General Price List
and Interest Rates

The information in this leaflet is correct as at 10 November 2014

The prices and information in this leaflet apply to your personal account, unless your account is an HSBC Premier, Student, 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.

For Savings credit interest rates, please see the Savings Interest Rates leaflet. We do not pay credit interest on other accounts covered by this price list.

Bank Account Pay Monthly

Bank Account Pay Monthly fee £10 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

General: Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-sterling (foreign currency) transactions we will charge a fee of 2.75% of the sterling amount of the transaction. This fee will be shown as a separate line on your statement as a ‘Non-Sterling Transaction Fee’.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment and the fee from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

Cash Machines: There is a non-sterling cash fee currently 2% (minimum £1.75, maximum £5.00) for non-sterling cash withdrawals at a self-service machine outside the UK, or in the UK where we carry out the currency conversion. Customers making withdrawals on HSBC Premier MyAccount accounts do not pay this fee.

There is a foreign cash fee currently 2% (minimum £1.75, maximum £5.00) for sterling cash withdrawals at a self service machine outside the UK. Customers making withdrawals on HSBC Premier MyAccount accounts do not pay this fee.

Some self-service machine operators may apply a direct charge for withdrawals from their self-service machines and this should be advised on screen at the time of withdrawal.
Shops and retailers: We will not apply a non-sterling purchase fee when you use your debit card to pay for goods and services outside the UK.

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, HSBC 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 an increase in an existing overdraft limit on your account to cover such payment.

Overdraft interest rates
All overdrawn balances are charged as follows:

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Account</td>
<td>19.9% EAR variable</td>
</tr>
<tr>
<td>Bank Account</td>
<td>19.9% EAR variable</td>
</tr>
</tbody>
</table>

Overdraft charges
We’ll charge you a daily Informal Overdraft Usage Fee on any day your account is in informal overdraft. An informal overdraft happens when we agree to lend you money to cover a payment from your account and either:

• the balance on your account exceeds your formal overdraft limit; or

• your account goes overdrawn and you don’t have a formal overdraft limit in place.

Our current daily Informal Overdraft Usage Fee is £5 a day.

We won’t charge:
• more than £80 in daily Informal Overdraft Usage Fees in a charging month;
• more in daily Informal Overdraft Usage Fees than the maximum amount your account has been in informal overdraft during a charging month; or
• daily Informal Overdraft Usage fees if your account is in informal overdraft because an overdraft charge or interest has been deducted.

A charging month normally starts on the day in the month you originally opened your account.

Overdraft 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.

Daily Informal Overdraft Usage 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 overdraft interest and/or daily Informal Overdraft Usage 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 (including daily Informal Overdraft Usage Fees) or overdraft interest on the entire debit balance of your account for up to three months if you have used the Current Account Switch Service.

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

Please note that in addition to the above we operate some discretionary policies in relation to how charges (including daily Informal Overdraft Usage Fees) and overdraft 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

**Overdraft interest rate charged on all overdrawn balances** 19.9% EAR variable

No overdraft fees are payable.

Overdraft 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 overdraft interest from your account, we will give you at least 14 days’ notice of the amount to be deducted.

**Other Charges**

**Managing your money**

<table>
<thead>
<tr>
<th>Service</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper statements more frequently than monthly</td>
<td>£1 each</td>
</tr>
<tr>
<td>Copy of issued statements</td>
<td>£1 per sheet (max. charge £10 per request), or Free via Online Banking</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Automatic transfer facility between two sterling accounts you have with us in the UK:</td>
<td></td>
</tr>
<tr>
<td>Daily transfer</td>
<td>£20 per month</td>
</tr>
<tr>
<td>Weekly transfer</td>
<td>£8 per month</td>
</tr>
<tr>
<td><strong>Cheques</strong></td>
<td></td>
</tr>
<tr>
<td>Stopped Cheques resulting from theft or loss of blank cheques</td>
<td>Free</td>
</tr>
<tr>
<td>Stopped Cheques (other than as above)</td>
<td>£12 per cheque</td>
</tr>
<tr>
<td>Special presentation of a cheque</td>
<td>£15 per cheque</td>
</tr>
<tr>
<td><strong>Bank Drafts</strong></td>
<td></td>
</tr>
<tr>
<td>Original request for a Bank Draft</td>
<td>£20 each</td>
</tr>
<tr>
<td>Cancelling a Bank Draft</td>
<td>£10 each</td>
</tr>
<tr>
<td>Posting a warning on a lost or stolen Bank Draft</td>
<td>£10 each plus any charges made by banks on which foreign drafts are drawn</td>
</tr>
</tbody>
</table>

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

If you would like more information about your charging cycle, please contact us (see the ‘Important information’ section for our contact details).
Foreign Cheques
Foreign currency cheques (other than euros) drawn on a bank anywhere and paid into your account with us; and sterling/Euro cheques drawn on a bank abroad and paid into your account with us. The term ‘foreign cheque’ includes drafts and money/postal orders.

Negotiation of a Foreign Cheque
We may, at our discretion, credit a foreign cheque to your account without waiting for it to be paid. If the foreign cheque is subsequently returned unpaid, we may deduct the amount credited (or re-converted if converted into another currency) from your account together with a return fee of £25.

The following charges are based on the gross value (sterling equivalent) of each foreign cheque.

<table>
<thead>
<tr>
<th>Charge per cheque:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £100</td>
<td>£6</td>
</tr>
<tr>
<td>£100.01 to £5,000</td>
<td>£12</td>
</tr>
<tr>
<td>£5,000.01 to £10,000</td>
<td>£24</td>
</tr>
<tr>
<td>£10,000.01 to £50,000</td>
<td>£34</td>
</tr>
<tr>
<td>Over £50,000</td>
<td>£60</td>
</tr>
</tbody>
</table>

In addition to our fees, any fees charged by our agent and/or correspondent banks and/or the bank on which the foreign cheque is drawn will also be deducted from your account.

Collection of a Foreign Cheque
If you or we, at our discretion, require confirmation that a foreign cheque has been paid, we will arrange to clear it on a collection basis. This means that the proceeds will be credited to your account only when they have been received by us. If the foreign cheque is returned unpaid, we will deduct a return fee of £28 from your account.

<table>
<thead>
<tr>
<th>Charge per cheque</th>
<th>£28</th>
</tr>
</thead>
<tbody>
<tr>
<td>If sent by courier at your request</td>
<td>£10</td>
</tr>
</tbody>
</table>

Electronic Payments into your account

Non-sterling payments into your account
Each payment under the currency equivalent of £100 No charge
Each payment of the currency equivalent of £100 and over £8

This charge will be deducted from the payment before it is credited to your account.

Sterling payments into your account from banks outside the UK
Each payment up to £100 Free
Each payment of £100 and over £6

The charge will be deducted from the payment before it is credited to your account.

Electronic Payments from your account

<table>
<thead>
<tr>
<th>Payment Types</th>
<th>Branch</th>
<th>TBS</th>
<th>OB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electronic Fund Transfers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>to another HSBC account</td>
<td>£20</td>
<td>£20</td>
<td>N/A</td>
</tr>
<tr>
<td>to non HSBC accounts</td>
<td>£30</td>
<td>£30</td>
<td>N/A</td>
</tr>
<tr>
<td>SEPA payments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>to another HSBC account</td>
<td>N/A</td>
<td>N/A</td>
<td>£0</td>
</tr>
<tr>
<td>to non HSBC accounts</td>
<td>N/A</td>
<td>N/A</td>
<td>£4</td>
</tr>
<tr>
<td>Worldpay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>to another HSBC account</td>
<td>£9</td>
<td>£9</td>
<td>£0</td>
</tr>
<tr>
<td>to non HSBC accounts</td>
<td>£9</td>
<td>£9</td>
<td>£4</td>
</tr>
</tbody>
</table>

Priority Payments

to another HSBC account £20 £20 £0
to non HSBC accounts £30 £30 £4

Global Transfers* N/A N/A £0

We will charge you £40 for any Electronic Fund Transfer instructions you send by post. We will charge you £30 for any SEPA payment, Worldpay payment and Priority Payment instructions you send by post.

* Global Transfers are available via Global View within Online Banking and are currently available between 23 countries worldwide. For a full list of countries and to see the Global View banking demo please visit hsbc.co.uk.

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.

For international payments, the recipient’s bank (and any other bank we use to send the payment) may also make a charge. You’ll only have to pay these charges if you choose “sender to pay all charges” when you request your payment.
Priority Payments, SEPA payments and Worldpay

Please refer to the main terms and conditions that apply to your account and to the Banking Made Easy brochure for information about cut-off times and how they work.

The currency cut-off time for these payments in Euro and sterling is 2.30pm.

The currency cut-off time for these payments in any other EEA currency is 2pm.

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

General notes and explanations

Our credit interest and overdraft 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.

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.

Online Banking: our Online 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 6201, Coventry CV3 9HW.

Telephone 0800 520 420 between 8am and 10pm every day (except Christmas Day, Boxing Day and New Year’s 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.

All credit interest is paid gross except to residents of the European Union (EU). If you are residing in the EU and have accounts in either Guernsey or the Isle of Man you will have your account details reported ultimately to your local tax authority. If you are residing in the EU and have accounts in Jersey 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 to your local tax authority. From 1 January 2015 all Jersey account details will be reported.
Customers with disabilities

If you’d like this in another format such as large print, Braille or audio, please contact us. A textphone service is also available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on 03457 125 563 (+44 207 088 2077 from overseas).