



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

**Account name: Multi-currency Account**

**Date: 1 July 2020**

- 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.<sup>1</sup>
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in **Private Banking Banking Services Terms and Conditions** and **Private Banking Banking Schedule of Charges**.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
Maintaining the account	£0	
<b>Payments (excluding cards)</b>		
Receiving money from outside the UK	£0	
Sending money within the UK by CHAPS	Telephone	£25
	Letter	£25
	Online	£0
Sending money outside the UK in pounds	Telephone	£35 / \$52
	Letter	£35 / \$52
	For other currencies, we will charge the equivalent of	£35
Sending money outside the UK in a foreign currency (not including Euro)	Telephone	£35 / \$52
	Letter	£35 / \$52
	For other currencies, we will charge the equivalent of	£35
Sending money in Euro (equivalent £10,000 or less)	£12 (or currency equivalent)	
Sending money in Euro (equivalent £10,000.01 or more)	£25 (or currency equivalent)	
If we send money outside the UK and the EEA, 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>	Service not available
<b>Standing order</b>	£0
<b>Cards and cash</b>	
<b>Debit card payment in pounds</b>	Service not available
<b>Debit card payment in a foreign currency</b>	Service not available
<b>Cash withdrawal in pounds in the UK</b>	£0
<b>Cash withdrawal in foreign currency in the UK</b>	1%, minimum USD25 / EUR20 / CHF25 / CAD25 / AUD25 1.5%, minimum JPY2500 / SGD35 / ZAR300 / HKD250
<b>Cash withdrawal in foreign currency outside the UK</b>	Service not available
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	The rates we have agreed with you as set out in the facility letter
<b>Allowing a payment despite a lack of funds</b>	£0
<b>Unarranged overdrafts</b>	Per annum 7% over our base rate for the relevant currency
<b>Other services</b>	
<b>Cancelling a cheque</b>	£0

1. During any period when a relevant public reference rate to which our base rate for a currency is linked is negative, we may charge negative credit interest at the relevant public reference rate on any deposit you hold in that currency, but we will give you two months' notice where we introduce negative credit interest for deposits in a particular currency for the first time. More information on this is available in Private Banking Banking Services Terms and Conditions and Private Banking Banking Schedule of Charges.

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