

# Foreign Currency/International Personal Current Account Price List

Prices effective from **31 May 2016**

## Introduction

The prices and information in this leaflet apply to your Foreign Currency/International Personal Current Account.

The prices and information in this leaflet applicable to your account form part of the terms and conditions that apply to your account.

For sterling charges payable on a Foreign Currency Current Account or an International Personal Current Account, we will deduct the currency equivalent of the sterling charge. To find out the currency equivalent of any charge, please call us.

## Credit interest and overdraft interest rates and interest rate changes

Overdraft interest is payable on all overdrawn balances on Foreign Currency Current Accounts and International Personal Current Accounts (including Euro) at our Currency Standard Overdraft Interest Rate for the relevant currency. Our Currency Standard Overdraft Interest Rates are 7% per annum above our currency base rate for the relevant currency. Our currency base rates are variable interest rates which can change from day to day (eg, to reflect movements in the market interest rates for the relevant currency). You can find out our current Currency Standard Overdraft Interest Rates by calling us on 03457 404 404 (textphone 03457 125 563) or visiting any HSBC branch.

An agreed margin will not be changed without the change being discussed with you. We will not notify you of changes in our currency base rates as they are variable interest rates for the relevant currencies which can change from day to day.

## Standard account services

Our standard account services are our basic services for the day-to-day running of your Foreign Currency Current Account including account maintenance and processing certain payments into your account, internal transfers, cash withdrawals and payments from your account by cheque.

Our standard account services do not include our additional payment services or other personal services (see the relevant section of this Price List.)

## Our standard account charges

The standard account charges in this Price List are our charges for the provision of our standard international account services.

For details of how we change our standard account charges, see the General, Current and Savings Accounts Terms and Conditions.

## Bank Accounts – International Personal Current Accounts (also known as Foreign Currency Current Accounts)

The tariffs for our Foreign Currency Current Accounts are set out below. For Euro current accounts, please refer to 'One-Europe Current Account tariff' below.

### One-Europe Current Account tariff

Monthly tariff fee	£5 fixed monthly fee (or EUR equivalent)
Item charge	£1 (or EUR equivalent) for each cheque issued

### US Dollar Current Account tariff

Monthly tariff fee	£5 fixed monthly fee (or USD equivalent)
Item charge	£1(or USD equivalent) for each cheque issued

### World Currency Current Accounts tariff

Monthly tariff fee	£5 fixed monthly fee (or currency equivalent)
Item charge	£4 (or currency equivalent) for each cheque issued

### One-Europe Savings Account tariff

Monthly tariff fee	£5 fixed monthly fee (or EUR equivalent)
--------------------	--

### US Dollar Savings Account tariff

Monthly tariff fee	£5 fixed monthly fee (or USD equivalent)
--------------------	--

### World Currency Savings Account tariff

Monthly tariff fee	£5 fixed monthly fee
--------------------	----------------------

### Foreign notes

Currency banknotes paid into or withdrawn from a currency account are subject to a commission charge of 1%.

## Additional payment services

### Inward payments

#### Payments from overseas banks

Sterling payments payable to a sterling account held with us.

Each payment up to £100	Free
Each payment over £100	£6

#### Foreign currency payments payable to an account in the same currency as the payment

(Includes Euro currency payments to a sterling/ Euro currency account held with us.)

Each payment up to the currency equivalent of £100	Free
Each payment over the currency equivalent of £100	£6

#### Sterling and foreign currency payments payable to an account held with us in a different currency from the payment

Each payment up to £100 or the currency equivalent of £100	Free
Each payment over £100 or the currency equivalent of £100	£8

#### Payments in favour of any recipient who is paid by us sending the recipient a cheque direct, or by payment by us to another bank for the account of the recipient

Each payment	£11
--------------	-----

### Outward payments

#### Priority Payments

1. To accounts held with another member of the HSBC Group	£0 for each transfer
2. To non-HSBC member banks	£30 for each transfer
3. Where instructions received by post	£30 for each transfer to non-HSBC member banks

#### Worldpay payments

Each payment	£9
--------------	----

We may charge for all enquiries we receive about a payment unless we've made a mistake, but will tell you what the charge is before we start investigating.

For international payments, the recipient's bank, and any foreign bank we may use to send the payment, may also make a charge. You'll only have to pay these charges if you choose "sender to pay all charges" when you request your payment.

## Returns Outward

If we return any debit items we will make the following charges.

### Item value

Under £25	Free
Over £25	£25

## Unpaid items

Items you have paid into your Foreign Currency Current Account or International Personal Current Account, including Euro accounts, which are returned to us unpaid £4 for each item returned

## Euro Payments and BIC/IBAN

It is mandatory to quote both the BIC and IBAN of the beneficiary on all cross border Euro payments within the EU or European Economic Area (EEA).

## Other personal services

### Cheques

Stopped Cheques resulting from theft or loss of blank cheques	Free
Stopped Cheques (other than as above)	£12 per cheque
Special presentation of a cheque	£15 per cheque

### Bank Drafts

Original request for a Bank Draft	£20 each
Cancelling a Bank Draft	£10 each
Posting a warning on a lost or stolen Bank Draft	£10 each plus any charges made by banks on which foreign drafts are drawn

### Foreign Cheques

Foreign currency cheques (other than euros) drawn on a bank anywhere and paid into your account with us; and sterling/Euro cheques drawn on a bank abroad and paid into your account with us. The term 'foreign cheque' includes drafts and money/postal orders.

### Negotiation of a Foreign Cheque

We may, at our discretion, credit a foreign cheque to your account without waiting for it to be paid. If the foreign cheque is subsequently returned unpaid, we may deduct the amount credited (or re-converted if converted into another currency) from your account together with a return fee of £25.

The following charges are based on the gross value (sterling equivalent) of each foreign cheque.

Charge per cheque:

Up to £100	£6
£100.01 to £5,000	£12
£5000.01 to £10,000	£24
£10,000.01 to £50,000	£34
Over £50,000.01	£60

In addition to our fees, any fees charged by our agent and/or correspondent banks and/or the bank on which the foreign cheque is drawn will also be deducted from your account.

### Collection of a Foreign Cheque

If you or we, at our discretion, require confirmation that a foreign cheque has been paid, we will arrange to clear it on a collection basis. This means that the proceeds will be credited to your account only when they have been received by us. If the foreign cheque is returned unpaid, we will deduct a return fee of £28 from your account.

Charge per cheque	£28
If sent by courier at your request	£10

## Foreign cheques (excluding Euro) payable to you, drawn on a bank in the UK for credit to either a sterling or foreign currency account

Cheques drawn on us	Free
Currency Cheque Clearing Scheme in London	£5 each
All other cheques	£15 each, plus drawee bank charges if levied

## Statements

Issued monthly or less frequently	Free
Issued daily	£21 per month
Issued weekly	£3 per month
Issued bi-weekly	£1 per month
Issued every 3 or 4 weeks	£1 per month
Copy of issued statements	£1 per sheet

## Sweeps – Automatic transfers

Between currency accounts in the UK	Daily search (currency equivalent)	£60 per quarter
-------------------------------------	------------------------------------	-----------------

## Important information

You can get further information and written quotations from any branch or from HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW.

Telephone 0800 520 420 between 8am and 10pm every day (except Christmas Day, Boxing Day and New Year's Day).

## For Channel Islands and Isle of Man customers

In Jersey HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and we abide by the Code of Practice for Consumer Lending. In Guernsey HSBC Bank plc is licensed by the Guernsey Financial Services Commission for Banking, Insurance, Collective Investment Schemes and Investment Business. In the Isle of Man Financial Services Authority.

## Accessibility

To find out more about our accessible services please visit [www.hsbc.co.uk/accessibility](http://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this document in another format such as large print, Braille or audio, please contact us on 03457 404 404.

A textphone service is available for customers with hearing and/or speech impairment(s) on 03457 125 563 (+44 2070882077 from overseas). BSL Video Relay Service is also available (Monday-Friday, 8am-6pm, excluding Bank and Public Holidays) at [www.hsbc.co.uk/accessibility](http://www.hsbc.co.uk/accessibility).

## hsbc.co.uk

### Issued by HSBC Bank plc.

HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW

98466-3 MCP46125 05/16 ©HSBC Bank plc 2016. All Rights Reserved.