



Name of the account provider: HSBC UK Bank plc

Account name: HSBC Advance Bank Account and HSBC Insurance Aspects (no longer on sale)

Date: 1 November 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our **Personal Banking Terms and Conditions and Charges**.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee | |
|---|--|---|
| General account services | | |
| Maintaining the account Includes a package of services consisting of: <ul style="list-style-type: none"> • Motor Breakdown Assistance • Mobile Phone Insurance • Worldwide Travel Insurance (only available for customers under 70 years of age) Above products are related to Insurance Aspects. The insurance provided is subject to limitations and exclusions. You can find this information in the Insurance Product Information document and in the policy booklet, which are available online or on request. | Monthly Fee (under age 70) | £11.95 |
| | Total Annual Fee | £143.40 |
| | Monthly Fee (age 70 and over) | £5.95 |
| | Total Annual Fee | £71.40 |
| Payments (excluding cards) | | |
| Sending money within the UK in pounds sterling (internal payments) | To another HSBC account in your name: | Branch/telephone/online/mobile/post £0 |
| | To someone else's HSBC account above our payment limits: | Branch/post £17 |
| Sending money within the UK via Faster Payments | | £0 |
| Sending money within the UK via CHAPS (external payments) | To non-HSBC account: | Branch/post £17 |
| Sending money within the UK in foreign currency | To HSBC accounts: | Branch/telephone/online/mobile £0 Post £17 |
| | To all other accounts in EUR: | Branch/telephone/online/mobile £0 Post £17 |
| | To all other accounts in other foreign currencies: | Branch/telephone/online/mobile £5 Post £17 |
| Sending money outside the UK | To HSBC accounts: | Branch/telephone/online/mobile £0 Post £17 |
| | To all other accounts in the EEA in EUR: | Branch/telephone/online/mobile £0 Post £17 |

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|---|--|--|---|
| | To all other accounts in the EEA in other currencies: | Branch/telephone/ online/mobile Post | £5 £17 |
| | To all other accounts outside the EEA in any currency: | Branch/telephone/ online/mobile Post | £5 £17 |
| | If we send money outside the UK we may use an intermediary bank. This intermediary and the receiving bank may also impose charges. | | |
| Refusing a payment due to lack of funds | | | £0 |
| Direct debit | | | £0 |
| Standing order | | | £0 |
| Receiving money from outside the UK | | | |
| | All payments in a foreign currency: | | £5 |
| | In pounds sterling: | | £5 |
| Cards and cash | | | |
| Debit card payment in pounds | | | £0 |
| Debit card payment in a foreign currency | | | 2.75% |
| | We calculate the percentage fee on the converted amount of the debit card payment. | | |
| Cash withdrawal in pounds in the UK | | | £0 |
| | Other cash machine providers may charge you to use their cash machines. | | |
| Cash withdrawal in foreign currency outside the UK | | | 2.75% |
| | Cash fee: | | 2% (Min: £1.75; Max: £5) |
| | We calculate the percentage fee on the converted amount of the cash withdrawal. | | |
| Overdrafts and related services | | | |
| Arranged and Unarranged Overdraft | On the first £25: | | 0% EAR* variable |
| | On amounts over £25: | | 39.9% EAR* variable (34.05% Annual Rate) |
| | The monthly cap on unarranged overdraft charges for HSBC Advance Bank Account and HSBC Insurance Aspects is £20. Further details can be found online at www.hsbc.co.uk/overdrafts | | |
| Allowing a payment despite lack of funds | | | £0 |
| | Unarranged overdraft interest may apply | | |
| | *EAR: Effective Annual Rate | | |
| Other services | | | |
| Cancelling a cheque | | | £0 |

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