



Name of the account provider: HSBC UK Bank plc

Account name: HSBC Graduate 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.

Service	Fee		
General account services			
Maintaining the account		£0	
Payments (excluding cards)			
Sending money within the UK in pounds sterling (internal payments)	To another HSBC account in your name:	Branch/telephone/ online/mobile/post	£0
	To someone else's HSBC account above our payment limits:	Branch/post	£17
Sending money within the UK via Faster Payments		£0	
Sending money within the UK via CHAPS (external payments)	To non-HSBC accounts:	Branch/post	£17
Sending money within the UK in foreign currency	To HSBC accounts:	Branch/telephone/ online/mobile Post	£0 £17
	To all other accounts in EUR:	Branch/telephone/ online/mobile Post	£0 £17
	To all other accounts in other foreign currencies:	Branch/telephone/ online/mobile Post	£5 £17
Sending money outside the UK	To HSBC accounts:	Branch/telephone/ online/mobile Post	£0 £17
	To all other accounts in the EEA in EUR:	Branch/telephone/ online/mobile Post	£0 £17
	To all other accounts in the EEA in other currencies:	Branch/telephone/ online/mobile Post	£5 £17

	To all other accounts outside the EEA in any currency:	Branch/telephone/ online/mobile Post	£5 £17
	If we send money outside the UK 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			
	All payments in a foreign currency:		£5
	In pounds sterling:		£5
Cards and cash			
Debit card payment in pounds			£0
Debit card payment in a foreign currency			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 cash machine providers may charge you to use their cash machines.		
Cash withdrawal in foreign currency outside the UK			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			
Arranged and Unarranged Overdraft	Year 1: On the first £3,000		0% EAR* variable
	On amounts over £3,000		39.9% EAR* variable (34.05% Annual Rate)
	Year 2: On the first £2,000		0% EAR* variable
	On amounts over £2,000		39.9% EAR* variable (34.05% Annual Rate)
	The monthly cap on unarranged overdraft charges for HSBC Graduate Bank Account is £20. Further details can be found online at hsbc.co.uk/overdrafts		
Allowing a payment despite lack of funds			£0
		Unarranged overdraft interest may apply	
		*EAR: Effective Annual Rate	
Other services			
Cancelling a cheque			£0

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[hsbc.co.uk](https://www.hsbc.co.uk)