

Six Year Annual Growth Plan (Kick Out – Issue Four)

Potential Return at Maturity

If, after six years (8th July 2016), the Index closes at or above 5132.94 (Initial Index Level), you will receive 100% of your initial capital, plus additional capital growth of 48%.

Potential Early Maturity after 1, 2, 3, 4 or 5 Years

If, after one year (11th July 2011), the Index has closed at or above 5132.94 (Initial Index Level), the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 8%.

If, after two, three, four or five years (9th July 2012, 9th July 2013, 9th July 2014, or 9 July 2015), the Index has closed at or above 5132.94 (Initial Index Level), the Plan will mature early and you will receive 100% of your initial capital, plus additional capital growth of 16%, 24%, 32% or 40% respectively.

Conditional Capital Protection at Maturity

If the Plan has not matured early, or 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 2566.47 (50% of the Initial Index Level) on the Investment End Date.

If the Index is below 2566.47 (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 anniversary date, subject to timely receipt of maturity proceeds from the Issuer.

Investment Start Date

9 July 2010

Investment Term

Six years

Investment End Date

8 July 2016

Underlying Index

FTSE™ 100 Index

Initial Index Level

Closing Level on 9 July 2010 which was 5132.94

Anniversary Dates

11 July 2011, 9 July 2012, 9 July 2013, 9 July 2014, 9 July 2015 and the Investment End Date, 8 July 2016

Final Index Level

Closing Level on 8 July 2016

Capital at Risk

If, on the 8 July 2016, the Index closes below 2566.47

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