

Business Price List

As of 9 August 2021

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1. About this Price List

What it covers

This Business Price List shows the standard charges (we'll add VAT or equivalent local taxes to charges where applicable) for our business accounts and services for UK-based accounts. However, it doesn't apply:

- ◆ if we've agreed different prices with you; or
- ◆ to HSBCnet and HSBC Connect or the services provided through them; or
- ◆ our trade services.

Interest rates

The Business Price List doesn't contain the interest rates that apply to your account.

None of our business current accounts pays interest when in credit unless we've individually agreed with you that they do.

You can find the interest rates we pay on savings accounts and charges on borrowing, along with a copy of this Business Price List, on our website business.hsbc.com/nbfi. Alternatively, you can ask in branch or call us on **03457 60 60 60**. If you're calling from outside the UK, please dial **+44 1226 260 878**.

If you need a **Text Relay service**, you can download the 'Relay UK' app and call our number from within it.

Lines are open Monday to Friday, 8am to 8pm and Saturday, 8am to 2pm (subject to change over certain periods). Our up-to-date opening hours can be found at: business.hsbc.uk/contact-us. We may monitor and record your call to help us improve our service and for security reasons.

2. Available Tariffs

The table below sets out the tariffs we currently offer and which customers are eligible for them.

Customer type	Current Account Tariff	Eligibility Criteria
Business Banking customers	Electronic Banking Tariff or Small Business Tariff [†]	Qualify as a Business Banking customer – see definition below
Corporate Banking customers	The Corporate Banking Tariff will apply unless we agree items differently with you.	Qualify as a Corporate Banking customer – see definition below

[†] Electronic Banking Tariff is more suitable for customers who mostly use the internet and telephone when banking. Small Business Tariff is more suitable for those who need flexibility in how they bank.

Customer definitions

Business Banking customers are determined by customer needs, agreed at the start of their banking relationship with us. They're typically businesses and not-for-profit customers with an annual turnover of up to £10m.

Corporate Banking customers are businesses and not-for-profit customers who generally have an annual turnover above £10m. They typically trade internationally, have larger transactional volumes or require more complex lending structures.

If you tell us, or we determine as part of a periodic review of your accounts, that your needs or circumstances have changed, we may move you on to a more appropriate tariff. If this happens, we'll give you at least two months' notice of any changes to your charges.

When are charges payable?

We usually apply charges monthly in arrears, but we can sometimes agree to apply them quarterly in arrears. Please contact us for details of when this might apply.

Changes to interest rates and charges

Your Business Banking Terms and Conditions cover how and when we can change our interest rates and charges.

3. UK Transactions and Services

Service and Description	Small Business Tariff	Electronic Banking Tariff
Account Maintenance Fee <i>A monthly charge for providing the business current account</i>	£6.50 per month	£6.50 per month

Paying money into your account

Branch Deposits		
Branch credits <i>A charge for paying in cash and/or cheques at a branch (one charge per credit for counter and self-service machines)</i>	90p per credit	£1 per credit
Cash In <i>A charge in addition to the branch credit for paying in cash at the counter or a self-service machine</i>	0.70% of the value deposited	1.10% of the value deposited
Cheques collected <i>A charge in addition to the branch credit for paying in cheques at the counter or a self-service machine.</i>	40p per cheque	50p per cheque
Post Office® Deposits*³		
Post Office® counter cash credits <i>A charge for cash credits paid in at the Post Office® (one charge per credit)</i>	25p per credit	25p per credit
Post Office® cash in <i>A charge in addition to the Post Office® counter cash credit for the value of cash paid in</i>	0.70% of the value deposited	1.10% of the value deposited
Post Office® counter cheque credits <i>A charge for cheque credits paid in at the Post Office® (one charge for credit)</i>	90p per credit	£1 per credit
Post Office® counter cheques collected <i>A charge in addition to the Post Office® counter cheque credit for cheques paid in</i>	40p per cheque	50p per cheque

Service and Description	Small Business Tariff	Electronic Banking Tariff
Mobile Cheque Deposits		
Mobile cheque deposit <i>A charge for depositing a cheque using our Business Banking app</i>	40p per cheque	50p per cheque
Electronic transfers into your account		
Automated credits <i>An electronic payment into your account</i>	19p per credit	FREE
Other credits <i>All credits paid into your account other than standard electronic payments (e.g. CHAPS payments)</i>	19p per credit	FREE
Internal Transfers between HSBC Accounts		
Internal transfer <i>A sterling transfer from one of your HSBC accounts in the UK to another of your HSBC accounts in the UK in the same name</i>	FREE	
Bulk Cash and Cheque deposits		
Bulk Cash Credit <i>A charge for cash credit to your account made using bulk services (i.e. one charge per credit) via a courier directly to one of our processing centres</i>	30p per credit	30p per credit
Bulk Cheque Credit <i>A charge for cheque credit to your account made using bulk services (i.e. one charge per credit) via a courier directly to one of our processing centres</i>	30p per credit	30p per credit
Bulk Cheques collected <i>A charge in addition to the bulk credits for the number of cheques paid in using bulk services via a courier directly to one of our processing centres</i>	20p per cheque	25p per cheque
Bulk Cash Paid In <i>A charge in addition to the bulk credit charge for the value of cash paid in using bulk services via a courier directly to one of our processing centres</i>	0.30% of the value deposited	0.35% of the value deposited

Making payments or taking money out of your account

Service and Description	Small Business Tariff	Electronic Banking Tariff
Branch Withdrawals		
Branch counter withdrawal <i>A charge for withdrawing cash over the counter (one charge per withdrawal)</i>	70p per withdrawal	£1 per withdrawal
Branch cash out <i>A charge in addition to the branch counter withdrawal charge for the value of cash withdrawn over the counter</i>	0.85% of the value withdrawn	1.10% of the value withdrawn
Post Office® Withdrawals*3		
Post Office® counter withdrawal <i>A charge for withdrawing cash over the Post Office® counter (one charge per withdrawal)</i>	25p per withdrawal	25p per withdrawal
Post Office® cash out <i>A charge in addition to the Post Office® counter withdrawal charge for the value of cash withdrawn over the Post Office® counter</i>	0.85% of the value withdrawn	1.10% of the value withdrawn
Cash Machine Withdrawals		
Cash machine withdrawal <i>A charge for each withdrawal from a self-service machine (one charge per withdrawal)</i>	25p per withdrawal ²	FREE ¹
Cash machine cash out <i>A charge in addition to the cash machine withdrawal charge for the value of cash withdrawn from a self-service machine</i>	0.45% of the value withdrawn ¹	0.60% of the value withdrawn ¹
Electronic Transfers out of your account		
Business Internet Banking BACS payment <i>A charge for each BACS payment made through Business Internet Banking and credited to a beneficiary</i>	23p per payment	FREE
Direct Debit paid/unpaid <i>A Direct Debit payment made from or returned to your account</i>	35p per debit/credit	FREE
Other debits <i>Other types of debits applied to your account. You won't be charged another debit fee for CHAPS payments or Priority Payments</i>	35p per debit	FREE

Service and Description	Small Business Tariff	Electronic Banking Tariff
Standing Order <i>A Standing Order payment made from your account</i>	40p per debit	FREE
Bill Payments		
Bill Payment – Internet <i>A Bill Payment made using Business Internet Banking and credited to a recipient</i>	40p per payment	FREE
Bill Payment – Automated Phone <i>A Bill Payment made using our automated Telephone Banking Service and credited to a recipient</i>	40p per payment	FREE
Bill Payment – Non-automated Phone <i>A Bill Payment made using our non-automated Telephone Banking Service and credited to a recipient</i>	£8 per payment	£8 per payment
Bill Payment – Branch or Post <i>A Bill Payment made in a branch or by a postal instruction</i>	£10 per payment	£10 per payment
Cheque and card payments		
Cheques paid <i>A charge for each cheque issued from your account</i>	80p per cheque	90p per cheque
Debit Card <i>A charge for each Debit Card payment from your account</i>	25p per debit	FREE
Internal Transfers between HSBC accounts		
Internal Transfer <i>A sterling transfer from one of your HSBC accounts in the UK to another of your HSBC accounts in the UK in the same name</i>	FREE	
Bulk Cash Withdrawals		
Bulk Withdrawal <i>A charge for withdrawing cash using bulk services (i.e. one charge per withdrawal) via a courier directly from one of our processing centres</i>	50p per withdrawal	50p per withdrawal
Bulk Cash Out <i>A charge in addition to the bulk withdrawal charge for the value of the cash withdrawn using bulk services via a courier directly from one of our processing centres</i>	0.20% of the value withdrawn	0.25% of the value withdrawn

Note

- *1 Some self-service machine operators may charge a fee in addition to the fees we charge for use of the machine. Our fees apply even if a notice on the self-service machine states that cash withdrawals are free.
- *2 This only applies to UK transactions. These fees apply even if a notice on the self-service machine states that cash withdrawals are free. Some self-service machine operators may charge a fee for use of the machine.
- *3 Post Office® services are only available in England, Scotland, Wales and Northern Ireland.

Other services

Unless we've agreed something different, these charges apply to all customers (including Small Business Tariff and Electronic Banking Tariff), even if you have free banking or are in your fixed price period.

Service	Charge	
CHAPS payments		
CHAPS payment Internet <i>A charge for a CHAPS payment made using Business Internet Banking</i>	£17	
CHAPS payment Telephone <i>A charge for a CHAPS payment made in branch or using Business Telephone Banking</i>	£20 to a HSBC UK branch £30 to another bank	
CHAPS payment post <i>A charge for a CHAPS payment made by post</i>	£40	
Change Giving		
Change giving	1.5% of the full amount	
Returned or Recalled Outward payments		
Electronic <i>A charge where you try to make Standing Orders, Direct Debits and forward dated bill payments but don't have enough money in your account</i>	FREE for any item up to £15 £2.50 for any item over £15	
Cheque <i>A charge where you write a cheque but don't have enough money in your account to make sterling cheque payments</i>	FREE for any item up to £15 £15 for any item over £15	
Cancelling a Direct Debit or Standing Order <i>A charge for cancelling a Direct Debit or Standing Order you previously authorised</i>	FREE for any item up to £15 £15 for any item over £15	
Business Text Message Banking		
Weekly or monthly mini statements and alerts <i>Sent when your balance falls below a specified amount on one of your accounts</i>	FREE	
Other <i>A combination of up to five alerts or mini statements on up to 5 accounts</i>	£2.50 monthly service fee (this applies even if you don't use the service or you suspend it)	
Cheque Services		
Stopped cheque <i>A charge to stop a cheque (except for loss or theft or cheque book)</i>	£10	
Returned cheque <i>A charge where a cheque paid into your account has to be returned</i>	£4	
Sterling draft <i>A charge for writing a draft at your request</i>	£20	
Foreign cheques paid from your sterling account in another currency	£15 plus any charges made by the other bank	
Statements		
Paper statements more frequently than monthly (where you have opted to have payment information made available and not to receive a free monthly statement)	Daily	£21 per month
	Weekly	£3 per month
	Fortnightly	£1 per month
	Every 3 or 4 weeks	£1 per month
Copy of a statement <i>A charge for a copy of a statement</i>	FREE for the previous 12 months (one set of copies only) Otherwise, price depends on the amount of work involved, up to a maximum of £10 per request. We'll agree this with you in advance. This doesn't apply to your right to receive copies of statements when you close your account.	

Service	Charge
Branch collection <i>A charge for sending statements to a branch for collection</i>	We'll agree the exact charge with you in advance
Other Business Services	
Auditor's certificate <i>A certificate of the balance of your account</i>	£25
Bank report <i>A charge for a request from your auditor for a bank report</i>	Minimum £25. We'll agree the exact charge with you in advance
Certificate of Interest <i>A statement of the amount of interest paid on your account</i>	FREE
Credit history <i>A statement of your credit history</i>	Up to two requests in any 12 month period: FREE Otherwise: £25
General payment enquiry <i>A charge for answering an enquiry about payment cancellations, amendments, duplicate advice (per advice), status of funds, copies of cleared payments</i>	£25
Applying good value <i>General enquiry about an administration charge for requests to apply good value in our books (paid by the party making the request)</i>	£25 plus interest if applicable
Old payment instruction enquiry <i>A request to investigate a payment instruction given more than 6 months ago</i>	£50
Status enquiry by you <i>For enquiries made by you to the replying bank (UK, Channel Islands and Isle of Man customers or parties in the UK, Channel Islands and Isle of Man)</i>	£7.24
Status enquiry by us <i>For enquiries made by us on your behalf (UK customers or parties overseas)</i>	£15 Transmission and correspondent bank charges may also apply
Business Pay In service <i>Paying in cash or cheques in sealed packets using a Business Pay In machine or branch counter</i>	The amount we agree with you
Interbank Charges <i>Paying into your account in branch at another bank</i>	The amount the other bank charges us. Unless otherwise agreed, these charges will be deducted from your account on a quarterly basis

4. International Transactions and Services

These charges apply to all customers, even if you have free banking.

International Business Accounts (new accounts opened from 9 August 2021)

Service and Description	Business Banking Customer	Corporate Banking Customer
International Business Accounts (both Current and Savings Accounts)	Account Maintenance Fee Annual fee of £60.00 or currency equivalent	Annual fee of £180.00 or currency equivalent

International Business Accounts (existing customers will see these charges applied to their accounts from 1 November 2021 and there'll no longer be a charge for cheques issued from International Business Accounts)

Service and Description	Business Banking Customer	Corporate Banking Customer
International Business Accounts (both Current and Savings Accounts)	Account Maintenance Fee Annual fee of £60.00 or currency equivalent	Current fee: Annual fee of £60.00 or currency equivalent New fee: Annual fee of £180.00 or currency equivalent
	Item charge per cheque	Current fee: £1 (or currency equivalent) for each EUR and USD cheque issued; £4 (or currency equivalent) for each cheque issued in any other currency New fee: No item charge applied.

Note

The Annual fee is charged in monthly instalments and the amount will depend on the number of days in the month.

Paying money into your account

All currency payments received	FREE
Payments received by SEPA Credit Transfer	20p
Unpaid items paid into a foreign currency or international bank account	£4

Paying money into your account by foreign cheques issued by non-UK banks

If we negotiate the foreign cheque for you

Up to and including £100.00	£6
From £100.01 to £5,000.00	£12
From £5,000.01 to £10,000.00	£24
From £10,000.01 to £50,000.00	£34
Over £50,000.00	£60
Pension cheques, per cheque	£5

If we collect the foreign cheque for you. If you or we need confirmation that a foreign cheque has been cleared, we'll arrange to clear it on a collections basis.

All amounts	£28
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Making payments or taking money out your account

Debit card transactions

Non-sterling payments	2.75% of the converted amount
Non-sterling cash withdrawals	2.75% of the converted amount Plus a withdrawal fee of 1.5% (min. £1.75) of the converted amount

International payments from your account	
By cheque sent directly to a recipient or payments to a recipient's account	£11
By Business Internet Banking	£17
By Business Telephone Banking or in branch	
◆ To an account within another HSBC Group bank	£20
◆ To an account with another provider	£30
◆ In a foreign currency within the UK and Channel Islands and Isle of Man	£30
By post	£40
Payment sent by SEPA Credit Transfer	24p
Payment sent by SEPA Credit Transfer but subsequently returned	£4
Charge for an international banker's draft	£20
Foreign cheques paid from your sterling account in another currency	£15 plus any charges made by the other bank
Other charges for international services	
Business Internet Banking – use of international payment functionality	£6 per month
Stopping or cancelling an International banker's draft	£10 plus any foreign bank charges
Unpaid items paid into a foreign currency on international bank account	£4

International additional transaction charges

- ◆ Euro payments can be made through SEPA across multiple jurisdictions including the EEA, plus Monaco, San Marino, Switzerland, the Channel Islands and Isle of Man.
- ◆ For sterling charges on a foreign currency account, International Current Account and International Savings Account, we'll deduct the currency equivalent of the sterling charge.
- ◆ Our standard account charges (or the prices individually agreed with you for those services) and/or additional payment charges will also be payable in addition to any charges made for the international service.
- ◆ Communication charges may also apply (e.g. for using SWIFT, fax, mail and courier).

You can ask us for details.

- ◆ We'll pass any charges and interest we have to pay on to you when providing international services. We'll tell you before taking them from your account but won't be able to tell you in advance about charges other banks apply for processing your payment.
- ◆ If charges are applied to payments you make by the recipient's bank, agent or correspondent bank, we'll deduct these from your account if you ask us to. Otherwise, they may be deducted from the amount of the payment you make.
- ◆ When you make an international payment (apart from a SEPA payment which must use the SHA charging code) and choose the "OUR" option, a charge will be applied back to your account for any charges claimed by intermediaries and/or the recipient's bank.

5. Overdrafts and loans

This section sets out details of our standard loan, standard overdraft charges and debit interest rates. Any specific terms and conditions relating to loans and overdrafts will normally be set out in a facility letter.

Overdrafts

Our standard overdraft charges are our standard prices for providing overdrafts on sterling and currency business accounts. These apply unless we've agreed individual overdraft charges with you in writing.

Type of overdraft	Arranged Sterling	Arranged currency	Unarranged Sterling	Unarranged currency
Arrangement fee	As set out in your Business Overdraft Agreement		No	No
Renewal fee	As set out in your renewal agreement		No	No
Temporary overdraft fee	As agreed with us		No	No
Interest rate	The interest rate we agreed with you		Business Standard Debit Interest Rate on the cleared debit balance. We'll charge you this rate until we agree a new or increased arranged overdraft limit or until you put your account back in credit or within your arranged overdraft limit. The current Business Standard Debit Interest Rate is displayed on our website.	Currency Standard Debit Interest Rate for the relevant currency, unless we agree something else with you.
Security Charges (if applicable)	Arranging a guarantee to support borrowing £10 for each person giving the guarantee		No	No
	Arranging other security to support borrowing We'll agree charges in advance. We'll also pass on our costs and expenses (such as legal fees or fees for registering a charge over property)		No	No

Note

- ◆ Currency base rates are variable interest rates which we set. They're available to Larger Business Customers but not to Small Business or Small Charity Customers.
- ◆ Contact us or visit our website business.hsbc.uk/en-gb/generic/currency-rates for details of the currencies we provide arranged overdrafts in and the reference rates and currency base rates that apply.

Loans

Loans can be individually tailored to your needs but you can find a summary of the standard loans we offer below.

Type of loan	Small Business Loan	Flexible Business Loan	Commercial Mortgage
	A fixed rate, fixed term loan for business purposes	For business purposes	For purchasing or developing new or existing business premises
Minimum loan	£1,000	£25,001	£25,001
Maximum loan	£25,000	Subject to status	Subject to status
Minimum term	12 months	12 months	24 months
Maximum term	10 years	20 years	30 years
Repayment frequency	Monthly (repayment may be deferred if agreed at the outset)	Normally monthly or quarterly	
Arrangement fee	No	Set out in loan agreement	

Type of loan	Small Business Loan	Flexible Business Loan	Commercial Mortgage
	A fixed rate, fixed term loan for business purposes	For business purposes	For purchasing or developing new or existing business premises
Interest Rate	Fixed rates set at the outset	As agreed and set out in loan agreement, dependent upon individual circumstances	
Interest charged	Monthly	Monthly/quarterly	
Bank of England Base Rate linked loans available	No	Yes	Yes
LIBOR/SONIA linked rates	No	Yes, subject to status	Yes, subject to status
Fixed Rate Loans	Yes		
Prepayment Fee	N/A	Minimum 1% of sum repaid	
Early repayment charge for Fixed Rate Loans	An interest charge of 1 month and 28 days applies if loan is repaid in full	1% of the amount prepaid, multiplied by the number of full years remaining	

Note

- ◆ Security fees and expenses may be payable, depending on circumstances.
- ◆ Current rates for Small Business Loans are available from our branches, or please call **03457 60 60 60**. Examples of typical security fees and expenses are show below.
- ◆ Fixed Rate Loans may also be subject to a Non-Drawdown Fee to reimburse us for any resulting fixed rate interest funding losses, and/or a Commitment Fee. The fee will be based upon the amount of loan not drawn down and will be as documented in your facility letter.
- ◆ LIBOR/SONIA facilities are only available to businesses with a turnover of £25m or above. Minimum facility amount £1m upwards.

Securities fees and expenses

We may ask you to provide security for overdrafts, loans or liabilities relating to other banking facilities, products and services we provide to you. We've set out below some typical fees for the more common types of security and the charge for their eventual release.

Arrangement fee	
Arranging the guarantee to secure your borrowing	£10 for each person giving the guarantee
Life assurance policy	
Arranging a legal mortgage over the policy	£85
Company life policy	£135
Security over a property such as a house or business premises	
Solicitor perfecting first legal mortgage	£145
External solicitor charges (charged directly)	Variable
OR	
Bank perfecting first legal mortgage	£210
Office Copy Fee	£15
Company Registration (For Limited Companies only)	£50
Land registry fee	Variable

Note

- ◆ The fees set out above are examples that apply to routine cases. The actual fees we charge will depend on your individual circumstances. In more complex cases we may also charge you for any additional work carried out, for example, amendments to documents, depending on the amount of work involved.
- ◆ Where applicable, you'll also need to pay expenses and fees which we may incur, such as:
 - solicitors' fees or other legal fees or expenses for enquiries we may have to make about the security;
 - security registration fees; and
 - property valuation fees.
- ◆ Taking security can be a complex process. If you ask us, we'll give you an estimate of the fees and charges that may apply to your situation.

6. Other Charges

If we're required to comply with a court order (for example, a child maintenance order) or other legally enforceable requirement in respect of your account(s), we may charge an administration fee, up to the maximum permitted by law.

We may charge for services that you request from us that aren't set out in this Price List, but we'll always tell you how much the charge will be and check you're happy to pay it before we provide the service to you.

Please note that taxes or costs may apply to you that aren't charged by us. If we have to pay any tax or cost for providing a service to you, we'll charge you the amount of that tax or cost.

Some cash machine owners may apply a charge for withdrawals. They should tell you about this on the screen before you make the cash withdrawal. This charge is in addition to any charges we make.

7. Tariffs off-sale – no longer available

UK Transactions and Services

Service and Description	Free Banking period*1	Fixed Price period*1	Schools & Colleges Account	Community Account
Account Maintenance Fee <i>A monthly charge for providing the business current account</i>	FREE	£6.50 per month	FREE	FREE

Paying money into your account

Branch Deposits

Branch credits <i>A charge for paying in cash and/or cheques at a branch (one charge per credit for counter and self-service machines)</i>	FREE	FREE	FREE	FREE
Cash In <i>A charge in addition to the branch credit for paying in cash at the counter or a self-service machine</i>	FREE	Up to £3k per month: FREE Over £3k: 0.50% of the value deposited	FREE	FREE
Cheques collected <i>A charge in addition to the branch credit for paying in cheques at the counter or a self-service machine</i>	FREE	FREE	FREE	FREE

Post Office® Deposits

Post Office® counter cash credits <i>A charge for cash credits paid in at the Post Office® (one charge per credit)</i>	FREE	FREE	FREE	FREE
Post Office® cash in <i>A charge in addition to the Post Office® counter cash credit for the value of cash paid in</i>	FREE	Up to £3k per month: FREE Over £3k: 0.50% of the value deposited	FREE	FREE
Post Office® counter cheque credits <i>A charge for cheque credits paid in at the Post Office® (one charge for credit)</i>	FREE	FREE	FREE	FREE
Post Office® counter cheques collected <i>A charge in addition to the Post Office® counter cheque credit for cheques paid in</i>	FREE	FREE	FREE	FREE

Service and Description	Free Banking period*1	Fixed Price period*1	Schools & Colleges Account	Community Account
Mobile Cheque Deposits				
Mobile cheque deposit <i>A charge for depositing a cheque using our Business Banking app</i>	FREE	FREE	FREE	FREE
Electronic transfers into your account				
Automated credits <i>An electronic payment into your account</i>	FREE	FREE	FREE	FREE
Other credits <i>All credits paid into your account other than standard electronic payments (e.g. CHAPS payments)</i>	FREE	FREE	FREE	FREE
Internal Transfers between HSBC UK Accounts				
Internal transfer <i>A sterling transfer to one of your HSBC UK accounts from another of your HSBC UK accounts in the same name</i>	FREE			
Bulk Cash and Cheque deposits				
Bulk Cash Credit <i>A charge for cash credit to your account made using bulk services (i.e. one charge per credit) via a courier directly to one of our processing centres</i>	FREE	FREE	FREE	FREE
Bulk Cheque Credit <i>A charge for cheque credit to your account made using bulk services (i.e. one charge per credit) via a courier directly to one of our processing centres</i>	FREE	FREE	FREE	FREE
Bulk Cheques collected <i>A charge in addition to the bulk credits for the number of cheques paid in using bulk services via a courier directly to one of our processing centres</i>	FREE	FREE	FREE	FREE
Bulk Cash Paid In <i>A charge in addition to the bulk credit charge for the value of cash paid in using bulk services via a courier directly to one of our processing centres</i>	FREE	FREE	FREE	FREE

Note

*1 This only applies to new Business Banking start-up and switcher customers who applied for their account before 11 December 2020.

Making payments or taking money out of your account

Service and Description	Free Banking period ¹	Fixed Price period ¹	Schools & Colleges Account	Community Account
Branch Withdrawals				
Branch counter withdrawal <i>A charge for withdrawing cash over the counter (one charge per withdrawal)</i>	FREE	FREE	FREE	FREE
Branch cash out <i>A charge in addition to the branch counter withdrawal charge for the value of cash withdrawn over the counter</i>	FREE	FREE	FREE	FREE
Post Office[®] Withdrawals				
Post Office [®] counter withdrawal <i>A charge for withdrawing cash over the Post Office[®] counter (one charge per withdrawal)</i>	FREE	FREE	FREE	FREE
Post Office [®] cash out <i>A charge in addition to the Post Office[®] counter withdrawal charge for the value of cash withdrawn over the Post Office[®] counter</i>	FREE	FREE	FREE	FREE
Cash Machine Withdrawals				
Cash machine withdrawal <i>A charge for each withdrawal from a self-service machine (one charge per withdrawal)</i>	FREE ²	FREE ²	FREE ²	FREE ²
Cash machine cash out <i>A charge in addition to the cash machine withdrawal charge for the value of cash withdrawn from a self-service machine</i>	FREE ²	FREE ²	FREE ²	FREE ²
Electronic Transfers out of your account				
Business Internet Banking BACS payment <i>A charge for each BACS payment made through Business Internet Banking and credited to a beneficiary</i>	FREE	FREE	FREE	FREE
Direct Debit paid/unpaid <i>A Direct Debit payment made from or returned to your account</i>	FREE	FREE	FREE	FREE
Other debits <i>Other types of debits applied to your account. You won't be charged another debit fee for CHAPS payments or Priority Payments</i>	FREE	FREE	FREE	FREE
Standing Order <i>A Standing Order payment made from your account</i>	FREE	FREE	FREE	FREE
Bill Payments				
Bill Payment – Internet <i>A Bill Payment made using Business Internet Banking and credited to a recipient</i>	FREE	FREE	FREE	FREE
Bill Payment – Automated Phone <i>A Bill Payment made using our automated Telephone Banking Service and credited to a recipient</i>	FREE	FREE	FREE	FREE
Bill Payment – Non-automated Phone <i>A Bill Payment made using our non-automated Telephone Banking Service and credited to a recipient</i>	FREE	FREE	FREE	FREE

Service and Description	Free Banking period^{*1}	Fixed Price period^{*1}	Schools & Colleges Account	Community Account
Bill Payment – Branch or Post <i>A Bill Payment made in a branch or by a postal instruction</i>	FREE	FREE	FREE	FREE
Cheque and card payments				
Cheques paid <i>A charge for each cheque issued from your account</i>	FREE	FREE	FREE	FREE
Debit Card <i>A charge for each Debit Card payment from your account</i>	FREE	FREE	FREE	FREE
Internal Transfers between HSBC UK accounts				
Internal Transfer <i>A sterling transfer from one of your HSBC UK accounts to another of your HSBC UK accounts in the same name</i>	FREE			
Bulk Cash Withdrawals				
Bulk Withdrawal <i>A charge for withdrawing cash using bulk services (i.e. one charge per withdrawal) via a courier directly from one of our processing centres</i>	FREE	FREE	FREE	FREE
Bulk Cash Out <i>A charge in addition to the bulk withdrawal charge for the value of the cash withdrawn using bulk services via a courier directly from one of our processing centres</i>	FREE	FREE	FREE	FREE

Note

^{*1} This only applies to Business Banking start-up and switcher customers who applied for their account before 11 December 2020.

^{*2} Some self-service machine operators may charge a fee in addition to the fees we charge for use of the machine. Our fees apply even if a notice on the self-service machine states that cash withdrawals are free.

Start-up and Switcher customer definitions

A start-up customer is a customer within their first two years of trading that doesn't already have a bank account with another bank.

A switcher customer is any customer that already has an account with another bank.

Free banking and Fixed Price Period Business Banking start-up and switcher customers who started their account applications before 11 December 2021

We offer Business Banking start-up and switcher customers a period of free business banking on your primary account followed by a fixed price period for twelve months.

Accessibility

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

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