



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

**Account name: HSBC Graduate Bank Account**

**Date: 23 November 2021**

- 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 in pounds sterling (internal payments)</b>	To another HSBC account in your name:	Branch/telephone/ online/mobile/post	£0
	To someone else's HSBC account above our payment limits:	Branch/telephone/ post	£17
<b>Sending money within the UK via Faster Payments</b>		£0	
<b>Sending money within the UK via CHAPS (external payments)</b>	To non-HSBC accounts:	Branch/telephone/ post	£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	£5 £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	£5 £17

	To all other accounts outside the EEA in any currency:	Branch/telephone/online/mobile Post	£5 £17
	If we send money outside the UK 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
	All other payments in a foreign currency:		£5
	In pounds sterling:		£5
<b>Cards and cash</b>			
<b>Debit card payment in pounds</b>			£0
<b>Debit card payment in a foreign currency</b>			2.75%
	We calculate the percentage fee on the converted amount of the debit card payment.		
<b>Cash withdrawal in pounds in the UK</b>			£0
	Other ATM providers may charge you to use their cash machines.		
<b>Cash withdrawal in foreign currency outside the UK</b>			2.75%
	Cash fee:		2% (Min: £1.75, Max: £5)
	We calculate the percentage fee on the converted amount of the cash withdrawal.		
<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>			£0
	Unarranged overdraft interest may apply *EAR: Effective Annual Rate		
<b>Other services</b>			
<b>Cancelling a cheque</b>			£0

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