



## **Notice of Variation of Terms for Payment Services to Retail Banking Customers - new cut-off time for Phone Banking Service**

This notice covers an amendment made (a) to the framework contract for payment services which is included in our General Terms and Conditions for Individuals and (b) to the relevant cut-off time table for payment services, regarding the operations cut-off time of the Phone Banking service from HSBC, which will be available as of 30.09.2019 for, among others, the provision of payment services on working days from Monday to Friday and from 09:00 to **16:00**.

The above amendment shall be effective as of 30.09.2019.

You will be able to download the applicable new [General Terms and Conditions for Individuals](#) (which include the framework contract for payment services) and the relevant [cut-off time table for payment services](#) as well as this Notice of Variation for Individuals from the Bank's public website at following link ([www.hsbc.gr/terms](http://www.hsbc.gr/terms)) or pick up a copy in our branches.

In all cases you (existing customers) may submit any objections to the new terms **until 30.09.2019**, in writing at any of our branches, otherwise your non-opposition until that date is equivalent to your acceptance of the new terms.

**Note: Please read this document as well as the aforementioned files at our public website carefully and keep them in a safe place for future reference.**