



Name of the account provider: HSBC UK Bank plc

Account name: HSBC Advance Bank Account

Date: 14 March 2020

- 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	£0	
Payments (excluding cards)		
Sending money within the UK via Faster Payments	£0	
Sending money within the UK via CHAPS	£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	£9
	Online/mobile	£4
	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
	To all other accounts in the EEA in other currencies: Branch/telephone	£9
	Online/mobile	£4
	Post	£17
	To all other accounts outside the EEA in any currency: Branch/telephone	£9
	Online/mobile	£4
	Post	£17
If we send money outside the UK and the EEA, 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	In EUR from within the EEA:	£0
	In all other currencies from within the EEA:	less than £100 £0 £100 or more £8
	In all foreign currencies from outside the EEA:	less than £100 £0 £100 or more £8
	In pounds:	less than £100 £0 £100 or more £6
Cards and cash		
Debit card payment in pounds		£0
Debit card payment in a foreign currency	Transaction fee:	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 ATM providers may charge you to use their cash machines.	
Cash withdrawal in foreign currency outside the UK	Transaction fee:	2.75%
	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 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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