



Name of the account provider: HSBC UK Bank plc
Account name: HSBC Advance Bank Account
Date: 15 October 2018

- 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 **Charges and Additional Product Terms**.
- 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	To HSBC accounts: Branch/telephone Post	£20 £30
	To all other accounts: Branch/telephone/post	£30
Sending money within the UK in foreign currency	To HSBC accounts: Branch/telephone/online/mobile Post	£0 £30
	To all other accounts: Branch/telephone Online/mobile Post	£9 £4 £30
	To HSBC accounts: Branch/telephone/online/mobile Post	£0 £30
Sending money outside the UK	To all other accounts: Branch/telephone Online/mobile Post	£9 £4 £30
	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 a foreign currency: less than £100 £100 or more	£0 £8
	In pounds: less than £100 £100 or more	£0 £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	
Unarranged Overdraft	Each day £5 The monthly cap on unarranged overdraft charges for HSBC Advance Bank Account is £80. Further details can be found online at www.hsbc.co.uk/overdrafts
Allowing a payment despite lack of funds	£0 Unarranged overdraft charges may apply
Arranged Overdraft	17.9% EAR* variable *EAR: Effective Annual Rate
Other services	
Cancelling a cheque	£0

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office 1 Centenary Square, Birmingham B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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