.

Sharedealing – Trading Taxes and levies.

We've amended the published Irish Stamp Duty rate to 1.0% as this was incorrectly shown as 0.1%. We have also added in information about the Spanish Financial Transaction Tax (SFTT) including the rate of SFTT that will apply on purchases. This section will now read as follows:

- *UK Stamp Duty Reserve Tax* on purchases of UK registered stocks settled by CREST (rounded up to the nearest 1p) – 0.5%*
- *UK Stamp Duty* – Non CREST eligible and CREST eligible residual stocks are subject to Stamp Duty of 0.5% (where total consideration is over £1,000) rounded up to the nearest £5. – 0.5%*
- *Irish Stamp Duty* – 1.0%*
- *French Financial Transaction Tax* (FTT) – 0.3%*
- *Italian Financial Transaction Tax* (ITT) – 0.1%*
- *Spanish Financial Transaction Tax* (SFTT) – 0.2%*

Sharedealing.

We've amended the description of the section marked with an asterisk (*) at the foot of the table to make it easier to understand which will read as follows:

Charges marked with a * are not set by **first direct and are therefore outside of **first direct's** control. All other charges are set by **first direct**.*



Contact us online or by phone

send us a message via Online Banking

03 456 100 100[†]

firstdirect.com

If you'd like this document in another format, eg large print, Braille or audio, please give us a call. For more information about how we make communicating with us accessible visit [firstdirect.com/accessibility](https://www.firstdirect.com/accessibility)

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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 Sign Relay 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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