

Addendum to Retail Terms of Business



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This HSBC Channel Islands and Isle of Man addendum along with the HSBC Retail Terms of Business forms part of the HSBC Channel Islands & Isle of Man Retail Terms of Business (the “**Terms of Business**”). Any capitalised terms used in this addendum but not defined shall have the meaning given to such term in the Terms of Business.

1. About us

- 1.1. Our branches in the Channel Islands and the Isle of Man are part of HSBC Bank plc. This means that in addition to being regulated by the local regulator in the jurisdiction of that branch, each branch is also regulated by the FCA and the PRA.
- 1.2. The registered office of HSBC Bank plc, Jersey Branch is HSBC House, Esplanade, St. Helier, Jersey JE1 1HS.
- 1.3. The registered office of HSBC Bank plc, Guernsey Branch is Arnold House, St Julian’s Avenue, St Peter Port, Guernsey GY1 3NF.
- 1.4. The registered office of HSBC Bank plc, Isle of Man Branch is HSBC House, Ridgeway Street, Douglas, Isle of Man IM99 1AU.
- 1.5. You can also contact us on 03457 60 60 60.

2. How we are regulated

- 2.1. HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission (**JFSC**) and authorised to carry on Banking, General Insurance Mediation, Fund Services and Investment Business under the Financial Services (Jersey) Law 1998. We follow and comply with the applicable JFSC Codes of Practice as amended from time to time.
- 2.2. The address of the Jersey Financial Services Commission is PO Box 267, 14-18 Castle Street, St. Helier, Jersey JE4 8TP. You can also contact the Jersey Financial Services Commission on +44 (0)1534 822000.
- 2.3. HSBC Bank plc, Guernsey Branch is regulated by the Guernsey Financial Services Commission (**GFSC**) and authorised to carry on deposit-taking business under the Banking Supervision (Bailiwick of Guernsey) Law 1994. It is also regulated by the GFSC to carry on business as an insurance intermediary under The Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 as amended and to carry on controlled investment business under the Protection of Investors (Bailiwick of Guernsey) Law, 1987 as amended. We follow and comply with The Licensees (Code of Business) Rules 2016 as amended from time to time (the **COB Rules**).
- 2.4. The address of the Guernsey Financial Services Commission is Gategny Court, Gategny Esplanade, St Peter Port, Guernsey, GY1 IWR. You can also contact the Guernsey Financial Services Commission on +44 (0)1481 712706.
- 2.5. HSBC Bank plc, Isle of Man Branch is licensed by the Isle of Man Financial Services Authority (**IOMFSA**) to carry out Banking, Investment Business and Services to Collective Investment Schemes. We follow and comply with the Isle of Man Financial Services Rule Book 2016 as amended from time to time (the **IOM Rule Book**) or any successor rules implemented by the IOMFSA.
- 2.6. The address of the Isle of Man Financial Services Authority is PO Box 58, Finch Hill House, Douglas, Isle of Man IM99 1DT. You can also contact the Isle of Man Financial Services Authority on +44 (0)1624 646000.

- 2.7. Any reference to the FCA in the Terms of Business (and any letters, consent forms or similar documents issued by us to you in connection with, or pursuant to, the Terms of Business) shall be deemed to also be a reference to the JFSC, GFSC and/or IOMFSA as applicable. In addition, any reference to the FCA Rules in the Terms of Business shall be deemed to also be a reference to the equivalent provision (if any) in the Jersey Codes of Practice, Guernsey COB Rules and/or IOM Rule Book as applicable.

3. Complaints

- 3.1. In the event that you have a complaint about the quality of our service to you, you may speak to your usual HSBC representative or, alternatively, you can write to us at our registered addresses set out above. If you cannot settle your complaint with us you are entitled to refer your complaint to the following dispute resolution schemes:

- a. if your complaint involves our Jersey or Guernsey branches, you can refer your complaint to the Channel Islands Financial Ombudsman. The Channel Islands Financial Ombudsman Service's website is at <https://www.ci-fo.org> or such other website notified to you by us and it can be contacted at:

The Channel Islands Financial Ombudsman Service

PO Box 114, Jersey
Channel Islands JE4 9QG
Email: enquiries@ci-fo.org
Telephone: +44 (0)1481 722218 (Guernsey)
Telephone: +44 (0)1534 748610 (Jersey)

- b. You must contact the Channel Islands Financial Ombudsman within six months of the date of the Bank's final response in relation to any complaint or the Channel Islands Financial Ombudsman may not be able to review your complaint. You must have contacted the Channel Islands Financial Ombudsman within six years of the event complained about or (if later) two years of when you could reasonably have been expected to become aware that you had a reason to complain. If your complaint relates to services provided in Guernsey, you may refer your complaint to the Channel Islands Financial Ombudsman, if the event which led to such complaint happened on or after 2 July 2013.
- c. if your complaint involves our Isle of Man branch, you may be entitled to refer your complaint to the Isle of Man Financial Services Ombudsman Scheme which can be contacted at:

The Isle of Man Financial Services Ombudsman Scheme

Thie Slieau Whallian
Foxdale Road
St. John's
Isle of Man
IM4 3AS
Tel: +44 (0) 1624 686500
Email: ombudsman@iomoft.gov.im
www.gov.im/oft

- d. In relation to the Isle of Man Financial Services Ombudsman Scheme, you must bring a complaint to the Ombudsman within six years of the act or omission which led to your complaint and within two years of when it should have come to your notice if you weren't aware of it immediately.

4. Important information for Isle of Man customers

- 4.1. You will be categorised as a Retail Client for the purposes of the IOM Rule Book.
- 4.2. The categorisations afford different levels of protection under the FCA rules and the IOM Rule Book with Retail Clients afforded the greatest level of protection.

- 4.3. We will not advise you to use the services of another person who is a Connected Company or an associate of HSBC without disclosing that relationship.
- 4.4. You may request details of the amount of remuneration being received by us as a result of our relationship with you or transactions carried out for you.
- 4.5. You have the right to inspect copies of contract notes, vouchers and entries in books or electronic recording media relating to each transaction carried out under the Terms. Such records will be maintained for six years from the date of the transaction or indefinitely in the case of pension transfers, pension opt-outs or freestanding additional voluntary contributions.
- 4.6. You have the right, upon giving reasonable written notice to request details of any relevant educational and professional qualifications and the experience and track record of HSBC Bank plc, Isle of Man branch and any employee directly engaged in providing services to you.

5. Governing law

- 5.1. This Addendum and the Terms of Business and all transactions relating thereto shall be governed by and shall be construed in accordance with the laws of England and you hereby submit to the non-exclusive jurisdiction of the courts of England

6. Schedule 2: Provision of information consents form in the HSBC Retail Terms of Business

- 6.1. Note that Consent 3 (“Communication of the key information document for certain transactions”) which relates to Packaged Retail and Insurance-Based Investment Products (PRIIPs) is only applicable to Retail Clients of the Channel Islands and Isle of Man branches who are located in the European Economic Area at the time a Key Information Document is required to be provided.