

HSBC Amanah Price List

The information in this leaflet is correct as at **1 April 2013**

This forms an integral part of our HSBC Amanah Finance brochure.

All prices are correct as at 1 April 2013 but they may alter in the future.

This leaflet covers:

- **Amanah Home Finance**
which is subject to the Amanah Home Finance Product Terms and Conditions (and the terms of the related conveyancing documents referred to in them), and
- **Amanah Bank Account**
- **Debit Cards**
- **Additional services**
which are all subject to the Terms (including our General Terms and Current Accounts Terms) which are available on request.

Amanah Home Finance Fees

Fee Name	Fee	When Payable	Reason for Payment
Application Fee	£325 (inclusive of VAT at 20%)	Payable when you complete your Amanah Home Finance application.	To cover our legal costs associated with or incurred in the purchase of the property and our costs of providing a particular home finance product to you.
Valuation Fee	See table	Payable when you complete your Amanah Home Finance application.	To cover the cost of a survey and the obtaining of a professional valuation report.
Statement Fee	£5	Payable when you request an interim and/or duplicate statement.	To cover cost of production and dispatch.
Copy Statement Fee	£5	Payable when a copy document is requested.	To cover cost of production and dispatch.
Copy Deeds Fee	£5	Payable when a copy of the Title Deeds is requested.	To cover cost of production and dispatch.
Settlement Fee	£295 (inclusive of VAT at 20%)	Payable when the property is transferred to you under either the Promise to Sell or the Promise to Buy.	To cover our legal costs relating to the transfer.

Note: The customer must pay any additional costs covering independent legal representation and associated disbursement fees. Application fee will be refunded in full, less any legal costs associated or incurred by the bank, in the event that the purchase of the property does not complete. Fees are subject to change and are correct at the time of print.

Valuation Fee

The cost to the customer for residential property valuations is detailed below.

The valuation fees are inclusive of VAT at 20%:

Valuation Figure (£)	Standard Valuation Report (£)	Homebuyer Report and Valuation Report* (£)	Building Survey and Valuation Report* (£)
Up to 75,000	90	250	425
100,000	100	275	465
150,000	120	300	510
200,000	140	350	590
250,000	160	400	625
300,000	190	450	690
400,000	230	525	800
500,000	290	600	850
600,000	350	675	1,030
700,000	400	750	1,150
800,000	450	800	1,250
900,000	480	875	1,350
1,000,000	500	950	1,450
1,250,000	700	1,250	1,650
1,500,000	700	1,370	1,850
1,750,000	700	1,517	2,006
2,000,000	700	1,664	2,203
2,000,000+	By negotiation	By negotiation	By negotiation

Re-inspection fee GBP 50. Valuation and re-inspection fees are non-refundable.

*The cost of the Standard Valuation Report is included in the fee.

Note: The scale is a guide and very large properties or those of an unusual nature are referred to a Surveyor before the fee can be confirmed.

Amanah Bank Account

The prices and information in this section and under the heading **Additional Services** form part of the terms and conditions that apply to your Amanah Bank Account.

Debit cards

General: Unless you agree that the currency conversion is done at the point of sale or point of withdrawal and agree the rate at that time, for example, with the shop keeper 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 plus an Exchange Rate Adjustment, which is currently 2.75% of the applicable VISA Payment Scheme Exchange Rate. Details of the current VISA Payment Scheme Exchange Rates can be obtained by calling us on our usual telephone numbers, or visiting the card support section of our website hsbc.co.uk.

Cash Machines: There is a non-sterling cash fee currently 2% (Minimum £1.75, Maximum £5.00) for non-sterling cash withdrawals at a self-service machine outside the UK, or in the UK where we carry out the currency conversion at the VISA Payment Scheme Exchange Rate plus the Exchange Rate Adjustment.

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.

Additional Services

Managing your money

Paper statements more frequently than monthly	£1 each
Copy of issued statements	£1 per sheet, or Free via PIB
	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	£20 per month
Weekly transfer	£8 per month

Cheques

Stopped Cheques resulting from theft or loss of blank cheques	Free
Stopped Cheques (other than as above)	£12 per cheque £10 per cheque via PIB
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

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	TBS	PIB
Electronic Fund Transfers	To another HSBC account	£20	£20	N/A
	To non-HSBC accounts	£30	£30	N/A
SEPA payments		N/A	N/A	£9
Worldpay		£9	£9	£9
Priority payments	To another HSBC account	£20	£20	£17
	To non-HSBC accounts	£30	£30	£17

We will charge you £40 for any instructions you send by post.

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 any 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.

Priority payments, SEPA payments and Worldpay

Please refer to the main terms and conditions that apply to your account and to the Banking Made Easy brochure for information about cut-off times and how they work.

The currency cut-off time for these payments in Euro and Sterling is 3.30pm.

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.

Overdrafts

You must not overdraw this account.

General notes and explanations

Our 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.

PIB: our Personal Internet Banking service

TBS: our Telephone Banking Service

Important information

You can get further information 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).

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 08457 125 563 (+44 207 088 2077 from overseas).

hsbc.co.uk

Issued by HSBC Bank plc

Customer Information: PO Box 6201, Coventry CV3 9HW.