



Name of the account provider: HSBC UK Bank plc
Account name: HSBC Bank Account Pay Monthly
Date: 17 November 2019

- 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: 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: 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 a foreign currency: less than £100	£0
		£100 or more
	In pounds: less than £100	£0
		£100 or more

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 in a foreign currency outside the UK.
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% Cash fee: 2% (Min: £1.75, Max: £5) We calculate the percentage fee on the converted amount of the cash withdrawal.
Overdrafts and related services	
Unarranged Overdraft	Service not available £50 Overdraft 'Buffer' 0% EAR* variable
Allowing a payment despite lack of funds	£0
Arranged Overdraft	19.9% 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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