



Name of the account provider: HSBC UK Bank plc

Account name: HSBC Student 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
Cash withdrawal in foreign currency outside the UK	Other ATM providers may charge you to use their cash machines.	
	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		
Arranged and Unarranged Overdraft		0% EAR* variable (0% Annual Rate)
Allowing a payment despite lack of funds		£0
*EAR: Effective Annual Rate		
Other services		
Cancelling a cheque		£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)