

About our insurance services

Use this information to decide if our services are right for you.

Whose products do we offer?

We only offer Life and Critical Illness insurance products from HSBC Life (UK) Limited. As an insurance intermediary HSBC UK Bank plc deals exclusively with HSBC Life (UK) Limited for the purposes of your policy.

Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

What will you have to pay us for our services?

No fee is charged by HSBC UK Bank plc for arranging this policy.

HSBC UK Bank plc will receive commission from HSBC Life (UK) Limited for arranging your policy. You will receive a quotation which will include the amount of the commission being paid.

Who regulates us?

HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance intermediary and is permitted, acting on behalf of the insurer HSBC Life (UK) Limited, to sell insurance products to you.

HSBC UK Bank plc is registered in England and Wales, number 9928412.
Registered Office: 1 Centenary Square, Birmingham B1 1HQ.

HSBC UK Bank plc's Financial Services Register number is 765112.

HSBC Life (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

HSBC Life (UK) Limited's Financial Services Register number is 133435.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [fca.org.uk/firms/financial-services-register](https://www.fca.org.uk/firms/financial-services-register), contacting the Financial Conduct Authority on 0800 111 6768, or by writing to 12 Endeavour Square, London E20 1JN.


Ownership

HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc.


HSBC Bank plc and HSBC UK Bank plc are members of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc legally and beneficially holds 100% of both the shares and voting power of HSBC Bank plc and HSBC UK Bank plc.

What to do if you have a complaint about HSBC UK Bank plc

If you wish to register a complaint about HSBC UK Bank plc, please contact us:

 Write to: Customer Service Centre, BX8 1HB.

 By email: servicequality@hsbc.com

 By phone: Telephone 0800 881 155 (textphone 0800 0283 516).
Lines are open 09:00 to 17:00 Monday to Friday.

To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

The Financial Ombudsman can be contacted by calling 0800 023 4567 or 0300 123 9123 or in writing to: The Financial Ombudsman Service, Exchange Tower, 1 Harbour Exchange Square, London E14 9SR.
Website [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance limits

Protection is at 100% where claims arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Long-term insurance (e.g. pensions and life assurance)

The maximum level of compensation for claims against firms declared in default is 100% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS website [FSCS.org.uk](https://www.fscs.org.uk).

Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact)

hsbc.co.uk

HSBC UK Bank plc. Registered in England and Wales with number 09928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 765112.

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