



Name of the account provider: HSBC UK Bank plc

Account name: HSBC Student 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 £20 Post £30 To all other accounts: Branch/telephone/post £30
Sending money within the UK in foreign currency	To HSBC accounts: Branch/telephone/online/mobile £0 Post £30 To all other accounts: Branch/telephone £9 Online/mobile £4 Post £30
Sending money outside the UK	To HSBC accounts: Branch/telephone/online/mobile £0 Post £30 To all other accounts: Branch/telephone £9 Online/mobile £4 Post £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 £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 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	£0
Allowing a payment despite lack of funds	£0
Arranged Overdraft	0% EAR* variable *EAR: Effective Annual Rate
Other services	
Cancelling a cheque	£0

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