Business Price List

15 December 2025

HSBC UK

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About the Business Price List

What it covers
The Business Price List shows the standard charges (excluding VAT where applicable) for business accounts and services for UK-based accounts.

What it doesn't cover
It doesn't cover:

- Prices we've agreed separately with you.
- Prices for HSBCnet, HSBC Connect or the services provided through them.
- Prices for our trade services.
- Prices for corporate business customers.
- Interest rates that apply to your account.
- Fees and debit interest rates that apply to arranged overdrafts and loans. This will be confirmed in a facility letter at the point of providing the facility.
- Debit interest rates for unarranged overdraft borrowing, which are available at: business.hsbc.uk/interest-rates.
- Currency base rates, which are available at: business.hsbc.uk/currency-rates.

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

You can find our interest rates along with a copy of this Business Price List on our website business.hsbc.uk, in our branches or by calling 03457 60 60 60. If you're calling from outside the UK, please dial +44 1226 260 878.

Lines are open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (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.

When are charges payable?
We usually apply current account 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.

Please see page 22 for when we apply charges on savings accounts.

Changes to charges
Your Business Banking Terms and Conditions and any Additional Conditions for your account explain how and when we can change our charges.

There are no charges for the transactions on pages 6 to 15 during the free banking period for start-ups and switchers.

Available accounts

We offer the following accounts for customers:

Current account	Who's eligible?	Monthly fee
Small Business Banking Account	Small Business Banking customers. These are typically small enterprises with borrowing needs of up to £100k and whose everyday banking needs don't need the support of a Relationship Manager. Please note, government lending schemes are subject to different limits.	Free
Business Banking Account	Business Banking customers. These are typically small and medium sized enterprises with product needs that require support from a dedicated Relationship Manager. Relationship Managers can provide transactional banking and funding solutions of over £100k, both domestically and internationally.	£10.00

Current account	Who's eligible?	Monthly fee
Charitable Bank Account	Small Business Banking and Business Banking customers as defined above who are eligible for a Charitable Bank Account. Visit business.hsbc.uk for eligibility criteria.	Free
Corporate Bank Account	Businesses and not-for-profit customers who generally have an annual turnover above £15m. They typically trade internationally, have larger transactional volumes or require more complex lending structures.	We'll agree charges for each type of payment into and out of your account, as well as for providing the account.

Please contact us if you're not sure which account you're eligible for.

If you tell us, or we determine, that your needs or circumstances have changed, we may move you to a more appropriate account. We'll give you at least 2 months' notice if we decide to do this.

What's a start-up and switcher customer?
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.

Small Business Banking start-up and switcher customers
If you're a Small Business Banking start-up and switcher customer, from 1 July 2025, we stopped offering a free banking period on primary Small Business Banking Accounts.

However, if you applied before this date, you'll continue to benefit from the free banking period until your 12-month period ends. For more information, see 'Start-up and switcher free banking period explained' on page 6.

After 12 months, you'll be charged the Small Business Banking Account charges, which doesn't include a monthly account fee, but does include charges for certain transactions.

Business Banking start-up and switcher customers
If you're a Business Banking start-up or switcher customer, we offer 12 months of free banking on primary Business Banking Accounts.

After the 12 months free banking period, you'll be charged the Business Banking Account charges, which includes a £10 monthly account fee and charges for certain transactions. For more information, see 'Start-up and switcher free banking period explained' on this page.

Please note, any additional or secondary Business Banking Accounts will not be eligible for free banking.

Start-up and switcher free banking period explained
During the start-up and switcher free banking period, all standard day-to-day current account transactions are free (see pages 6 to 15). However, we still charge for some transactions and services (see pages 16 to 20).

Each month during your free banking period, we'll tell you what you would have been charged on the account if you weren't in your free banking period. We'll also remind you when your free banking period ends.

Current account transactions and services in the UK

Paying money into your account

Branch deposits

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Branch credits A charge for paying in cash and/or cheques at a branch (one charge per credit for counter and self-service machines, including Multi-bank ATM deposit machines).	£1.50 per credit (plus the 'Cash in' and/or 'Cheques collected' charges below). See examples below.	40p per credit (plus the 'Cash in' and/or 'Cheques collected' charges below). See examples below.

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Cash in A charge in addition to the branch credit charge for paying in cash at the counter or a self-service machine, including a Multi-bank ATM deposit machine.	1.50% of the value deposited	0.40% of the value deposited
Cheques collected A charge in addition to the branch credit charge for paying in cheques at the counter or a self-service machine.	50p per cheque	40p per cheque

Examples

We've set out examples below explaining how much it would cost you to pay cash into your account at a branch.

- If you have a Small Business Banking or Business Banking Account
  - If you pay in £400 cash at a branch, the total charge will be £7.50. This is £1.50 for the 'Branch credit' charge, plus £6.00 for the 'Cash in' charge (1.50% of the value deposited).
  - If you pay in £800 cash at a branch, the total charge will be £13.50. This is £1.50 for the 'Branch credit', plus £12.00 for the 'Cash in' charge (1.50% of the value deposited).
- If you have a Charitable Bank Account
  - If you pay in £400 cash at a branch, the total charge will be £2.00. This is 40p for the 'Branch credit', plus £1.60 for the 'Cash in' charge (0.40% of the value deposited).
  - If you pay in £800 cash at a branch, the total charge will be £3.60. This is 40p for the 'Branch credit', plus £3.20 for the 'Cash in' charge (0.40% of the value deposited).

Post Office® deposits

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Post Office® counter cash credits A charge for cash credits paid in at the Post Office® (one charge per credit).	£1.50 per credit (plus the 'Post Office® cash in' charge below). See examples below.	40p per credit (plus the 'Post Office® cash in' charge below) See examples below.
Post Office® cash in A charge in addition to the Post Office® counter cash credit charge for the value of cash paid in.	1.50% of the value deposited	0.40% of the value deposited
Post Office® counter cheque credits A charge for cheque credits paid in at the Post Office® (one charge per credit).	£1.50 per credit (plus the 'Post Office® counter cheques collected' charge below)	40p per credit (plus the 'Post Office® counter cheques collected' charge below)
Post Office® counter cheques collected A charge in addition to the Post Office® counter cheque credit charge for cheques paid in.	50p per cheque	40p per cheque

Examples

We've set out examples below explaining how much it would cost you to pay cash into your account at a Post Office®.

- If you have a Small Business Banking or Business Banking Account
  - If you pay in £400 cash at a Post Office®, the total charge will be £7.50. This is £1.50 for the 'Post Office® counter cash credit', plus £6.00 for the 'Post Office® cash in' charge (1.50% of the value deposited).
  - If you pay in £800 cash at a Post Office®, the total charge will be £13.50. This is £1.50 for the 'Post Office® counter cash credit', plus £12.00 for the 'Post Office® cash in' charge (1.50% of the value deposited).
- If you have a Charitable Bank Account
  - If you pay in £400 cash at a Post Office®, the total charge will be £2.00. This is 40p for the 'Post Office® counter cash credit', plus £1.60 for the 'Post Office® cash in' charge (0.40% of the value deposited).
  - If you pay in £800 cash at a Post Office®, the total charge will be £3.60. This is 40p for the 'Post Office® counter cash credit', plus £3.20 for the 'Post Office® cash in' charge (0.40% of the value deposited).

Mobile cheque deposits

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Mobile cheque deposit A charge for depositing a cheque using our HSBC UK Business Banking app.	50p per cheque	40p per cheque

Electronic transfers into your account

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Automated credits A charge for an electronic payment into your account.	Free	Free
Other credits A charge for all credits paid into your account, other than standard electronic payments (e.g. CHAPS payments).	Free	Free

Internal transfers between HSBC UK accounts

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Internal transfer A charge for sterling transfers between your HSBC UK accounts in the same name.	Free	Free

Bulk cash and cheque deposits

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Bulk cash credit A charge for paying in notes and coins at a HSBC Cash Centre (i.e. one charge per credit).	30p per credit (plus the 'Bulk cash paid in' charge below)	30p per credit (plus the 'Bulk cash paid in' charge below)
Bulk cash paid in A charge in addition to the bulk cash credit charge for the value of cash paid in.	0.35% of the value deposited	0.35% of the value deposited
Bulk cheque credit A charge for a cheque credit to your account made using bulk services (i.e. one charge per credit). Not applicable to cheques paid in using an approved cheque scanning device.	30p per credit (plus the 'Bulk cheques collected' charge below)	30p per credit (plus the 'Bulk cheques collected' charge below)
Bulk cheques collected A charge in addition to the bulk cheque credit charge for the number of cheques paid in using bulk services or an approved cheque scanning device.	25p per cheque	25p per cheque

Withdrawing money and making payments

Branch withdrawals

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Branch counter withdrawal A charge for withdrawing cash over the counter (one charge per withdrawal).	£1.50 per withdrawal (plus the 'Branch cash out' charge below)	40p per withdrawal (plus the 'Branch cash out' charge below)
Branch cash out A charge in addition to the branch counter withdrawal charge for the value of cash withdrawn over the counter.	1.50% of the value withdrawn	0.40% of the value withdrawn

Post Office® withdrawals

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Post Office® counter withdrawal A charge for withdrawing cash over the Post Office® counter (one charge per withdrawal).	£1.50 per withdrawal (plus the 'Post Office® cash out' charge below)	40p per withdrawal (plus the 'Post Office® cash out' charge below)
Post Office® cash out A charge in addition to the Post Office® counter withdrawal charge for the value of cash withdrawn over the Post Office® counter.	1.50% of the value withdrawn	0.40% of the value withdrawn

Cash machine withdrawals

(Note: the cash machine provider may charge fees in addition to our charges. Our fees apply even if a notice on the cash machine states that withdrawals are free.)

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Cash machine withdrawal A charge for each withdrawal from a self-service machine (one charge per withdrawal).	25p per withdrawal (plus the 'Cash machine cash out' charge below)	Free (but 'Cash machine cash out' charge below applies)
Cash machine cash out A charge in addition to the cash machine withdrawal charge for the value of cash withdrawn from a self-service machine.	0.60% of the value withdrawn (UK only)	0.40% of the value withdrawn (UK only)

Electronic transfers out of your account

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Business Internet Banking BACS payment A charge for each BACS payment made through Business Internet Banking.	Free	Free
Direct Debit or standing order paid/returned A charge for Direct Debit or standing order payments made from or returned to your account.	Free	Free

Bill Payments

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Bill Payment – internet or automated phone A charge for Bill Payments made using Business Internet Banking or our automated telephone banking service.	Free	Free
Bill Payment – non-automated phone, branch or post A charge for Bill Payments made using our non-automated telephone banking service or made in a branch or by a postal instruction.	£15.00 per payment	Free

Cheque and card payments

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Cheques paid A charge for each cheque issued from your account.	£1.00 per cheque	40p per cheque
Debit card A charge for each debit card payment from your account.	Free	Free

Internal transfers between HSBC UK accounts

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Internal transfer A charge for sterling transfers between your HSBC UK accounts in the same name.	Free	Free

Bulk cash withdrawals (via our bulk services)

Transaction and description of charge	Small Business Banking and Business Banking Accounts charge	Charitable Bank Account charge
Bulk withdrawal A charge for withdrawing cash using bulk services (i.e. one charge per withdrawal).	50p per withdrawal (plus the 'Bulk cash out' charge below)	50p per withdrawal (plus the 'Bulk cash out' charge below)
Bulk cash out A charge in addition to the bulk withdrawal charge for the value of the cash withdrawn using bulk services.	0.25% of the value withdrawn	0.25% of the value withdrawn

Charges for other services

These charges apply to all customers and accounts, even if you're in your free banking period for start-up and switchers, unless we've agreed something different with you.

Tap to Pay

Transaction and description of charge	Charge
Tap to Pay value A charge for receiving a payment made using Tap to Pay.	1.4% of the value of the payment (plus the 'Tap to Pay transaction' charge below)
Tap to Pay transaction A charge for receiving a payment made using Tap to Pay.	5p per payment
Dispute fee A charge for disputes that you receive.	£15.00 for each dispute you receive
Challenged Dispute fee A charge for disputes that you contest (this will be returned to you if the dispute is resolved in your favour).	£15.00 for each dispute you challenge
Refund (returning a full or partial payment received when using Tap To Pay).	Free

CHAPS payments

Transaction and description of charge	Charge
CHAPS payment internet A charge for a CHAPS payment made using Business Internet Banking.	£17.00
CHAPS payment telephone or branch A charge for a CHAPS payment made using Business Telephone Banking or in a branch.	£20.00 to an HSBC UK account £30.00 to an account at another bank
CHAPS payment post A charge for a CHAPS payment made by post.	£40.00

Change giving

Transaction and description of charge	Charge
Change giving A charge for providing change at a branch or Post Office® counter.	1.50% of the full amount (free for Community Account customers)

Returned or recalled outward payments

Transaction and description of charge	Charge
Electronic 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.	Free for payments up to £15.00 £2.50 for payments over £15.00
Cheque A charge where you write a cheque but don't have enough money in your account to make sterling cheque payments.	Free for cheques up to £15.00 £15.00 for cheques over £15.00

Cheque services

Transaction and description of charge	Charge
Stopped cheque A charge to stop a cheque (except for a lost or stolen cheque book).	£10.00 per cheque
Returned cheque A charge where a cheque paid into your account has to be returned.	£4.00 per cheque

Statement requests

Transaction and description of charge	Charge
Paper statements (all frequencies)	Free
Copy of statements A charge for a copy of a statement.	Free if the statement requested is within the previous 12 months (one copy only) Free for copies of statements you're entitled to receive when you close your account Otherwise, £1.00 per statement up to a maximum of £10.00
Branch collection A charge for sending statements to a branch for collection.	We'll agree the exact charge with you in advance

Other business services

Transaction and description of charge	Charge
Auditor's certificate of the balance of your account	Free for all customers Auditors can use confirmation.com to request certificates however confirmation.com may charge a fee
Bank report A charge for a request from your auditor for a bank report.	Minimum £25.00 We'll agree the charge with you in advance
Certificate of Interest A statement of the amount of interest paid on your account.	Free
Credit history A charge for a statement of your credit history.	Free for up to 2 requests in any 12 month period £25.00 per request for more than 2 requests in any 12 month period
General payment enquiry A charge for answering an enquiry about payment cancellations, amendments, duplicate advice (per advice), status of funds, copies of cleared payments.	£25.00 plus any fees or charges by intermediary or correspondent banks
Applying good value A charge for a general enquiry about an administration charge for requests to apply good value in our books (paid by the party making the request).	£25.00 plus interest if applicable
Old payment instruction enquiry A charge for a request to investigate a payment instruction given more than 6 months ago.	£50.00 plus any fees charged by intermediary or correspondent banks

Transaction and description of charge	Charge
UK Status Enquiry (Bank Reference) A charge for a domestic request to obtain information from a bank or financial institution about a person or business regarding financial status or verification of identification and address.	£7.24
International Status Enquiry (Bank Reference) A charge for an international request to obtain information from a bank or financial institution about a person or business regarding financial status or verification of identification and address.	£14.98 Transmission and correspondent bank charges may also apply
Interbank charges A charge for paying into your account in branch at another bank.	The amount the other bank charges us Unless otherwise agreed, these charges will be deducted from your account on a quarterly basis
Payment repair surcharge A charge for contacting you to get missing information, or to correct details, about a payment instruction you've given us.	£20.00

Savings account transactions and services in the UK

These charges apply to all Small Business Banking and Business Banking customers, even if you have free banking.

Charges for Clients Deposit Accounts are applied monthly in arrears. Charges for Business Money Manager Accounts are applied monthly or quarterly in arrears, depending on when we pay interest. This doesn't apply for payments from overseas or in currencies other than sterling where the sender chooses to share the charges or for the recipient to pay them. In these cases, we'll apply the charges to your account at the time of the transaction, or shortly afterwards, and tell you what they are in an advice note.

Paying money into your account

Branch deposits

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Branch credits A charge for paying in cash and/or cheques at a branch (one charge per credit for counter and self-service machines).	£1.50 per credit (plus the 'Cash in' and/or 'Cheques collected' charges below). See examples below.	£1.50 per credit (plus the 'Cash in' and/or 'Cheques collected' charges below). See examples below.
Cash in A charge in addition to the branch credit charge for paying in cash at the counter or a self-service machine.	1.50% of the value deposited	1.50% of the value deposited
Cheques collected A charge in addition to the branch credit charge for paying in cheques at the counter or a self-service machine.	50p per cheque	50p per cheque

Examples

We've set out examples below explaining how much it would cost you to pay cash into your account at a branch.

- If you have a Clients Deposit or Business Money Manager Account
  - If you pay in £400 cash at a branch, the total charge will be £4.50. This is £1.50 for the 'Branch credit', plus £6.00 for the 'Cash in' charge (1.50% of the value deposited).
  - If you pay in £800 cash at a branch, the total charge will be £13.50. This is £1.50 for the 'Branch credit', plus £12.00 for the 'Cash in' charge (1.50% of the value deposited).

Post Office® deposits

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Post Office® counter cash credits A charge for cash credits paid in at the Post Office® (one charge per credit).	£1.50 per credit (plus the 'Post Office® cash in' charge below). See examples below.	Not available
Post Office® cash in A charge in addition to the Post Office® counter cash credit charge for the value of cash paid in.	1.50% of the value deposited	Not available
Post Office® counter cheque credits A charge for cheque credits paid in at the Post Office® (one charge per credit).	£1.50 per credit (plus the 'Post Office® counter cheques collected' charge below)	£1.50 per credit (plus the 'Post Office® counter cheques collected' charge below)
Post Office® counter cheques collected A charge in addition to the Post Office® counter cheque credit charge for cheques paid in.	50p per cheque	50p per cheque

Examples

We've set out examples below explaining how much it would cost you to pay cash into your Clients Deposit Account at a Post Office®.

- If you pay in £400 cash at a Post Office®, the total charge will be £7.50. This is £1.50 for the 'Post Office® counter cash credit', plus £6.00 for the 'Post Office® cash in' charge (1.50% of the value deposited).
- If you pay in £800 cash at a Post Office®, the total charge will be £13.50. This is £1.50 for the 'Post Office® counter cash credit', plus £12.00 for the 'Post Office® cash in' charge (1.50% of the value deposited).

Electronic transfers into your account

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Automated credits A charge for electronic payments into your account.	25p per credit	Free
Other credits A charge for all credits paid into your account other than standard electronic payments (e.g. CHAPS payments).	25p per credit	Free

Internal transfers between HSBC UK accounts

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Internal transfer A charge for sterling transfers between your HSBC UK accounts in the same name.	Free	Free

Withdrawing money and making payments

Branch withdrawal

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Branch counter withdrawal A charge for withdrawing cash over the counter (one charge per withdrawal).	£1.50 per withdrawal (plus the 'Branch cash out' charge below)	£1.50 per withdrawal (plus the 'Branch cash out' charge below)
Branch cash out A charge in addition to the branch counter withdrawal charge for the value of cash withdrawn over the counter.	1.50% of the value withdrawn	1.50% of the value withdrawn

Electronic transfers out of your account

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Business Internet Banking BACS payment A charge for each BACS payment made through Business Internet Banking.	25p per payment	Not available
Direct Debits paid / returned A charge for Direct Debit payments made from or returned to your account.	25p per payment	Not available
Other debits A charge for other types of debits applied to your account. You won't be charged an 'Other debits' fee for CHAPS payments or Priority Payments.	25p per payment	Not available

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Standing orders A charge for standing order payments made from your account.	25p per payment	Not available

Bill Payments

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Bill Payment – internet or automated phone A charge for Bill Payments made using Business Internet Banking or our automated telephone banking service.	25p per payment	Not available
Bill Payment – non-automated phone, branch or post A charge for Bill Payments made using our non-automated telephone banking service or made in a branch or by postal instruction.	£15.00 per payment	Not available

Cheque payments

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Cheques paid A charge for each cheque issued from your account.	£1.00 per cheque	Not available

Post Office® withdrawals

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Post Office® counter withdrawal A charge for withdrawing cash over the Post Office® counter (one charge per withdrawal).	£1.50 per withdrawal (plus the 'Post Office® cash out' charge below)	Not available
Post Office® cash out A charge in addition to the Post Office® counter withdrawal charge for the value of the cash withdrawn over the Post Office® counter.	1.50% of the value withdrawn	Not available

Internal transfers between HSBC UK accounts

Transaction and description of charge	Clients Deposit Account charge	Business Money Manager Account charge
Internal transfer A charge for sterling transfers between your HSBC UK accounts in the same name.	Free	Free

International business account transactions and services

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

International business accounts

Service and description of charge	Small Business Banking customer charge	Business Banking customer charge	Corporate Banking customer charge
Annual Account Maintenance Fee This applies to current and savings accounts and is charged in monthly instalments. The amount each month will depend on the number of days in that month.	£96.00 or currency equivalent per account	£120.00 or currency equivalent per account	£180.00 or currency equivalent per account

Paying money into your account

Description	Charge
All payments received by SEPA Credit Transfer	20p
All other currency payments received of less than £100 (or currency equivalent)	Free
All other currency payments received of £100 or more (or currency equivalent)	£6.00 or currency equivalent (payments received in Euro (EUR) and Swedish Krona (SEK) from the EEA are free)

Withdrawing money and making payments

Debit card transactions

Description	Charge
Non-sterling payments	2.75% of the converted amount
Non-sterling cash withdrawals	2.75% of the converted amount Plus a withdrawal fee of 1.50% (min. £1.75) of the converted amount

International payments

Description	Charge
By Business Internet Banking	£17.00
By Business Telephone Banking or in branch	£20.00 to an account with another HSBC Group bank £30.00 to an account with another bank £30.00 in a foreign currency within the UK
By post	£40.00
Payment sent by SEPA Credit Transfer	24p
Payment sent by SEPA Credit Transfer but subsequently returned, rejected or cancelled	£4.00
Recall of outgoing SEPA Credit Transfer as requested by you	£15.00
Cheques paid from your sterling account in another currency	£15.00 plus any charges made by the other bank

Charges for other international services

Description	Charge
Unpaid items paid into a foreign currency or international bank account	£4.00

Global Wallet

Description	Charge
Global Wallet - Receive like a local	£5.00 per transaction
Global Wallet - Pay like a local	£5.00 per transaction
Global Wallet - Pay SWIFT (international)	£17.00 per transaction

Additional information about international transaction charges

- You can make Euro payments through SEPA to countries in the EEA plus Monaco, San Marino, Switzerland, the Channel Islands and Isle of Man.
- We'll deduct the currency equivalent of the sterling charge on a Foreign Currency Account, International Current Account and International Savings Account.
- 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, mail and courier). You can ask us for details.
- We'll pass on any charges and interest we have to pay when providing international services. Unfortunately, we won't be able to tell you in advance about charges that other banks apply for processing your payment.
- If the recipient's bank, agent or correspondent bank applies charges to payments you make, we'll deduct these from your account. Otherwise, they may be deducted from the amount of the payment you make.
- Except for SEPA payments which must use the SHA charging code, when you make an international payment and choose the "OUR" option, we'll apply a charge to your account for any charges claimed by intermediaries and/or the recipient's bank.
- Incoming international payments may be subject to charges by the sender or intermediary banks. These will have been deducted before we receive the payment and credit it to your account.

Overdrafts, loans and security

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.

	Arranged sterling and currency overdrafts	**Unarranged Sterling overdraft**	**Unarranged currency overdraft**
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

	Arranged sterling and currency overdrafts	Unarranged Sterling overdraft	Unarranged currency overdraft
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

	Arranged sterling and currency overdrafts	Unarranged Sterling overdraft	Unarranged currency overdraft
Security charges (if applicable)	£10.00 for each person giving a guarantee to support borrowing We'll agree charges in advance for other security to support borrowing 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/currency-rates for details of the currencies we provide unarranged overdrafts in and the reference rates and currency base rates that apply.

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

Standard loans

	Small Business Loan	Flexible Business Loan	Commercial Mortgage	Commercial Business Loan
Purpose	A fixed rate, fixed term loan for business purposes	For business purposes	For purchasing or developing new or existing business premises	A fixed rate, fixed term loan for business purposes
Minimum loan	£1,000	£25,001	£25,001	£25,001
Maximum loan	£25,000	Subject to status	Subject to status	£300,000
Minimum term	1 year	1 year	2 years	1 year
Maximum term	10 years	20 years	30 years	10 years
Repayment frequency	Monthly (you can defer repayment if agreed at the start)	Normally monthly or quarterly	Normally monthly or quarterly	Monthly (you can defer repayment if agreed at the start)
Arrangement fee	No	Set out in loan agreement	Set out in loan agreement	1.50% of loan amount
Interest rate	Fixed rate agreed at the start	As agreed and set out in loan agreement, dependent upon individual circumstances	As agreed and set out in loan agreement, dependent upon individual circumstances	Fixed rate agreed at the start

	Small Business Loan	**Flexible Business Loan**	**Commercial Mortgage**	**Commercial Business Loan**
Purpose	A fixed rate, fixed term loan for business purposes	For business purposes	For purchasing or developing new or existing business premises	A fixed rate, fixed term loan for business purposes
Interest charged	Monthly	Monthly/ quarterly	Monthly/ quarterly	Monthly
Bank of England Base Rate linked loans available	No	Yes	Yes	No
Risk free rate / currency linked rate	No	Yes, subject to status	Yes, subject to status	No
Fixed rate loans	Yes	Yes	Yes	Yes
Prepayment fee	N/A	Minimum 1% of sum repaid	Minimum 1% of sum repaid	No
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 repaid, multiplied by the number of full years remaining	1% of the amount repaid, multiplied by the number of full years remaining	No

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 shown 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.
- Risk free rate/currency linked rate loans are only available to businesses with a turnover of £25m or above. Minimum loan amount is £1m.

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 give you. The table below covers some typical fees for the more common types of security.

Arrangement fee

Service	Fee
Arranging the guarantee to secure your borrowing	£10.00 for each person giving the guarantee

Life assurance policy

Service	Fee
Arranging a legal mortgage over the policy	£85.00
Company life policy	£135.00

Security over a property such as a house or business premises

Service	Fee
Solicitor perfecting first legal mortgage	£145.00
External solicitor charges (charged directly)	Variable
Bank perfecting first legal mortgage (alternative to external solicitor charges)	£210.00
Office copy fee	£15.00
Company registration (for limited companies only)	£50.00
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, such as amendments to documents, depending on the amount of work involved.
- Where applicable, you'll also need to pay expenses and fees which we incur, such as:
  - Solicitors' fees or other legal fees or expenses for enquiries we may have to make about the security.
  - Security registration fees.
  - 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.

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.

Community Account – no longer available

We don't charge Community Account customers a monthly fee or any charges for the banking transactions listed on pages 6 to 15.

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Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak with us using the live chat service on our website, by visiting one of our branches or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more, please get in touch. You can also visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us.

business.hsbc.uk

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