

Other Charges

Managing your money

Stopped Cheques	£10 per cheque
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 Internet Banking

Sending and receiving money

Bankers Drafts	
– in sterling and euro (inland)	£15 each
– not in sterling – face value up to £100	£15 each
– not in sterling – face value over £100	£20 each

Electronic Transfers

Branch	Telephone	Internet
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In the UK

Inland sterling payments of £10,000 and under (via) Bill Payment – same day if to another HSBC account.	Free	Free	Free
Inland sterling payments to another HSBC account (over £10,000)	£17.50	£17.50	N/A
Inland sterling same day payment to Non-HSBC account	£25	£25	N/A

Other payments to accounts outside the UK

Priority payments	£25	£25	£15
Worldpay payment	£9	£9	£9

These charges will be debited to your account when you ask for the service, as will any additional expenses we incur in making Electronic Transfers. In respect of Electronic Transfers, we may also make a charge for any enquiries we receive in respect of each payment instruction, whether made by you or another person.

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.

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 8 am and 10 pm every day (except Christmas Day, Boxing Day and New Year's Day).

For Channel Islands and Isle of Man customers

In the Channel Islands and the Isle of Man, HSBC Bank plc is licensed by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business, licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business and licensed by the Isle of Man Financial Supervision Commission for Banking and Investment Business.

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.

We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with around 9,500 offices in 85 countries and territories.

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

Price List and Interest Rates

- Current Account
- Current Account Advance
- HSBC Plus Bank Account
- Basic Bank Account
- My**Account**
- Debit Cards
- Travel Money
- Additional services

The interest rates and prices are correct as at **6 November 2008**.

This leaflet forms part of our Personal Banking Terms and Conditions and our MyMoney Terms and Conditions.



The world's local bank

All products below are subject to either our Current Accounts and General Terms and Conditions or our My**Money** Terms and Conditions as appropriate (available on request).

HSBC Plus Bank Account

Credit Interest	Net%	Gross%	AER% variable
Up to £1,000	3.53	4.41	4.50
Over £1,000	0.00	0.00	0.00

HSBC Plus monthly subscription £12.95 per month. HSBC Plus has a minimum 12 month initial term.

Credit Interest on HSBC Plus Bank Account is calculated daily on the cleared credit balance and is paid monthly.

Basic Bank Account, Current Account, Current Account Advance and MyAccount do not pay credit interest.

Debit card

Using your Card abroad

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

Foreign exchange rates are shown on your statement against each transaction inclusive of an exchange rate adjustment, currently 2.75%.

We will convert the amount of any cash withdrawal made in a currency other than sterling into sterling at our applicable exchange rate on the day we receive details of the withdrawal.

We will normally deduct the amount of the withdrawal and any HSBC ATM transaction fee from your account within five working days.

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. Foreign exchange rates are shown on your statement against each transaction inclusive of an exchange rate adjustment, currently 2.75%.

For each transaction you make overseas we will convert the amount of any payment made in a currency other than sterling into sterling at our applicable exchange rate on the day we receive details of the payment.

We will deduct the sterling amount of the transaction from your account, usually within seven working days.

Travel Money

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

Ordered through www.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 a HSBC branch or online through our website.

Additional services

and day to day running of account charges

Overdraft Service

We do not offer overdrafts on My**Accounts** and Basic Bank Accounts or for customers 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 and	
Current Account Advance:	19.9% EAR variable
HSBC Plus 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, eg, 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 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 Overdraft services, therefore:

- We will not charge an Arrangement Fee provided, 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 (eg a £15 overdraft will not cost you say, £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.