

PRIVATE AND CONFIDENTIAL

The Money Farm Heron Tower 110 Bishopgate London EC2N 4AY

13 December 2013

Dear Sir/Madam

Our Ref: 1386769045/1204871906 (Please quote on all correspondence)

Thank you for your making us aware of your concerns regarding Mrs Torill Catherine Russells HSBC Pension Plan.

So that we can fully investigate the issues you have raised, we have asked the Complaints Team to look into this situation. They will contact you with a full response as soon as their investigations are complete. In the meantime if you need to contact them, please call 0117 9296926.

We are also attaching a note which describes the process involved in dealing with these matters – we hope this is helpful.

Yours sincerely

Matthew Harris

Complaints Administrator