



**Name of the account provider: HSBC UK Bank plc**

**Account name: HSBC Graduate Bank Account**

**Date: 2 November 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.

<b>Service</b>	<b>Fee</b>		
<b>General account services</b>			
<b>Maintaining the account</b>	£0		
<b>Payments (excluding cards)</b>			
<b>Sending money within the UK via Faster Payments</b>	£0		
<b>Sending money within the UK via CHAPS</b>	£17		
<b>Sending money within the UK in foreign currency</b>	To HSBC accounts: Branch/telephone/online/mobile Post	£0 £17	
	To all other accounts in EUR: Branch/telephone/online/mobile Post	£0 £17	
	To all other accounts in other foreign currencies: Branch/telephone Online/mobile Post	£9 £4 £17	
	<b>Sending money outside the UK</b>	To HSBC accounts: Branch/telephone/online/mobile Post	£0 £17
		To all other accounts in the EEA in EUR: Branch/telephone/online/mobile Post	£0 £17
		To all other accounts in the EEA in other currencies: Branch/telephone Online/mobile Post	£9 £4 £17
To all other accounts outside the EEA in any currency: Branch/telephone Online/mobile Post		£9 £4 £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.			

<b>Refusing a payment due to lack of funds</b>		£0
<b>Direct debit</b>		£0
<b>Standing order</b>		£0
<b>Receiving money from outside the UK</b>	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
<b>Cards and cash</b>		
<b>Debit card payment in pounds</b>		£0
<b>Debit card payment in a foreign currency</b>	Transaction fee: We calculate the percentage fee on the converted amount of the debit card payment.	2.75%
<b>Cash withdrawal in pounds in the UK</b>	Other ATM providers may charge you to use their cash machines.	£0
<b>Cash withdrawal in foreign currency outside the UK</b>	Transaction fee: Cash fee: (Min: £1.75, Max: £5) We calculate the percentage fee on the converted amount of the cash withdrawal.	2.75% 2%
<b>Overdrafts and related services</b>		
<b>Arranged and Unarranged Overdraft</b>	Year 1: On the first £3,000	0% EAR* variable
	On amounts over £3,000	39.9% EAR* variable (34.05% Annual Rate)
	Year 2: On the first £2,000	0% EAR* variable
	On amounts over £2,000	39.9% EAR* variable (34.05% Annual Rate)
	The monthly cap on unarranged overdraft charges for HSBC Graduate Bank Account is £20. Further details can be found online at <a href="https://www.hsbc.co.uk/overdrafts">hsbc.co.uk/overdrafts</a>	
<b>Allowing a payment despite lack of funds</b>	Unarranged overdraft interest may apply *EAR: Effective Annual Rate	£0
<b>Other services</b>		
<b>Cancelling a cheque</b>		£0

**HSBC UK Bank plc.** Registered in England and Wales with number 09928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 765112.

[hsbc.co.uk](https://www.hsbc.co.uk)