



MIDLAND

Bank Griffins (MBGs)

*Reconnecting friends and colleagues
and supporting the social activities of*

HORIZONS

The association for former **HSBC** employees

GRIFFINS & HEXAGONS

www.griffins-hexagons.com

Midland Bank Griffins, Hexagons & Horizons Newsletter

Hello

Thank you for taking the time to read the 77th edition of this monthly newsletter.

We often receive feedback from our members who have friends and colleagues who prefer not to use social media but would really love to enjoy the happy nostalgic memories and reconnections that many of us get to experience.

The Griffins and Hexagons website, along with the monthly newsletters, are some of the ways we make this happen. We do this by sharing nostalgic stories and photos from social media, bringing you the latest updates from our friends at Horizons and appreciating the current and previous service of our friends and colleagues.

Please feel free to contact Anne and myself by email at midlandbankgriffins@gmail.com



Martin Ridley
Facebook Group Admin

HORIZONS

The association for former **HSBC** employees

Firstly, a huge thank you to all those members who came to York from all over the UK and some travelling very long distances indeed. Listening to comments afterwards and reading the posts on our Horizons Facebook page, it is clear that the event was a resounding success.

A video of both the AGM and the lunch are now on our website as are the AGM minutes and my Chair report to the AGM. The AGM minutes and my report will also be reproduced in our Winter 2025/26 magazine due out in January.

So I am just going to summarise here the speeches from our main speakers at the lunch, a full version will be in the magazine in my View from the Chair. Our principal Bank guest speaker was Ian Stuart, Chief Executive Officer HSBC Bank UK who advised us that this would be his last opportunity to speak to us as CEO as he will be moving on to a new Group role after more than 9 years in the job. Ian spoke eloquently and passionately about how he personally values the contributions of pensioner colleagues who built the foundations for the successful bank it is today.

He was particularly enthusiastic about Horizons and the work we have done together to build a strong, mutually supportive and beneficial relationship. He went on to announce that he had a parting gift to us – in addition to the £25K he had already provided for our new website and membership system, the bank will pick up the cost for the next 2 years as well. We are free of course to use that money in any way we wish.

As you can imagine, that went down well at the lunch. Ian went on to give us a brief update on the UK bank's strategy and to reassure us that our pension scheme is absolutely as safe as it can be. He also talked about the ongoing work to ensure security measures are robust in order to keep all our personal data safe from cyber attacks.

Following Ian, we heard from Andrew Robinson, Deputy Chair, HSBC Bank Pension Trust (UK) Limited. Andrew started by saying that Russell Picot would have liked to have joined us this year, particularly as it is his last as Chair of the Pension Trustee Board.

We joined Andrew in extending our thanks and appreciation to Russell for his 9 years of service on behalf of all pensioners. Andrew a fulsome and positive outlook for the pension scheme, reassuring us that it remains in a strong funding position. Last year the actuarial surplus as at June 2024 was £4bn, as at June 2025 that rose to £4.4bn. Regarding discretionary pension increases, Andrew confirmed that the Pension Trustee had once again submitted a detailed proposal to the Bank for consideration of those on the lowest incomes. The matter is progressing through the Bank's governance processes and we await the decision, possibly in November. The Office for National Statistics will publish the September 2025 CPI and RPI figures on 22nd October.

Andrew acknowledged that performance by the administrator (Equiniti) had fallen short of expected timescales with many members experiencing delays. On behalf of the Pension Trustee he apologised and advised that they were working hard to resolve the resourcing required to deal with the 25% uplift in member queries. Andrew spoke briefly about Guaranteed Minimum Pension (GMP) which I covered in full in my report to the AGM.

We were also treated to superb speeches by two of our own Horizons members – Terry Harrison, West Yorkshire centres, with his “Ode to Yorkshire” and John Cotterill, North Yorkshire and South Durham Centre with “A brief history of racing at York”. I have asked both for a copy of the full transcript so we can publish in our magazine.

And now for an update on our new website and membership systems. We are nearing the end of the development phase and gearing up for going live.

We will be transferring most of the data from our existing systems to the new one in order to minimise the impact on members. This includes all the information we currently hold about you, e.g. home addresses, email addresses, contact details, magazine preferences (digital or physical) etc. Direct debits will also automatically transfer over.

This does mean however that we are now unable to process the following until the new website goes live on 1 November 2025:-* Changes of address or email address and other personal data* New membership applications* Changes to member centres and officers* Amendments to member magazine and communication preferences* Advice of deceased member* Additions, changes and deletions from the website pages. Your emails and requests will be processed on the new website when it is launched. We will of course provide clear guidance to everyone on how to navigate the new site once our band of willing testers have tried it out and developed some tips, hints and FAQs.

The existing website will shut down on 31 October 2025 and there will be a short period before the new one is launched to all members. In conclusion, I do want to reassure those who have written to me expressing concern that we are not trying to push people into the digital world completely. We will continue with emails, newsletters, and our magazine to keep everyone informed. This development had to be undertaken as the old system simply was not sustainable and the new one has functionality that our younger, newer retirees will be familiar with.

Kind regards

Denise Bruss

Chair, Horizons

MESSAGE KINDLY SHARED BY DENISE BRUSS ON 21 NOVEMBER 2025

I was briefed on this proposed court action on Monday 10th November. Can I suggest that all the comments and questions posed here are submitted to the Pension Trustee via the Future Focus link.

They have committed to answer all questions en bloc in future newsletter updates.

I will be sending my own newsletter to you shortly with some more information.

https://futurefocus.staff.hsbc.co.uk/active-dc/information-centre/announcements/a-change-to-the-rules-of-the-scheme?fbclid=IwVERDUAONUKBleHRuA2FIbQIxBmFwcF9pZA8xNzM4NDc2NDI2NzAzNzAAAR6fy1ImTbVHFUGggEobiAAixYQvC4a14MuLGf72EpvmSbXbxtlod_ShEdWHNg_aem_Kq3m5IsVt7mNGp3DhF5vOQFUTURE FOCUS NEWSLETTERhttps://myhsbcpension.eqtpa.co.uk/media/1118/futurefocus-newsletter-2025_db_final-web.pdf

Denise Bruss

Chair, **H**orizons

As you will know, Horizons is migrating our website and membership systems to a new, fully automated system. One important change that I am required to make you aware of is that from 1 December 2025 Horizons are changing our payment processor for Direct Debit payments.

Our new processor, GoCardless, will be responsible for all Direct Debit collections from this date.

There is no action required from you to continue paying by Direct Debit, and the change will not affect the service you receive in any way. The only change you will notice is that HORIZONS YRLY SUB will appear on your bank statement instead of simply Horizons.

All your payments will continue to be fully protected by the Direct Debit Guarantee, as detailed below.

If you have any questions about this change, please contact us by email admin@horizonsmail.co.uk or speak to your Centre Chair who can pass on a message to us or call our new provider, GoCardless, customer service team on 020 7183 8674.

Yours sincerely.

Denise Bruss

Chair, Horizons

HORIZONS - MAGAZINE EDITOR

Today, I am delighted to advise that I have launched my Horizons Solo Ladies group cruise with Fred. Olsen Cruise Lines.

The cruise is Discovering North Africa & Malta and will depart on the 1st February, 2027. The sailing is for 19 nights and departs from Liverpool on board Bolette. For full itinerary details, this will be available on the Fred. Olsen website today (1st October 2025) from 8:30am.

For bookings and enquiries, please contact Fred. Olsen Cruise Lines reservations team on 0800 0355 144 Please quote group code GRP0241 and cruise code T2703. Lines are open from 8.30am – 6pm Mon to Fri, 9am – 5pm Sat & 10am – 4pm Sun. Please select the 8:00pm dining time to dine with the group.

I have been advised by Fred. Olsen that solo cabins will be extremely popular and will sell out quickly today due to the launch of their Freedom Fare Price Promise. Therefore, if you are interested in booking,

I recommend that you call Fred. Olsen as soon as possible to secure your booking. (Please note that although this hosted group cruise is for solo ladies only, two solo ladies may share a twin room.)

Group bookings can't be made online.

Julia Hanson-Williams

Horizons' Magazine Editor

HORIZONS

Had a couple of chats recently with our most inspirational and respected colleague who as President supported me through our rebranding to Horizons. It shouldn't be forgotten either that it was he, who along with Martin Ridley, popularised our use of Facebook as our prime media channel.

The "one and only", the "legend" that is BILL DALTON. He and Starr are doing OK and asked that I pass on their good wishes to all our Members and their many friends. Thanks Bill and Starr for everything - at work and play.



Kindly shared by Ray Newton



Following a couple of wonderful chats with Bill Dalton a couple of weeks ago I have today lunched with Joe Garner.

Whilst I never worked with Joe I have become friends out of the Bank. Another truly inspirational guy and post HSBC he was Chief Executive at OpenReach sorting customer services problems and then for 6 years Chief Executive of Nationwide Bank!

Now doing his own business consultancy and mentoring of Chairs and Chief Exec's of mainly Public cos. That's in between Tri Athlete activities around the World.

He asked that I pass on his good wishes to those "wonderful colleagues and friends at HSBC - who may still remember me".

Kindly shared by Ray Newton

HORIZONS

The association for former **HSBC** employees

*AGM & Annual Lunch
York 2025*



HORIZONS AGM & ANNUAL LUNCH - YORK 2025

The association for former **HSBC** employees



What's the reason why 400 Horizoners are gathering at York Racecourse tomorrow? "No not to lose their shirts" nor for the AGM but for the Annual Lunch!

I'm here for the fun too, a bit of racing, the slots in Scarborough (bit of a sad place these days) but more importantly I've waited over 50 years for the chance of Chish & Fips at Trenchers in Whitby!



Also popped into Robin Hoods Bay. Finished the day driving back across the Moors and watching the sun set.

Thanks Fran x for choosing York.

Kindly shared by Ray Newton











HORIZONS - AGM & ANNUAL LUNCH

YORK 2025

A fabulous day spent in York catching up with many friends and former colleagues.
Thank you Fran Whitecross for all that you do to make these events so special for us.

A few friends were unable to attend and they were greatly missed.



Martin & Anne Ridley

Apologies to Bal Nanray who had aching feet following our taxi mix up which led to a stroll around the back streets of York!

Happy days!



HHORIZONS - AGM & ANNUAL LUNCH









































































HORIZONS - AGM & ANNUAL LUNCH

YORK 2025

A fantastic “HARROW ON TOUR” trip to the National Pensioners Lunch in York.

A fabulous weekend started in the bar at Kings Cross, a day at the races and a day's sightseeing around York.

Best of all was some incredible food, creating wonderful memories and laughs.



Kindly shared by Dale Allen

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HORIZONS - AGM & ANNUAL LUNCH

YORK 2025

Just wanted to say thank you for a wonderful trip to York yesterday.

A special shout out to Martin and Anne Ridley who kindly travelled with me on the train to/from York.

Although my feet are aching from the long walk back to the station!



Kindly shared by Bal Nanray

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HORIZONS - AGM & ANNUAL LUNCH

YORK 2025

Excellent Horizons lunch!

Great meeting up with old friends and colleagues.



Kindly shared by Annette Le Vesconte

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HORIZONS - AGM & ANNUAL LUNCH

YORK 2025



Mid-Wales and Shropshire.

Great to see five members from our group at the AGM today in York.

About 400 folk there. Nice meal. Great venue. Mixed reactions to the speeches.

Great to catch up with old and new friends.

Diary out for the 2026 event in London.

Kindly shared by Gary Howorth





Members from Merseyside boarded our coach early Monday morning to take the trip to York Racecourse for Horizons Annual Lunch and AGM.

The venue looked really nice and the whole day was very well organised thanks to Fran Whitecross.

Our Merseyside contingent looked as though they were enjoying it. I was only too sorry that at the last minute I was unable to join them.

Thanks to Ruth and Sandra for taking on the massive task of rounding up over 30+ people with multiple pickup points which went so smoothly.

And special mention for my mate Gary Howorth for taking the excellent photos.

Hope to see you all soon.

Pete C x











HORIZONS - AGM & ANNUAL LUNCH

YORK 2025

North Yorkshire & South Durham Area. Fantastic AGM and Annual Lunch on Monday, at The Knavesmire, York Racecourse. We took 5 tables, with over 35 members attending.

A great day, wonderfully organised by our own NYSD member and National Social Secretary, Fran Whitecross. Another of our members, John Cockerill also gave a very entertaining talk on the History of Racing at York.

An excellent day was had by all.



Kindly shared by Raymond J Alderson

























Great day at the Races.

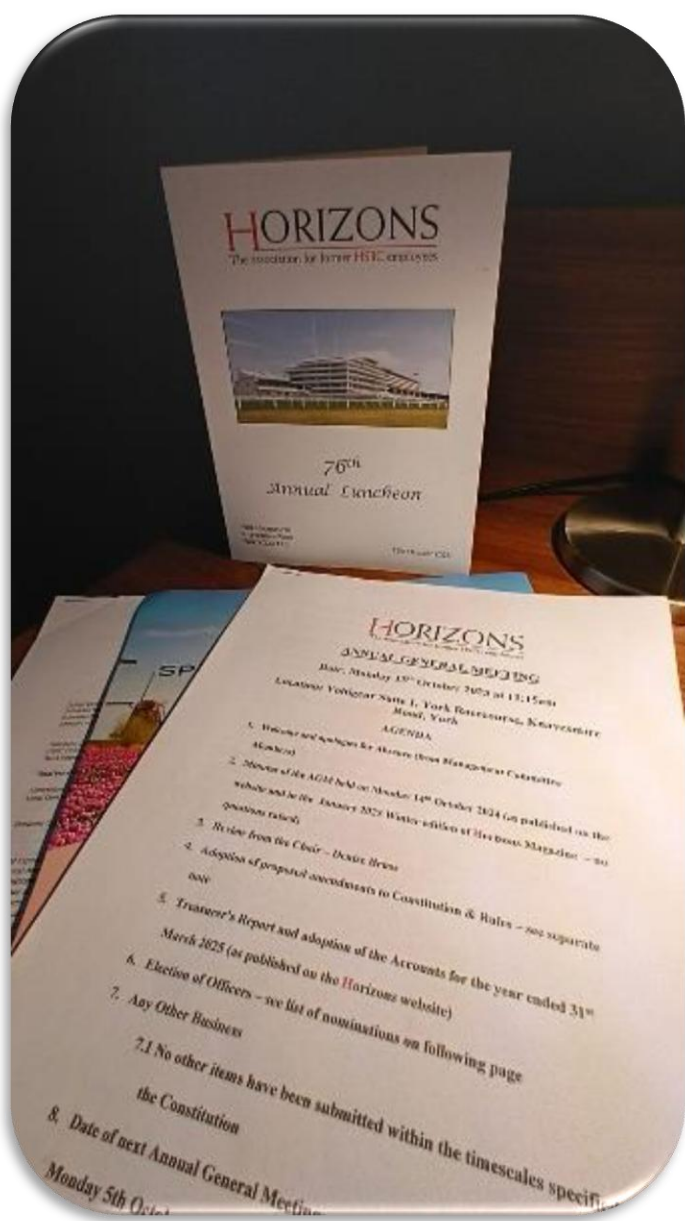
A perfect venue for the AGM and lunch, the speakers were excellent, Denise Bruse and her Team have had a successful year on our behalf.

The staff at York Racecourse were exceptional.

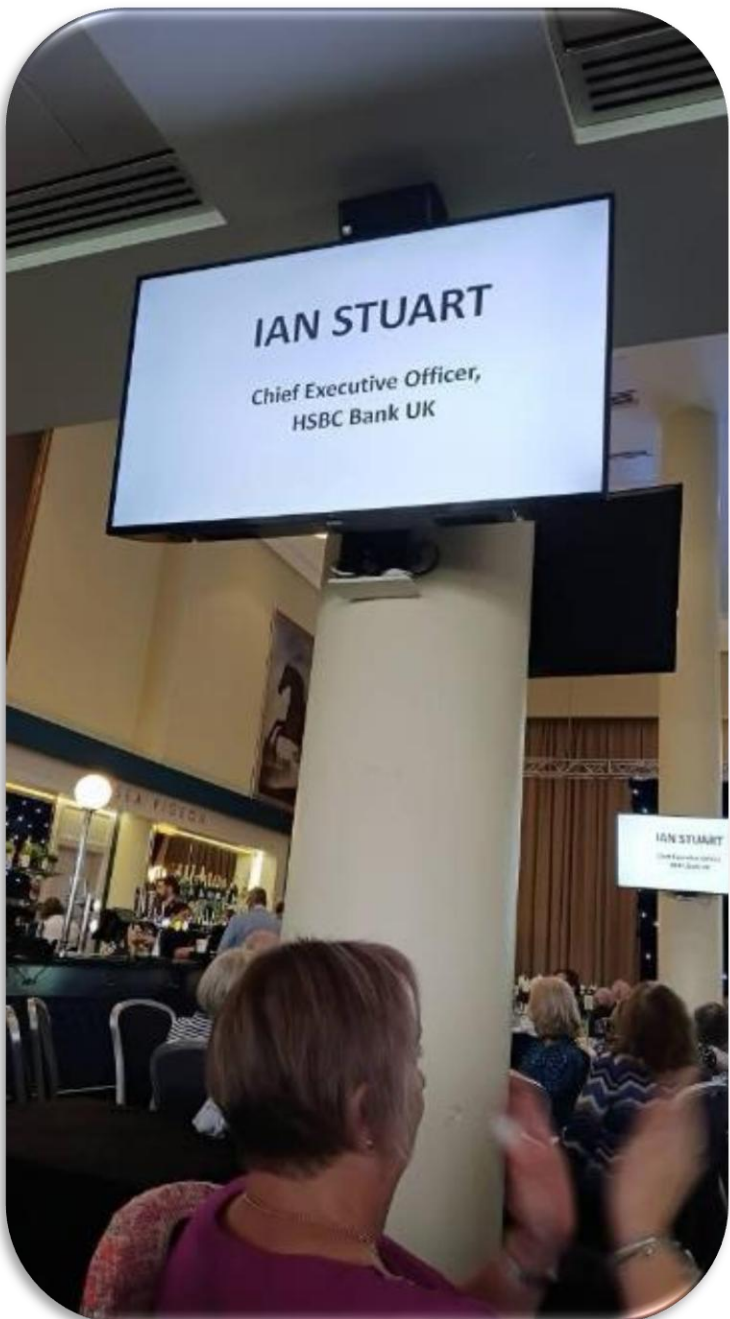
Managed to catch a few of our photos of Herts and Beds Horizons.

Next year back down in London, hoping to get to that one too.













When you lose your credit card wallet at the lunch and the staff at York Racecourse go above and beyond to find it.

Then when you go to collect it, you're able to go in the back door and see behind the scenes and, get invited, by mistake, to stay for the craft ale and beer festival, how about that?



Kindly shared by Janet Butler





HORIZONS - CORNWALL

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HORIZONS - CORNWALL



Horizons Cornwall members enjoyed their Autumn Lunch at a new venue this year - The Plume of Feathers, Mitchell - a more central location in the county.

A delicious meal was enjoyed by all and there was a rendition of Happy Birthday for member Barry Cornish who had celebrated his 90th birthday during the month.

Two other members, Tony Eggleton and Karen Callis, missed the lunch having recently undergone major surgery, but are recovering well.

We wish them all the best for their continued recovery and return to good health and to see them again at future events.

Karen thanks everyone for her flowers.

Thank you to Des Moore, Cornwall Chair, for the majority of the photos, with the final one showing him and our nonagenarian Barry Cornish.

Kindly shared by Joanne Uden

HORIZONS - CORNWALL



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HORIZONS - CORNWALL



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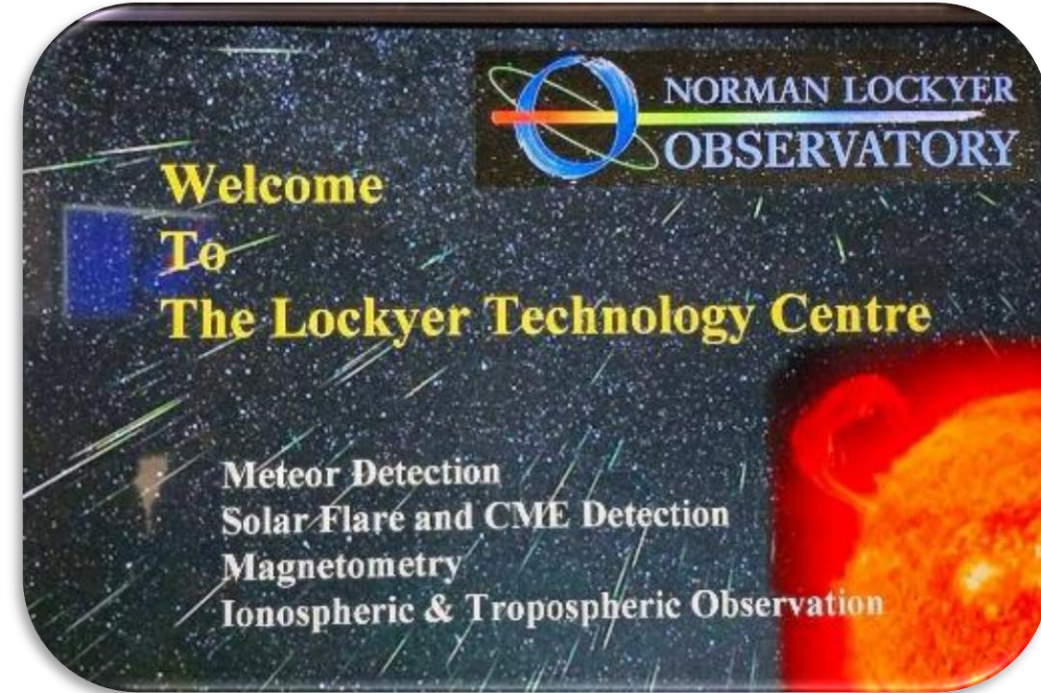
HORIZONS - DEVON

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HORIZONS - DEVON

Visit to the Norman Lockyer Observatory. A cold, wet and windy night but best numbers yet for a visit. Highly informative about the moon, the stars and far beyond. We are all now hooked on astronomy.

Worth another visit in better weather.



Kindly shared by Jeff Souch

HORIZONS - DEVON



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HORIZONS - HARROW

The association for former **HSBC** employees

HORIZONS - HARROW



Harrow Horizons are Go!

I am pleased to announce that Horizons Harrow has now completed it's 1st outing.

10 members have had a great morning reminiscing about their childhood and growing up at the Museum of Brands, Ladbroke Grove, with a special exhibition on the Thunderbirds.

For lunch we took a 20 minute stroll to the Cheeky Scone in Notting Hill Gate for a delicious bite.

Kindly shared by Anne Hudson

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HORIZONS - HARROW



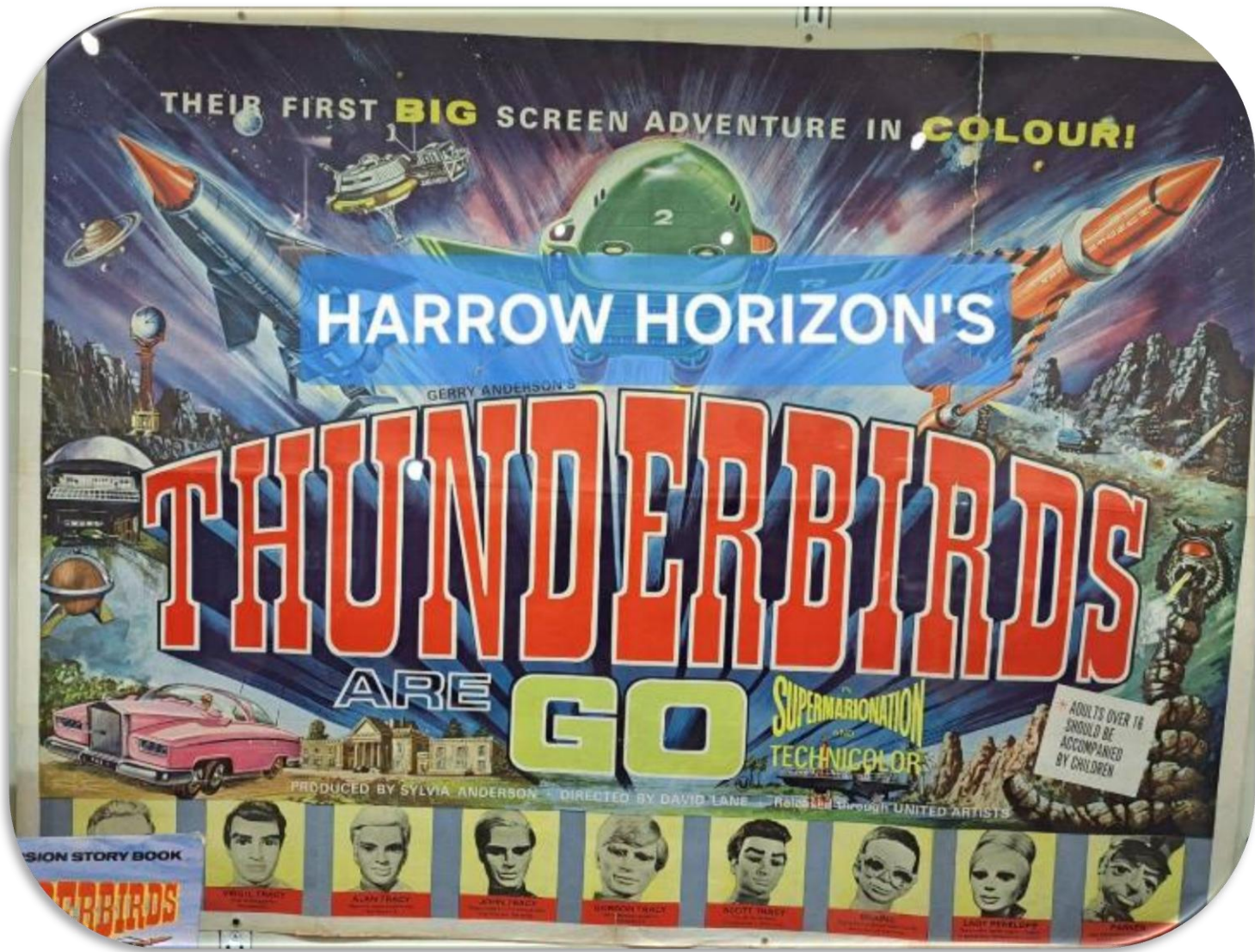
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HORIZONS - HARROW



The association for former **HSBC** employees

HORIZONS - HARROW



The association for former **HSBC** employees

HORIZONS - HARROW



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HORIZONS - HARROW

Another great turnout for the October Harrow Coffee Morning of nearly 40, despite Storm Benjamin, a bout of flu and some weary post York heads! Or maybe they were still waiting for taxi's!

Cakes from the birthday boys Gavin & Andrzej, thank you. Great to welcome some new faces Mike Green & Mark Garrity, which allowed us to have a 281 Chiswick Manager's photo Op.



Kindly shared by Dale Allen

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HORIZONS - HARROW



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HORIZONS - HARROW



HORIZONS - HARROW



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HORIZONS - HARROW



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HORIZONS - HARROW





HORIZONS - MID WALES & SHROPSHIRE

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HORIZONS - MID WALES & SHROPSHIRE



Great turnout for our monthly meeting especially as we had the Regional Rep, Wyn Evans visiting. He gave a welcomed speech about pension matters.

Apologises no photo of him as he had to get away. 22 folk attended, two new members.

Great location (Riverside Inn, Cound).

Superb food. Great views of the wonderful River Severn.

And CT the dog too!

Kindly shared by Gary Howorth

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HORIZONS - MID WALES & SHROPSHIRE



HORIZONS - MID WALES & SHROPSHIRE



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HORIZONS - MID WALES & SHROPSHIRE



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HORIZONS - NORTH EAST ESSEX & SOUTH SUFFOLK

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HORIZONS - NORTH ESSEX & SOUTH SUFFOLK



16 members of South Suffolk and North Essex Horizons enjoyed a very interesting and informative guided walk around Chelmsford this morning.

Our guide was very knowledgable and I think we all learned something new about the County Town even though it's a city!!!

Kindly shared by Jane Smith

HORIZONS - NORTH ESSEX & SOUTH SUFFOLK



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HORIZONS - NORTH WALES

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HORIZONS - NORTH WALES



Our members enjoyed a fascinating presentation and tour of Llaeth Y Llan Village Dairy today. This family farm, situated in the beautiful North Wales countryside, has been manufacturing award winning bio-live yogurt since 1985.

Following a behind the scenes tour, we enjoyed a fabulous home cooked lunch in the farmhouse.

An outstanding family business, demonstrating real passion and vision.

Our sincere thanks to the Roberts family for a fabulous day out.

Kindly shared by Julia Hanson-Williams

Editor - Horizons Magazine

The association for former HSBC employees

HORIZONS - NORTH WALES



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HORIZONS - NORTH WALES



HORIZONS - NORTH WALES



HORIZONS - NORTH WALES



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HORIZONS - NORTH WALES



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HORIZONS - NORTH WALES



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HORIZONS - SUSSEX

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HORIZONS - SUSSEX

15 members of Sussex Horizons have enjoyed a very informative and enjoyable backstage tour of The Connaught Theatre in Worthing. Tour guide, Milah, was incredibly knowledgeable and entertaining. There is nothing she doesn't know about the theatre and its history and today she definitely confirmed this.



During the 1800's Worthing was seen as an elegant town known for its culture and it attracted wealthy visitors, artists and authors as it had more than it's fair share of theatres.

Some of our attendees had memories of visiting The Connaught some years ago and to this day it puts on some excellent shows and films.

As a charity they are 'not for profit'. It has launched the careers of some of our great actors including Patricia Routledge, whilst Harold Pinter, Andrew Sachs and Alan Ayckbourn all worked as prompters there.

Overall a lovely morning and again we thank everyone who supported our event.

Kindly shared by Alan Moyce

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HORIZONS - SUSSEX



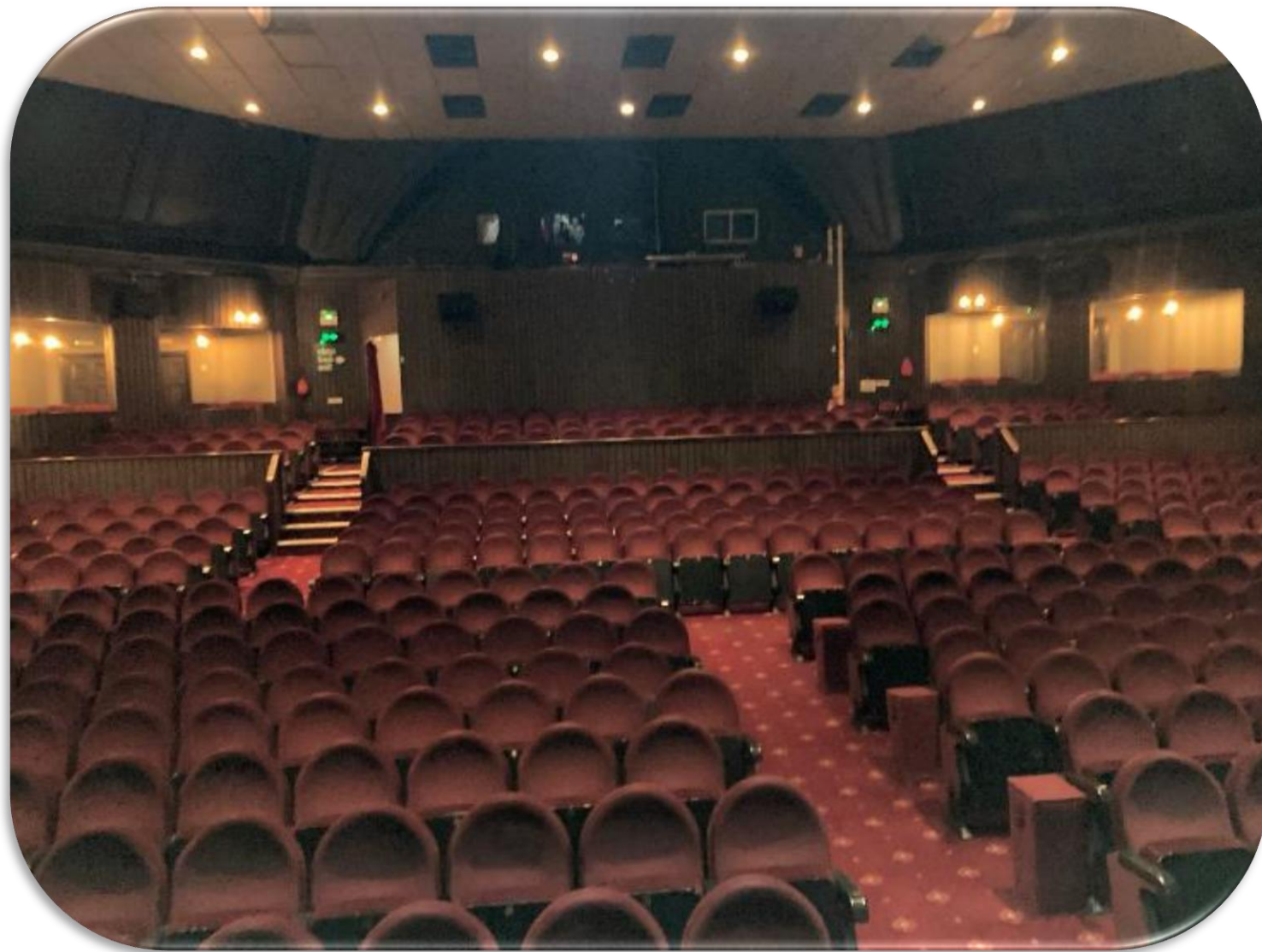
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HORIZONS - SUSSEX



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HORIZONS - SUSSEX



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HORIZONS - SUSSEX



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HORIZONS - SUSSEX



HORIZONS - SUSSEX





GRIFFINS & HEXAGONS

Reconnecting friends and colleagues



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Hexagons Anniversaries

Hexagons Completed Service

Appreciating Previous Service

Friends & Colleagues – R.I.P

News & Messages

Nostalgic stories

Nostalgic Items

Member Support

Bank Sports

Griffins & Hexagons Reconnections





Yesterday had lunch again with Dave Watling and we spent much time talking about our days working together in Watling Court and Park Street and remembered many of our colleagues/friends from those days.

Good memories.

Message Board

GRIFFINS & **HEXAGONS**

Kindly shared by Bob Knox



Trip to Oulton Park race track near Chester for a "standard" duathlon 10k run, 40k bike, 5k run in horrific conditions yesterday, some of the worst I have raced in. Worthwhile, as I got the bronze medal in the British Championships, then silver in the English Champs (the winner was Welsh), and also qualified for next years Europeans at the distance.

As you can tell, I had given my hairdresser the day off.

Kindly shared by Andrzej Warhaftig

Message Board
GRIFFINS & HEXAGONS



Another of the regular "reunion" catch ups with former boys and girls from George Street Luton.

46 years on still a youthful looking lot!

Message Board

GRIFFINS & **HEXAGONS**

Kindly shared by Ray Newton

Another meet up of the Five Ways Birmingham gang at the Old House at Home Harborne Birmingham 14 October 2025.
We all had a lovely catch up.

Left to right

Prem Chandar, John Bailey Maria
Meade Debbie Jennings,

Paula Jones, Mal Cooper,
Lynn Carolan,

Shubash Chandar (honorary guest)
Nicki Hunter (nee Trayers)

Debbie Armstrong (hiding!)
Helen Cueson, Mary Sansom,

Lynn Brookes (nee Desmond),
Roy Hughes, Sue Hughes,

Martin Walker, Lynn Whitley (Hidden)
Sue Hodges.

Message Board

GRIFFINS & **HEXAGONS**

Kindly shared by Sue Hughes



Here's the hardy crew who nipped out for a pizza after the Midland Bank Horsforth branch meet up yesterday.

Kindly shared by Richard Elliott

Message Board
GRIFFINS & **HEXAGONS**

45 members and guests attended the Forward Trust Pensioners' Association Autumn Luncheon on 17th September at Edgbaston Golf Club, Birmingham. In a departure from the usual format, the Committee had decided to replicate The Pudding Club of the 1980's and provide a light meal with a selection of puddings which guests could revisit as long as they could find room!



The menu of Smoked Mackerel Pate followed by Gammon Ham with New Potatoes, Vegetables and Parsley Sauce left plenty of room for the fine selection of puddings.

Members were delighted with the menu and the event which as usual included a raffle of prizes donated by members.

Dates for the 2026 lunches will be confirmed at the next Committee meeting and will be posted on the Horizons West Midlands webpage shortly afterwards.

Message Board

GRIFFINS & HEXAGONS

Kindly shared by Cynthea Ellwood



Message Board
GRIFFINS & **HEXAGONS**

Had a meet up with the Midland /HSBC Clearing R&A team last Saturday. It was a lovely afternoon catching up.

Can not believe the change in the area around tower Hill.



Kindly shared by Lorraine Box

Message Board
GRIFFINS & **HEXAGONS**



Message Board
GRIFFINS & HEXAGONS



Message Board
GRIFFINS & HEXAGONS



MIDLAND GRIFFIN

& Friends



Appreciating Service of Midland Bank Friends & Colleagues

Midland Griffin & Friends

<https://www.facebook.com/groups/midlandgriffinandfriends>

GRIFFINS & HEXAGONS

<https://www.griffins-hexagons.com>

Jo McBrearty

GRIFFINS

I worked in International Division, London, Business Systems Department and City Branch, joined in 1980, left in 1992.

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Appreciating current and previous service
GRIFFINS & **HEX**XAGONS

Karen Stock Salisbury

GRIFFINS

Started at Eastern branch 86 Deby Manning showed me the ropes and we still friends now.

Commercial rd Leyton Green West Smithfield took voluntary redundancy due to cost of childcare.

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Appreciating current and previous service
GRIFFINS & **HEXAGONS**

Nigel Smith

GRIFFINS

Joined in 1978 starting in Ashington, had stints in Bedlington and East Northumberland Area Office before moving to Alnwick before I left in 1988 to join the Yorkshire Building Society.

Lots of happy memories when times were slightly different from today.

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Appreciating current and previous service
GRIFFINS & **HEXAGONS**

Steve Smith

GRIFFINS

I worked in three branches attached to Sutton AO and the AO itself until I took up HO roles, primarily in Cards and payments.

This included work on plastic fraud reduction, ATMs, chip and PIN and contactless development/project work until I was TUPE'd out in 2012.

Midland Griffin & Friends

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Appreciating current and previous service
GRIFFINS & **HEXAGONS**

HEXAGONS

Appreciating Service of HSBC Friends & Colleagues

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David Subba

HEXAGONS

18 Years with HSBC, now I am an adult. It's hard to believe it's been 18 years since I first walked through the doors of HSBC.

Back in 2007, I joined as a Meet & Greet at Marble Arch Branch — with absolutely no idea how banks worked!

My son, Judah, had just been born, and we always said he was our lucky charm because I got the job! A few years before that, I came to England with my daughter when she was six years old, carrying just £200 and a big dream. I worked in an olive factory and as a carer before somehow finding my way into banking.

If someone had told me then that one day I'd be working in corporate banking, supporting businesses (especially in healthcare), I would've laughed and gone back to packing olives. None of this would've been possible without the people who believed in me - who took the time to guide, teach, and trust me.

I'll always be grateful to Jeff Richards, David Beaty, Victoria Ritchie, Greig Ritson, Matt Osborne, Matt Povey, Cameron Rathwell, and many others who took me under their wing along the way.

I've learned that titles and job roles change, but kindness, hard work, and a bit of luck never go out of style.

Still learning, still grateful — and still amazed at how far £200 can take you with the right people around you.

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Fiona Wilson

HEXAGONS

Today is my last day at HSBC.

Following a restructure the opportunity for redundancy and early retirement arose and the time is right for me to move on. I've thoroughly enjoyed my career, starting at Midland Bank, Southport after doing my A levels.

There have been many amazing people I've worked with over the years, many of whom are now friends for life. Everyday has been different and the highlights have been supporting lots of fantastic owner managed businesses.

After 36 years and 3 months I think I have earned a rest. I have no immediate plans other than to spend more time with family and friends and to do plenty of travelling.

Thank you to everyone who has given me a great send off, I am overwhelmed by the lovely cards and gifts.

HEXAGONS FACEBOOK GROUP

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Appreciating current and previous service
GRIFFINS & HEXAGONS

John-Paul Way

HEXAGONS

More than 27 years after first joining as a graduate my time with HSBC ended this week. I've been fortunate enough to work across the business in London, Paris and Riyadh in many different roles and have absolutely loved working on a daily basis with colleagues and clients around the globe.

As a career Coverage Banker / Team Leader I've seen how diverse and multi-national teams can achieve great things working together with an absolute focus on delivering for our clients. Coverage is all about making connections and helping others achieve their objectives and as a result I've had the privilege of working with some truly amazing colleagues, partners and clients - and made real friendships that span the globe.

I've worked with many of the world's largest and most interesting companies supporting business across 40+ countries with many truly ground breaking projects that, even after 27 years, made each day different from the one before. I've also been fortunate to have had some inspirational managers across my time and have loved seeing those around me develop and thrive in their own careers - it is the relationships that I've developed through the good times (and the more challenging) that will stay with me going forwards.

Thank you to all of you who have been part of my HSBC journey - the world has changed since I joined in 1998 but the value of teamwork, integrity, perseverance and friendship has stayed constant. So what next.. The UK weather has been extremely kind over my period of summer garden leave so I've got a great tan and I'm now rested, reset, energised and actively looking for my next role. Please do reach out if you have an opportunity where I might be able to help.

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<https://www.facebook.com/groups/hexagonsreconnections>

Appreciating current and previous service
GRIFFINS & HEXAGONS

Matt Boardman

HEXAGONS

After 36 incredible years with HSBC, the time has come to explore the next exciting chapter of my career. I've been fortunate to work alongside some truly amazing people, many of whom I now proudly call friends.

As I reflect on this journey, I'm especially grateful to a few inspirational managers who instilled in me the confidence and belief that anything is possible. Their support made a lasting impact, and for that, I'll always be thankful. I still remember starting my career as a wide eyed 17 year old, unsure of what the future held. I could never have imagined how my life and career would evolve.

A couple of standout moments come to mind: stepping into a Head Office role as a Branch Support Officer - I can still picture myself on the platform at Goring-by-Sea wondering if it was the right move. It turned out to be one of my most rewarding roles. Another proud milestone was becoming Branch Manager at Warwick Street, Worthing - a full-circle moment from junior clerk to leading the branch. Equally fulfilling has been the opportunity to play a key role in recruitment and development. It's a privilege to meet individuals from all walks of life, each bringing their own energy and potential. Seeing colleagues I originally hired go on to thrive and build successful careers at HSBC has been incredibly rewarding. For me, it's the people you work with, the relationships you build, and the time you share that's made the years fly by filled with countless happy memories.

This next step feels both like an opportunity and a challenge — a chance to build on the skills I've developed and embrace new ones. And if I'm honest, I'm feeling a little nervous too... but mostly excited for what lies ahead. #newbeginnings #opentowork

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Matt Dowsett

HEXAGONS

Today marks my 30 years in HSBC.

I started my working life at a Midland Bank, Hanover square at the age of 18 and my first role was a waste clerk which meant collecting any cheques that had been paid in and send these for processing.

My first week in the branch I as told I needed to cut my hair as too long for me to man the enquiry counter so 1 got a skin head the weekend after. I was pulled into the managers office on the Monday saying "when I said you needed a cut I didn't mean that short " and again was banned from answering the enquiry counter until it grew out. I've always been a bit of a rebel.

Little did I know 30 years later I would be still with the same organisation and this organisation is now more tolerable to the many different hairs styles people wear. Haha.

I have done many roles over the years and have worked in many branches and offices and have to say I have enjoyed the 30 years. I have met some great clients and colleagues (many I class as frends now) and my wife along the way and some amazing bosses.

I'm now looking forward to the next 10 years to hopefully get to the 40 year mark.

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Nick Clark

HEXAGONS

Today marks 20yrs at the firm. It was never the plan but I am really quite proud of that.

Somehow I just kept finding roles and subjects that interested me to keep learning and developing. With a lot of support and a bit of hard work thrown in, it's amazing what can happen.

The milestone has made me really reflect and appreciate the journey and the friends made along the way. I have worked with and learnt from amazing people over the years.

So a big thank you to all who have supported me.

Here's to a few more years!

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Paul Haynes

HEXAGONS

Celebrating 25 Years at the Bank.

Today marks a significant milestone for me- 25 years/ a quarter-century of service at the bank! I can't believe where the time has gone! From that first offer letter to become an M93(GCB6 nowadays!) Assistant Customer Services Manager at Holborn Circus Branch in the City, the start of a journey that has been filled with growth, learning, and opportunity shaping the person I am today.

I am grateful for the trust, collaboration, and support shared by inspiring colleagues, managers and friends along the way, those that have believed in me and provided those opportunities for me to thrive, too many to mention but you all know who you are!

Over the years, I have witnessed huge changes as the bank evolves, and feel proud that I have been part of that journey. Countless experiences to contribute, developing others and in more recent years the privilege of mentoring/ driving emerging talent.

Thank you to everyone-past and present-who has shaped my professional journey.

Cheers to 25 years! And hopefully more to come!

#CareerAnniversary #Grateful #BankingIndustry#25YearsStrong

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Peter Shearing

HEXAGONS

Closing one incredible chapter after 37 amazing years with HSBC"After +37 years' service with HSBC, yesterday was my last day with the firm. Having started originally at Midland Bank (before being taken over by HSBC) in the retail branch network, I have been fortunate to work in many parts of the organisation within the UK including retail, wealth, head office and commercial banking.

Some highlights include being the product manager that launched Cash ISAs for the bank, working externally with the Council of Mortgage Lenders as we started our journey to become a series mortgage provider & being part of the team that launched a new challenger bank with Merrill Lynch with its legacy being Invest Direct. I even had some articles published as part of my role with Merrill Lynch HSBC, one making the front page of the business section of the Sunday Times. I was able to represent the bank twice on television, one of which was related to charity and our yearly collaboration with the BBC Children in Need.

Leading people and getting the best from and for them has been something I have greatly enjoyed. Whether that has been project teams, branch management or larger scale customer centric teams it has always been about having a 'winning mindset' and getting everyone to perform to the best of their abilities. Having been nominated in recent years as a short-listed finalist within the organisation's annual awards ceremony for team of the year, this was something I was very proud of. I've been privileged to work with so many talented colleagues and customers over the years — too many to name — but if you're reading this, you know who you are. Thank you all for the collaboration, friendship, and the memories. As I now step outside the bank and consider what could be next, I leave with so many great memories to which I am extremely grateful.

Time first for some much needed down time and then.

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Rebecca Picton

HEXAGONS

Today signals my last day working for HSBC after a 30 year career.

Working for HSBC has been a privilege and an amazing journey. One that has not only shaped my professional career but my whole life; meeting my husband here in 2007 and making some amazing life long friends.

I've worked with many amazing people over the years, managers that have supported and developed me, the teams I've had the privilege to lead and an external network of organisations, inspiring entrepreneurs, charities and community groups.

It has been an absolute pleasure and time has flown by but onwards now here's to a new exciting opportunity, I will advise of in the new year after taking the a couple of months off for an extended Xmas break with family and friends.

Thanks to everyone that's been part of my career journey and wishing continued success and happiness to all.

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Richard Donoghue

HEXAGONS

So, after almost 40 years, my career at HSBC Bank (formally at Midland Bank) has come to an end.

Many great years at a great company.

Happy to retire but sad to leave the only job I've ever known.

Thanks to everyone I've worked with.

All the best for the future.

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Sam Roden

HEXAGONS

Friday was my last day at HSBC after 15 years, and I leave with very happy memories of the colleagues that I worked with, and the customers I had the pleasure of supporting.

Thanks to everyone internally and externally who contributed to the success of the North West team over the years, and in particular to the dedicated Relationship Managers past and present who it was an honour to lead.

I remember someone asking me a few days after I started what it was like at HSBC and my answer was simple, 'it's full of nice people' - that remained the case throughout which is why it was a great place to work. I'm really looking forward to life outside a big bank, starting with 10 days kitesurfing in Brazil, and then back to crack on with my new venture - more information on that to follow soon.

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Sarah Milligan

HEXAGONS

So I guess that's a wrap! 36 years, 4 months ago, I walked into Midland Bank Maidstone, aiming to stay just a year, I actually wanted to be an air hostess but was far too clumsy and that would never have worked!

There were many roles over the years but my proudest achievement is to have led a fantastic team of business bankers in South East. They truly are the best people and this job was never just a job.

There are far too many people for me to thank but I would like to mention two.

Nigel Batley you taught me how to be a good leader of people and believed in me and I am forever grateful.

Cora McLaren Thank you for taking that decision to allow me to lead a team. A lot of people thought Wardy and I couldn't do it but I think we proved them wrong.

And finally to Team South East, Thank you for everything and keep being brilliant.

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Appreciating current and previous service
GRIFFINS & HEXAGONS

Steve Gracey

HEXAGONS

EMOTIONAL POST ALERT

Following 14 years at the coal face of HSBC, initially in Canary Wharf, and for the last 8 years in Birmingham, I have put my Out Of Office message on for the last time.

I've worked with hundreds of amazing and truly world class people during that time, internally within the Communications team, other teams within the bank and externally with different organisations, agencies and also journalists.

Every day has been a school day and every day has been different. I can't name everyone, but a big thank you to Andy Homer and Mark Hemingway for having faith in me and giving me the opportunity in the first place, and my immediate media relations team for being brilliant in very many ways.

Thank you all. (Aurora Bonin, Leila Taleb, Emily Craig, Hannah Langston, Robert Cox, Katie Cohen) Special mentions to Penny Edwards, Hannah Jones BA certRBCB, Sara Kouchakji-Allen Chart.PR Lindsey Dorr, Jon Forrester who are some of the very best.

And last but not least, the very amazing Karen Gracey who has been by my side every step of this wonderful journey.

Thank you, Bab. The next as yet unwritten chapter will write itself from 1st January 2026 (#OpenToWork), but my time at HSBC has been truly bendigedig.

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Appreciating current and previous service
GRIFFINS & HEXAGONS



HAVE YOU JOINED **H**ORIZONS?

<https://horizons.life>

The **H**orizons website is the place to sign up and connect with your local **H**orizons' centre and also obtain the latest news and views from the **H**orizons Management Committee.

There are many social activities such as coffee mornings, centre lunches, social excursions and of course the AGM and annual luncheon.

Log on to the website for further information on how to sign up and connect with your friends and colleagues.

Remembering our friends and colleagues through fond memories

It is with great sadness that we often receive news of the passing of our friends and former colleagues.

Thank you to our many members who kindly take the time to share this sad news with us. It gives us all an opportunity to reflect and fondly remember the life and service of our friends and colleagues who have passed on.

It's clear that our members welcome the chance to be able to pass on their respects and condolences at the earliest possible moment as opposed to doing so when they find out at a much later point in time.

Remembrance posts are also available on the Griffins & Hexagons website.

The following messages are of those who have been sadly taken from us over the last couple of months.

Remembering our friends and colleagues
GRIFFINS & HEXAGONS

Denise Peck

24 October 2025



It is with great sadness that I report that our member Denise Peck aged 73, passed away on Friday 24 October 2025 following a short illness. She was surrounded by her family at home.

Starting with Midland Bank in Dale Street, Liverpool. Denise later moved over to the Wirral and worked mostly at Bromborough branch.

We send our condolences to Denise's family and we will all miss Denise at our Horizons events.

It was Denise's wish to have a Pure cremation.

Kindly shared by Peter Clare

Remembering our friends and colleagues
GRIFFINS & **HEXAGONS**

Denise Peck

24 October 2025

Condolences to Denise's family. Worked with Denise in Bromborough lovely lady. X - *Heather Stockton*

Denise was a really lovely person & dear friend. Very sad to lose her so young. Denise has chosen to have a Pure Cremation. RIP lovely friend. - *Hazel Sephton*

Lovely lady. RIP. Condolences to her family. - *Jane Mercer*

Sending my warmest thoughts to the family. I have many happy memories with Denise, we used to have such a chuckle. She was lovely. - *Nic Vagianos*

I have lovely memories of my friend Denise. I worked with her at Dale Street branch. Condolences to Dave and the Family. - *Irene Jaques*

So sorry to read this. Worked with Denise at Bromborough branch. A lovely lady. - *Lynne Baldwin*

Such very sad news. Our condolences to all Denises Family. RIP Denise. - *Sandra Blower*

Very sad news. Good times at Bromborough. RIP - *Philip McLaughlin*

Deepest sympathy to Denise's family. - *Karen Tomlinson*

Very sad news. Condolences to the family. - *Kay Brayley*

Remembering our friends and colleagues
GRIFFINS & **HEXAGONS**

Denise Peck

24 October 2025

Such sad news. Wynne has many happy memories of working with Denise at Bromborough. - *Joyce Davies*

Very sad news. Remembering lots of happy times at Bromborough and more recently at Horizons coffee mornings.
RIP Denise. - *Karen Shorrocks*

So sad to hear. Condolences to Denise's family. - *Jacqueline Patricia Lee*

That's such sad news. - *Nicky Lancelotte*

RIP - *Beata Halliwell*

Remembering our friends and colleagues
GRIFFINS & HEXAGONS

BWC helps current and former bank employees, and their families by providing advice, expert support and, in some cases, financial assistance.

Their team of trained Client Advisors and Visiting Caseworkers, work alongside a range of partners to provide you with specialist support to suit your needs.



Supporting the banking community past and present





“

The benefits system? That's not for people like me

A thought many people have, right up until life takes an unexpected turn.



Could you be missing out on extra financial help

Tomorrow's edition of Connect, our free monthly email, explains what everyone should know about the UK benefits system – and why millions of people miss out on support they're entitled to each year.

We'll break down when you might need it, why the system can be tricky to navigate, and how to start claiming with confidence.

Sign up now to get Connect straight to your inbox every month:

<https://eu1.hubs.ly/H0nS9yM0>

A change at work, caring for someone, an illness – these are just some of the situations where you might qualify for and appreciate extra financial help.



Could you be missing out on benefits?

Sign up to Connect and receive your guide to the benefits system, just in case you ever need it.

bwcharity.org.uk/sign-up



Plumstead branch. More from Shelia Lowe's memoirs.



Memories
GRIFFINS

Kindly shared by Gill Peters



Memories
GRIFFINS



Memories
GRIFFINS



Huddersfield branch staff.

Not sure what year but
plenty familiar faces.

Kindly shared by Steph Crossley

Memories
GRIFFINS



Old HSBC branch is now a dentist.

Kindly shared by Carole Harper

Former Branches
GRIFFINS & **HEX**AGONS



Today we visited the Derwentside Shopping Centre in Belper and found these for sale.

I don't remember them being so big.

£25 each.

Memorabilia

GRIFFINS & HEXAGONS

Kindly shared by Bob Knox

MIDLAND
BANK
LIMITED



VBI UNITA FORTIOR

Bygones Museum in Babbacombe, Devon.

Found this today in the museum.

Surprising really as it covers the Victorian era.

Kindly shared by Anne Cockram

Memorabilia

GRIFFINS & **HEX**AGONS



Martin Ridley

Facebook Group
Admin

Anne Ridley

Newsletter Editor



*Thank you all for your wonderful contributions
across social media.*

*It's a great pleasure to see you enjoy many
rekindled memories and reconnections.*

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