

first direct

**Financial Services
Compensation Scheme**

Financial Services Compensation Scheme

first direct is a division of HSBC Bank plc is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each making a total of £100,000. The £50,000 limit relates to the combined amount in all eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

HSBC and **first direct** are both trading names of HSBC Bank plc and customers who hold deposits under both trading names of HSBC Bank plc will only be eligible for one claim of £50,000 in total.

For further information about the scheme (including the amount covered and eligibility to claim) please refer to the FSCS website www.fscs.org.uk or call 020 7892 7300 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. Please contact your local branch for information.

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