Six Year FTSE Growth Kick Out Plan – Issue Two

Potential Return at Maturity

If, after six years (20th June 2016), the Index closes at or above **5250.84** (Initial Index Level), you will receive 100% of your initial capital, plus 150% of (1.5x) any rise in the FTSETM 100 Index.

Potential Early Maturity after 3 Years

If, after three years (18^{th} June 2013), the Index has closed at or above 5250.84 (Initial Index Level), the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 30%.

Conditional Capital Protection at Maturity

If the Plan has not matured early, and if, after six years, the Index does not close at or above the Initial Index Level, your capital will be returned in full provided that the Index does not close below 2625.42 (50% of the Initial Index Level) on the Investment End Date.

If the Index is below 2625.42 (50% of the Initial Index Level) on the Investment End Date, there will be a capital reduction.

This capital reduction (if any), will be determined by the Final Index Level. Capital will be reduced by 1% for every 1% the Final Index Level is below the Initial Index Level (and part thereof).

Capital Return

You will normally receive your initial capital back with any returns from the Plan and less any capital reduction, if any, approximately 14 business days after the end of the Investment Term or third anniversary date, subject to timely receipt of maturity or sale proceeds from the Issuer.

Investment Start Date 18th June 2010 Investment Term Six years Investment End Date 20th June 2016

Underlying Index
FTSE™ 100 Index
Initial Index Level
Closing Level on 18th June 2010
which was 5250.84
Anniversary Dates
Potential Early Maturity on 18th
June 2013 or Investment End
Date on 20th June 2016
Final Index Level
Closing Level on 20th June 2016

Capital at Risk If on the 20th June 2016 the Index closes below **2625.42**

Plan Manager
Walker Crips Structured
Investments
Issuer of Securities
HSBC Bank plc

If you require a copy of the full brochure and terms & conditions for your records, please contact client services on 020 3100 8880, email wcsi@wcgplc.co.uk or contact your Financial Adviser.

