

# HSBC Premier Price List

HSBC Premier customers receive preferential rates on many accounts and services. If you have any questions, please call the HSBC Premier telephone banking service on 03457 70 70 70 (textphone 03457 125 563).

HSBC Premier telephone banking service is open 24 hours. To help us continually improve our service and in the interests of security, we may monitor and/or record your communications with us.

Credit interest and overdraft interest rates and prices in this leaflet are correct as at **10 November 2014**. All credit interest and overdraft interest rates and prices may change in the future.

This leaflet covers the following, which are also subject to the Terms (including the General Terms the Current Accounts Terms and the Savings Account Terms) which are available on request:

- HSBC Premier Bank Account (and overdrafts)
- HSBC Premier Debit Card
- HSBC Premier Savings

The prices and information in this leaflet form part of the Terms as applicable to HSBC Premier Bank Account/ HSBC Premier Savings, and should be read in conjunction with either the HSBC Premier brochure or the HSBC Premier Welcome brochure.

Information about the following products is also included. These products are subject to separate terms and conditions, which will be given to you when you apply for each product:

- HSBC Premier Credit Card
- Mortgages and Homeowner Loans
- HSBC Premier MyAccount
- HSBC Premier MySavings
- HSBC Premier Family Savings

## Overdrafts

HSBC Premier customers do not pay overdraft interest on the first £500 of any overdraft.

Overdraft	£0 - £500	No overdraft interest
Interest Rate	Over £500	11.9% EAR variable

Overdraft interest is calculated on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Before we deduct any overdraft interest, we will give you at least 14 days' notice of the amount to be deducted.

If you are switching your banking to us we will not charge overdraft fees or overdraft interest on the entire debit balance of your account for up to three months if you have used the Current Account Switch Service.

If you would like more information about your charging cycle, please contact us.

## HSBC Premier Debit card

General: Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-sterling (foreign currency) transactions we will charge a fee of 2.75% of the sterling amount of the transaction. This fee will now be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](http://hsbc.co.uk) or by calling us on the usual numbers. We will deduct the payment and the fee from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

**Cash machines:** Some self-service machine operators may apply a direct charge for withdrawals from their self-service machines and this should be advised on screen at the time of withdrawal.

**Shops and retailers:** We will not apply a non-sterling purchase fee when you use your debit card to pay for goods and services outside the UK.

## HSBC Premier Credit Card

### Representative 11.9% APR variable

Introductory interest rates are available to new HSBC Credit Card customers and to customers who have not held an HSBC Bank credit card within the last six months.

Enjoy our HSBC Premier credit card that brings you a world of rewards, with a points programme, holiday discounts and HSBC Premier Privileges.

For full details take a look at our website at [hsbc.co.uk/credit-cards/hsbc-premier-credit-card](http://hsbc.co.uk/credit-cards/hsbc-premier-credit-card)

## HSBC Premier Savings

Credit interest paid monthly	Net %	Gross %	AER %
	0.08%	0.10%	0.10%

### Mortgages

As an HSBC Premier customer you can enjoy preferential mortgage terms and rates. You can choose the deal that most suits your needs from our range of mortgages.

For full details of our latest rates and booking fees please contact your HSBC Premier Relationship Manager, phone us on 03457 70 70 70 or take a look at our website [hsbc.co.uk/mortgages](http://hsbc.co.uk/mortgages).

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

Our mortgages are subject to security and status.

**HSBC Premier Family Banking – these products are covered by a separate price list; details below are for your information only**

Credit interest paid monthly	Net %	Gross %	AER %
HSBC Premier MySavings – balances up to £3,000	2.37%	2.96%	3.00%
HSBC Premier MySavings – balances £3,000+	0.40%	0.50%	0.50%
HSBC Premier Family Savings – all balances	0.08%	0.10%	0.10%

HSBC Premier MyAccount does not pay credit interest.

## Additional Services

### Managing your money

Stopped cheques	Free
Special presentation of a cheque	Free
Paper statements more frequently than monthly	£1 each
Copy of issued statements	£1 per sheet (max. £10 per request) or Free via Online Banking If you usually receive your statements electronically and you request a paper copy of your statement, you will not incur a charge unless you request more than one paper copy of a statement.

Automatic transfer facility between two sterling accounts you have with us in the UK:

Daily transfer	Free
Weekly transfer	Free

### 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
Over £100 to £5,000	£12
Over £5,000 to £10,000	£24
Over £10,000 to £50,000	£34
Over £50,000	£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

## Electronic Payments into your account

### Non-sterling payments into your account

Each payment under the currency equivalent of £100	No charge
Each payment of the currency equivalent of £100 and over	£8

This charge will be deducted from the payment before it is credited to your account.

### Sterling payments into your account from banks outside the UK

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

The charge will be deducted from the payment before it is credited to your account.

## Electronic Payments from your account

Payment Types		Branch	Telephone Banking	Online Banking
<b>Domestic Sterling Payments</b>				
<b>Electronic Fund Transfers</b>	to another HSBC account	£12	£12	N/A
	to non HSBC accounts	£30	£30	N/A
<b>International Payments</b>				
<b>Global Transfers via Global View*</b>		N/A	N/A	£0
<b>SEPA Payments</b>	to another HSBC account	N/A	N/A	£0
	to non HSBC accounts	N/A	N/A	£4
<b>Worldpay</b>	to another HSBC account	£9	£9	£0
	to non HSBC accounts	£9	£9	£4
<b>Priority Payments</b>	to another one of your HSBC Premier accounts	£20	£0	£0
	to another HSBC account	£20	£20	£0
	to non HSBC accounts	£30	£30	£4

We will charge you £40 for any Electronic Fund Transfer instructions you send by post. We will charge you £30 for any SEPA payment, Worldpay payment and Priority Payment instructions you send by post. Please see clause 1 of the General Terms for descriptions of these payments, or alternatively contact us for details.

\*Global Transfers are available via Global View within Online Banking and are currently available between 23 countries worldwide. For a full list of countries and to see the Global View banking demo please visit [hsbc.co.uk/premier](https://www.hsbc.co.uk/premier).

These charges will be deducted from your account when you ask for the service, as will any additional expenses we incur in making these payments. We may charge for enquiries we receive in respect of each payment instruction, whether made by you or another person. We will not charge you if we have made an error. We will advise you of the charge before we start investigations on your behalf.

For international payments, the recipient's bank (and any other bank we 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.

## Priority Payments, SEPA payments and Worldpay

Please refer to the General Terms and the Banking made easy brochure for information about cut-off times and how they work. There are two types of cut-off times:

- cut-off times that apply to the way you ask us to make a payment, for example, via our Telephone Banking Service, and these are set out in the Banking made easy brochure; and
- currency cut-off times that vary depending on the currency you ask us to make the payment in. These only apply to Priority Payments and SEPA payments.

In respect of Priority Payments and SEPA payments, if we receive your payment instructions before the currency cut-off time on a working day then we will treat your instructions as received by us on that working day and the maximum execution times set out in the General Terms for Priority Payments and SEPA payments will start to run from that working day.

The currency cut-off time for these payments in Euro and sterling is 2.30pm.

The currency cut-off time for these payments in any other EEA currency is 2pm.

Non EEA currencies have their own cut-off times which are different – please ask us for details.

## General notes and explanations

Our credit interest and overdraft interest rates and fees may change from time to time.

For charging purposes a month is not a calendar month but begins on the date your account opens. For example, if you opened your account on 20 January, your charging cycle will be from the 20th of each month to the 19th of the following month.

Where we mention 'free' in this price list, we mean there is no additional charge.

**NET:** The rate after the deduction of tax applicable to interest, currently 20%. Higher rate tax payers will have an additional liability.

Please note that 'Net' rates do not apply to Channel Islands and Isle of Man customers.

**GROSS:** The rate before the deduction of tax applicable to interest on savings.

**AER:** Annual Equivalent Rate: This is a notional rate which illustrates what the gross rate would be if interest were paid and compounded each year.

**APR:** Annual Percentage Rate. This is the total cost of credit, including all interest and any other charges.

**EAR:** Effective Annual Rate. This takes account of the interest rate and how often interest is charged and does not include any other fees or charges.

**OB:** our Online Banking service.

**TBS:** our Telephone Banking Service.

All rates are quoted per annum, unless otherwise stated, and are variable. No advance payment is required to open these accounts.

## 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, HSBC Bank plc is licensed by the Isle of Man Financial Supervision Commission.

All credit interest is paid gross except to residents of the European Union (EU). If you are residing in the EU and have accounts in either Guernsey or the Isle of Man you will have your account details reported ultimately to your local tax authority. If you are residing in the EU and have accounts in Jersey depending on your circumstances, credit interest may be subject to a retention tax. As an alternative, you can opt to have your account details reported to your local tax authority. From 1 January 2015 all Jersey account details will be reported.

## Customers with disabilities

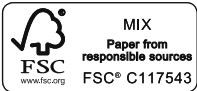
If you'd like this in another format such as large print, Braille or audio, please **contact us**. A textphone service is also available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on 03457 125 563 (+44 207 088 2077 from overseas).

**Call** 03457 70 70 70 (textphone 0345 125 563)

**Visit** [www.hsbc.co.uk/premier](http://www.hsbc.co.uk/premier)

**Come** into branch

**Download** our app



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