

# General Price List and Interest Rates

The information in this leaflet is correct as at **1 December 2010**

**The prices and information in this leaflet apply to your personal account, unless your account is an HSBC Premier, Student, Graduate, HSBC Advance (Graduate), Gap Year, HSBC Passport or Amanah bank account, in which case you should ask us for the price list that applies to those accounts.**

**The prices and information in this leaflet applicable to your account form part of the terms and conditions that apply to your account.**

**All accounts other than HSBC Advance and Savings accounts do not pay credit interest. For Savings credit interest rates, please see the Savings Interest Rates leaflet. For the HSBC Advance credit interest rate, please see below.**

## HSBC Advance

Credit Interest	Net%	Gross%	AER% variable
All balances	0.00	0.00	0.00

Credit interest on HSBC Advance Bank Account is calculated daily on the cleared credit balance and is paid into accounts monthly.

**HSBC Advance monthly subscription**  
£12.95 per month.

HSBC Advance has a minimum 12 month initial term.

## Bank Account Pay Monthly

**Bank Account Pay Monthly fee** £15 per month

We will not charge customers with Bank Account Pay Monthly for the following 'Managing your Money' services: stopping a cheque, special presentation of a cheque, receiving copies of paper statements more frequently than monthly, and ordering copies of issued statements.

## International Account Opening

The International Banking Centre can help you set up bank accounts

in over 40 countries	£100 per account
HSBC Advance customers	£50 per account

## Debit cards

– UK foreign currency cash machine

You can use your debit card to make cash withdrawals in Euros or US Dollars from some of our self-service machines. The HSBC prevailing exchange rate and the amount of currency you will



receive and the Sterling amount will be shown on the screen. The amount of the cash withdrawal converted into Sterling will be deducted from your account balance immediately.

– Using your card abroad

**General:** Any foreign currency debit card payments (including cash withdrawals) are converted to Sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest the next working day. Details of the current wholesale market rates can be obtained by calling us on the usual telephone numbers.

**Cash Machines:** There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. HSBC Advance and HSBC Premier MyAccount customers can make withdrawals at cash machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee.

We will deduct the amount of the transaction fee from your account once we receive details of the payment from the card scheme, at the latest the next working day.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

**Shops and retailers:** There is no transaction fee for using your debit card to pay for goods and services overseas.

## Travel Money

When ordered in branch or by telephone:

Foreign currency commission rates (bought and sold)	0%
Travellers cheques sold by us	
– Sterling	1.5%
– currency	0%
HSBC Travellers cheques encashed by us	Free
Non-HSBC Travellers cheques encashed by us	75p per cheque
Home Delivery Charge	Over £500, Free Under £500, £3.95

When ordered through [hsbc.co.uk](http://hsbc.co.uk):

Foreign currency commission	0%
Travellers cheques sold by us	0%
Handling Charge	Over £250, Free Under £250, £3.95

Travellers cheques are encashed **Free** at any HSBC branch if purchased in an HSBC branch or online through our website.

## Additional services and account charges

### Overdraft Service

This section only applies to, and forms part of, the terms for accounts on which we offer overdrafts, excluding Bank Account Pay Monthly which is covered separately below. We only offer overdrafts on our current accounts. However, we do not offer overdrafts on MyAccounts, Premier MyAccounts and Basic Bank Accounts or where customers are under 18 years of age.

You can request an overdraft, or an increase to an existing overdraft, on your bank account in one of two ways, either:

- by way of a formal request, that is, you ask us for and we agree to provide you with, an overdraft or an increase to an existing overdraft limit before you authorise any payments or withdrawals from your account that, if made by us, would cause your account to go overdrawn or over an existing overdraft limit; or
- by way of an informal request, that is, where you authorise a payment or withdrawal to be made from your account which, if made by us, would cause your account to go overdrawn or over an existing overdraft limit without having agreed with us in advance an overdraft or an increase in an existing overdraft limit on your account to cover such payment.

### Interest rates

All overdrawn balances are charged as follows:

Current Account (no longer on sale)	19.9% EAR variable
Bank Account:	19.9% EAR variable
HSBC Advance Bank Account:	17.9% EAR variable

### Arrangement Fees

1st overdraft in 6 months	free*
Subsequent overdrafts	£25

\*No Arrangement Fee is payable if, in the last 6 months, we have not agreed to an overdraft request from you. See our Fair Fees Policy below for full details.

### Return Fees

We may not be able to grant every request you make for an overdraft. Where we decline an

informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable for considering and returning payment requests, e.g. cheque, standing order, direct debit etc.

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Arrangement Fees and Return Fees are also accrued during your charging cycle (usually monthly) and deducted from your account following the end of your charging cycle.

Before we deduct any debit interest, Arrangement Fees or Return Fees from your account, we will give you at least 14 days' notice of the amount to be deducted.

If you are switching your banking to us we will not charge Fees or debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

If you would like more information about your charging cycle, please contact us (see the 'Important information' section for our contact details).

### HSBC Fair Fees policy

**We always aim to be fair in the way we charge for our services, therefore:**

- We will not charge an Arrangement Fee provided that, within the last 6 months, we have not agreed to a request from you for an overdraft.
- We will not charge an Arrangement Fee for an overdraft request of £10 or less.
- We will not charge Arrangement Fees for informal overdrafts if covering funds are paid in before the end of the day.
- We will give advance notice before Arrangement Fees are debited from your account.
- If debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn we will not make a further charge.
- Arrangement Fees charged will never be higher than the overdraft requested (e.g. a £15 overdraft will not cost you £50).
- We will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

## Overdraft Service – Bank Account Pay Monthly

This section applies to, and forms part of the terms for, Bank Account Pay Monthly.

**Buffer limit** £50

**Interest rate charged on all overdrawn balances** 19.9% EAR variable

### No Arrangement Fees or Return Fees are payable.

Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle. Before we deduct any debit interest from your account, we will give you at least 14 days' notice of the amount to be deducted.

If you are switching your banking to us, we will not charge you debit interest on the entire debit balance of your account for up to three months if you have used our switching service.

If you would like more information about your charging cycle, please contact us (see the 'important information' section for our contact details).

## Other Charges

### Managing your money

Stopped Cheques £12 per cheque  
£10 per cheque via PIB

Special presentation of a cheque £15 per cheque

Paper statements more frequently than monthly £1 each

Copy of issued statements £1 per sheet, or Free via PIB

### Automatic transfer facility

between two Sterling accounts you have with us in the UK:

Daily transfer £20 per month  
Weekly transfer £8 per month

### Sending and receiving money

Bankers Drafts £20 each

Sterling and other currency cheques drawn on banks abroad and paid into your account with us Charge per cheque:

Value up to £100 £6  
Value £101 to £5,000 £12  
Value £5001 to £10,000 £24  
Value £10,001 to £50,000 £34  
Value over £50,001 £60

## Electronic Payments

Payment Types	Branch	TBS	PIB
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<b>Electronic Fund Transfers</b>			
to another HSBC account	£20	£20	N/A
to non HSBC accounts	£30	£30	N/A

<b>SEPA payments</b>	N/A	N/A	£9
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<b>Worldpay</b>	£9	£9	£9
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### Priority Payments

to another HSBC account	£20	£20	£17
to non HSBC accounts	£30	£30	£17
Global Transfers*	N/A	N/A	£5* <sup>2</sup>

We will charge you £40 for any instructions you send by post.

\*Global Transfers are available via Global View within PIB and are currently available between 23 countries worldwide. For a full list of countries and to see the Global View banking demo please visit [www.hsbc.co.uk](http://www.hsbc.co.uk).

<sup>2</sup> from 1 January 2011

These charges will be deducted from your account when you ask for the service, as will any additional expenses we incur in making these payments. We may charge for any enquiries we receive in respect of each payment instruction, whether made by you or another person. We will not charge you if we have made an error. We will advise you of the charge before we start investigations on your behalf.

### Priority Payments, SEPA payments and WorldPay

Please refer to the main terms and conditions that apply to your account about cut-off times and how they work.

The currency cut-off time for these payments in Euro and Sterling is 15.30.

The currency cut-off time for these payments in any other EEA currency is 14.00.

Non EEA currencies have their own cut-off times which are different – please ask us for details.

## General notes and explanations

Our interest rates and fees may change from time to time.

For charging purposes a month is not a calendar month but begins on the date your account opens. For example, if you opened your account on 20 January, your charging cycle will be from the 20th of each month to the 19th of the following month.

Where we mention 'free' in this price list, we mean there is no additional charge.

**NET:** The rate after the deduction of tax applicable to interest, currently 20%. Higher rate tax payers will have an additional liability.

### Please note that 'Net' rates do not apply to Channel Islands and Isle of Man customers.

**GROSS:** The rate before the deduction of tax applicable to interest on savings.

**AER:** Annual Equivalent Rate: This is a notional rate which illustrates what the gross rate would be if interest were paid and compounded each year.

**APR:** Annual Percentage Rate. This is the total cost of credit, including all interest and any other charges.

**EAR:** Effective Annual Rate. This takes account of the interest rate and how often interest is charged, and does not include any other fees or charges.

**PIB:** our Personal Internet Banking Service

**TBS:** our Telephone Banking Service

All rates are quoted per annum, unless otherwise stated, and are variable.

No advance payment is required to open these accounts.

## Important information

You can get further information and written quotations from any branch or from HSBC Bank plc, Customer Information, PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS.

Telephone 0800 520 420 between 8am and 10pm every day.

### For Channel Islands and Isle of Man customers

In Jersey HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and we abide by the Code of Practice for Consumer Lending. In Guernsey HSBC Bank plc is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business. In the Isle of Man, HSBC Bank plc is licensed by the Isle of Man Financial Supervision Commission.

In respect of accounts held at branches in Jersey, Guernsey and the Isle of Man all interest is paid gross except to residents of the European Union. If you are residing in the EU and depending on your circumstances, credit interest may be subject to a retention tax. As an alternative, you can opt to have your account details reported ultimately to your local tax authority. Your tax situation will depend on your personal circumstances and we recommend you obtain independent tax advice. Any tax information in this leaflet is based on our understanding of current and proposed legislation and practice. The legislation and practice may be subject to change.

## hsbc.co.uk

### Issued by HSBC Bank plc.

Customer Information:  
PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS  
PO Box 14, St Helier, Jersey JE4 8NJ  
PO Box 31, St Peter Port, Guernsey GY1 3AT  
PO Box 20, Douglas, Isle of Man IM99 1AU