

# HSBC Premier Price List

HSBC Premier customers receive preferential rates on many accounts and services. These are described in detail in this leaflet. If you have any questions, please call the HSBC Premier telephone banking service on 08457 70 70 70 (textphone 08457 125 563).

HSBC Premier telephone banking service is open 24 hours. To help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

Eligibility for HSBC Premier is subject to qualification criteria.

HSBC Premier is available without a monthly account fee if you meet any of the following criteria:

You have savings or investments of at least £50,000 with HSBC in the UK. We request that your main income is paid into your HSBC Premier Bank Account; or

You have an individual annual income of at least £100,000 paid into your HSBC Premier Bank Account and either:

- 1) a mortgage(s) of at least £300,000 with HSBC in the UK
- 2) a product taken out through our independent financial advisory service, excluding mortgage related insurance; or

You qualify for HSBC Premier in another country.

For more information please see the HSBC Premier brochure, available on our website, by telephone or at our branches. For customers paying a monthly fee, the current fee is £25.00.

Interest rates and prices in this leaflet are correct as at **1 April 2010**. All rates may change in the future.

The prices and information in this leaflet form part of the terms and conditions that apply to your account, and should be read in conjunction with either the HSBC Premier brochure or the HSBC Premier Welcome brochure.

This leaflet covers the following, which are also subject to the Terms (including the General Terms and the Current Accounts Terms) which are available on request:

- HSBC Premier Bank Account and overdrafts
- HSBC Premier Debit Card

The following products are also covered and are subject to separate terms and conditions, which will be given to you when you apply for each product.

- HSBC Premier Credit Card
- Mortgages and Homeowner Loans

## HSBC Premier Bank Account

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

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

## Overdrafts

For HSBC Premier customers, the first £500 of any overdraft is provided interest free

Interest Rate	£0 - £500 Over £500	Interest free Typical 11.9% EAR variable
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Debit interest is calculated 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, 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 page 2 for our contact details).

## HSBC Premier Debit card – UK 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:** 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.

## HSBC Premier Credit Card

Typical 11.9% APR variable

Introductory interest rates are available to new HSBC Bank customers and to customers who do not already hold an HSBC Bank credit card.

## HSBC Premier Savings

Interest paid monthly	Net %	Gross %	AER %
	0.08%	0.10%	0.10%

### Mortgages

As a HSBC Premier customer you can enjoy preferential mortgage terms and rates. You can choose the deal that most suits your needs from our range of mortgages.

For full details of our latest rates and booking fees please contact your HSBC Premier Relationship Manager, phone us on 08457 70 70 70 or take a look at our website [www.hsbc.co.uk/mortgages](http://www.hsbc.co.uk/mortgages).

### Your home may be repossessed if you do not keep up repayments on your mortgage.

Our mortgages are subject to security and status.

### HSBC Premier Family Banking – these products are covered by a separate price list; details below are for your information only

Interest paid monthly	Net %	Gross %	AER %
HSBC Premier MySavings	0.40%	0.50%	0.50%
HSBC Premier Family Savings	0.08%	0.10%	0.10%

HSBC Premier MyMoney does not pay credit interest.

## Additional Services

### Managing your money

Stopped Cheques	Free
Special presentation of a cheque	Free
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	Free
weekly transfer	Free

### Sending and receiving money

Bankers Drafts	
– in Sterling and Euro (inland)	£20 each
– not in Sterling	£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 £5,001 to £10,000	£24
Value £10,001 to £50,000	£34
Value over £50,001	£60

### Electronic Transfers

Payment Types	Branch	TBS	PIB	Global Transfers via Global View	
<b>Electronic Fund Transfers</b>	to another HSBC account	£12	£12	N/A	N/A
	to non-HSBC accounts	£30	£30	N/A	N/A
<b>SEPA payments</b>	All destinations Maximum £2,000	N/A	N/A	£9	N/A
<b>Worldpay</b>	All destinations Maximum £2,000	£9	£9	£9	N/A
<b>Priority Payments</b>	to another one of your HSBC Premier accounts	£20	Free	£17	Free*
	to another HSBC account	£20	£20	£17	N/A
	to non-HSBC accounts	£30	£30	£17	N/A

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

\*Global Transfers is 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/premier](http://www.hsbc.co.uk/premier).

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 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 and SEPA payments**

Please refer to the General Terms about cut-off times and how they work. There are 2 types of cut-off times:

- cut-off times that apply to the way you ask us to make a payment, for example, by TBS, and these are set out in the General Terms; and
- currency cut-off times that vary depending on the currency you ask us to make the payment in. These only apply to Priority Payments and SEPA payments.

In respect of Priority Payments and SEPA payments, if we receive your payment instructions before the currency cut-off time on a working day then we will treat your instructions as received by us on that working day and the maximum execution times set out in the General Terms for Priority Payments and SEPA payments will start to run from that working day.

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

The currency cut-off time for a payment 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 period will be from the 20th of each month to the 19th of the following month.

**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 paid, and does not include any 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.

**Call** 08457 70 70 70 (textphone 0845 125 563)

**Click** [www.hsbc.co.uk/premier](http://www.hsbc.co.uk/premier)

**Come** in to your nearest branch

**Issued by HSBC Bank plc**

Customer Information: PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS