



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

**Account name: HSBC Student Bank Account**

**Date: 1 November 2022**

- 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/<br>online/mobile/post    | £0        |
|   | To someone else's HSBC account above our payment limits: | Branch/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/post                                | £17       |
| <b>Sending money within the UK in foreign currency</b>                    | To HSBC accounts:  | Branch/telephone/<br>online/mobile<br>Post | £0<br>£17 |
|   | To all other accounts in EUR:                            | Branch/telephone/<br>online/mobile<br>Post | £0<br>£17 |
|   | To all other accounts in other foreign currencies:       | Branch/telephone/<br>online/mobile<br>Post | £5<br>£17 |
|   |  |  |           |
| <b>Sending money outside the UK</b>                                       | To HSBC accounts:  | Branch/telephone/<br>online/mobile<br>Post | £0<br>£17 |
|   | To all other accounts in the EEA in EUR:                 | Branch/telephone/<br>online/mobile<br>Post | £0<br>£17 |
|   | To all other accounts in the EEA in other currencies:    | Branch/telephone/<br>online/mobile<br>Post | £5<br>£17 |
|   |  |  |           |

|   |  |  |                                      |
|---|--|--|--------------------------------------|
|   | To all other accounts outside the EEA in any currency:   | Branch/telephone/<br>online/mobile<br>Post | £5<br>£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>                |  |  |                                      |
|   | All 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 cash machine 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>                  |  |  | 0% EAR* variable<br>(0% Annual Rate) |
| <b>Allowing a payment despite lack of funds</b>           |  |  | £0                                   |
|   |  |  | *EAR: Effective Annual Rate          |
| <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)