

Business Price List

As of 17 May 2021

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1. About this Price List

What it covers

This Business Price List shows the standard charges (excluding VAT) 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 charge on borrowing, 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**.

If you have a speech or hearing impairment, you can contact us on our textphone service **03457 125 563**, or **+44 207 088 2077** (if outside UK).

Lines are open every day, 8am to 10pm (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 |
|---|--|--|
| Churches and other places of worship | Community Account | No limit on annual turnover |
| Not for profit charities including charitable trusts, clubs and societies | Community Account | Annual turnover below £100k |
| | Small Business Tariff or Electronic Banking Tariff [†] | Annual turnover above £100k but below £10m |
| Schools and sixth form colleges | Schools and Colleges Account | Not for profit schools and colleges. No limit on annual turnover |
| Business Banking customers | Electronic Banking Tariff or Small Business Tariff [†] | Qualify as a Business Banking customer – see definition below |
| Corporate Banking customers | Business Current Account. We'll agree charges for each type of payment into and out of your account as well as for providing the account (including any free banking period) | 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.

Business and Corporate Banking 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.

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.

Business Banking start-up and switcher customers who start their account applications on or after 17 May 2021

Business Banking start-up and switcher customers will receive a period of free business banking on your primary account. Following your free banking period, your tariff will move to your choice of our Small Business Tariff or Electronic Banking Tariff. Any additional or secondary accounts will be charged on your choice of Small Business Tariff or Electronic Banking Tariff.

Business Banking start-up and switcher customers who start their account applications before 17 May 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.

Following your fixed price period, your tariff will move to your choice of our Small Business Tariff or Electronic Banking Tariff. Any additional or secondary accounts will be charged on your choice of Small Business Tariff or Electronic Banking Tariff.

During your free banking period, all day-to-day, standard transactions are free. During the fixed price period, we'll charge £6.50 a month for providing the business current account and you'll be able to pay in up to £3,000 cash per monthly charging cycle without charge (we'll charge 0.50% of the value of cash paid in over this limit). All other day-to-day, standard account services will continue to be free. However, during the free and fixed price periods, some transactions and services are still charged for – these are made clear in the tables on pages 7 to 14.

Each month during your free banking period we'll let you know what you would've been charged on your chosen tariff and we'll also remind you when your free or fixed price banking period ends. The length of your free and fixed price periods is explained in the table at the bottom of this page.

| Business Banking Customer | Free banking period | Fixed price period after free banking period | Business Current Account Tariff after fixed price period |
|----------------------------------|----------------------------|---|---|
| Start-up | 12 months | 12 months | Small Business Tariff or Electronic Banking Tariff |
| Switcher | 12 months | 12 months | |

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 | Free Banking period*1 | Fixed Price period*2 | Small Business Tariff | Electronic Banking Tariff | Schools & Colleges Account | Community Account |
|---|-----------------------|----------------------|-----------------------|---------------------------|----------------------------|-------------------|
| Account Maintenance Fee <i>A monthly charge for providing the business current account</i> | FREE | £6.50 per month | £6.50 per month | £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 | 90p per credit | £1 per credit | 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 | 0.70% of the value deposited | 1.10% 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 | 40p per cheque | 50p per cheque | FREE | FREE |

| Service and Description | Free Banking period*1 | Fixed Price period*2 | Small Business Tariff | Electronic Banking Tariff | Schools & Colleges Account | Community Account |
|---|------------------------------|---|------------------------------|----------------------------------|---------------------------------------|--------------------------|
| 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 | 25p per credit | 25p per credit | 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 | 0.70% of the value deposited | 1.10% 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 | 90p per credit | £1 per credit | 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 | 40p per cheque | 50p per cheque | FREE | FREE |

| Service and Description | Free Banking period*1 | Fixed Price period*2 | Small Business Tariff | Electronic Banking Tariff | 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 | 40p per cheque | 50p per cheque | FREE | FREE |
| Electronic transfers into your account | | | | | | |
| Automated credits <i>An electronic payment into your account</i> | FREE | FREE | 19p per credit | FREE | FREE | FREE |
| Other credits <i>All credits paid into your account other than standard electronic payments (e.g. CHAPS payments)</i> | FREE | FREE | 19p per credit | 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 | 30p per credit | 30p per credit | FREE | FREE |

| Service and Description | Free Banking period*1 | Fixed Price period*2 | Small Business Tariff | Electronic Banking Tariff | Schools & Colleges Account | Community Account |
|---|------------------------------|-----------------------------|------------------------------|----------------------------------|---------------------------------------|--------------------------|
| 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 | 30p per credit | 30p per credit | 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 | 20p per cheque | 25p per cheque | 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 | 0.30% of the value deposited | 0.35% of the value deposited | FREE | FREE |

Note

*1 This only applies to Business Banking start-up and switcher customers.

*2 This only applies to new Business Banking start-up and switcher customers who applied for their account before 17 May 2021.

Making payments or taking money out of your account

| Service and Description | Free Banking period ² | Fixed Price period ³ | Small Business Tariff | Electronic Banking Tariff | 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 | 70p per withdrawal | £1 per withdrawal | 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 | 0.85% of the value withdrawn | 1.10% of the value withdrawn | 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 | 25p per withdrawal | 25p per withdrawal | 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 | 0.85% of the value withdrawn | 1.10% of the value withdrawn | FREE | FREE |

| Service and Description | Free Banking period² | Fixed Price period³ | Small Business Tariff | Electronic Banking Tariff | Schools & Colleges Account | Community Account |
|--|--|---------------------------------------|---|---|---------------------------------------|--------------------------|
| Cash Machine Withdrawals | | | | | | |
| Cash machine withdrawal <i>A charge for each withdrawal from a self-service machine (one charge per withdrawal)</i> | FREE ⁴ | FREE ⁴ | 25p per withdrawal ⁵ | FREE ⁴ | FREE ⁴ | FREE ⁴ |
| 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 ⁴ | FREE ⁴ | 0.45% of the value withdrawn ⁴ | 0.60% of the value withdrawn ⁴ | FREE ⁴ | FREE ⁴ |
| 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 | 23p per payment | FREE | FREE | FREE |
| Direct Debit paid/unpaid <i>A Direct Debit payment made from or returned to your account</i> | FREE | FREE | 35p per debit/credit | 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 | 35p per debit | FREE | FREE | FREE |

| Service and Description | Free Banking period² | Fixed Price period³ | Small Business Tariff | Electronic Banking Tariff | Schools & Colleges Account | Community Account |
|--|--|---------------------------------------|------------------------------|----------------------------------|---------------------------------------|--------------------------|
| Standing Order <i>A Standing Order payment made from your account</i> | FREE | FREE | 40p per debit | 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 | 40p per payment | 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 | 40p per payment | 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 | £8 per payment | £8 per payment | FREE | FREE |
| Bill Payment – Branch or Post <i>A Bill Payment made in a branch or by a postal instruction</i> | FREE | FREE | £10 per payment | £10 per payment | FREE | FREE |

Cheque and card payments

| | | | | | | |
|---|------|------|----------------|----------------|------|------|
| Cheques paid <i>A charge for each cheque issued from your account</i> | FREE | FREE | 80p per cheque | 90p per cheque | FREE | FREE |
| Debit Card <i>A charge for each Debit Card payment from your account</i> | FREE | FREE | 25p per debit | FREE | FREE | FREE |

| Service and Description | Free Banking period ^{*2} | Fixed Price period ^{*3} | Small Business Tariff | Electronic Banking Tariff | Schools & Colleges Account | Community Account |
|-------------------------|-----------------------------------|----------------------------------|-----------------------|---------------------------|----------------------------|-------------------|
|-------------------------|-----------------------------------|----------------------------------|-----------------------|---------------------------|----------------------------|-------------------|

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 | 50p per withdrawal | 50p per withdrawal | 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 | 0.20% of the value withdrawn | 0.25% of the value withdrawn | FREE | FREE |

Note

^{*2} This only applies to Business Banking start-up and switcher customers.

^{*3} This only applies to Business Banking start-up and switcher customers who applied for their account before 17 May 2021.

^{*4} 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.

^{*5} 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.

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 (or £12 from a Clients Deposit Account) |
| 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 (FREE for Community Account customers) |
| 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) |

| Service | Charge | |
|---|---|---------------|
| 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. | |
| 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 FREE for Community Account customers | |
| 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 | |

| Service | Charge |
|---|--|
| 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 customers or parties in the UK)</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 Current Accounts

| Account Name | Annual fee | Item charge per cheque |
|------------------------|------------------------------|-----------------------------|
| One-Europe Account | £60 (or Euro equivalent) | £1 (or Euro equivalent) |
| US Dollar Account | £60 (or US\$ equivalent) | £1 (or US\$ equivalent) |
| World Currency Account | £60 (or currency equivalent) | £4 (or currency equivalent) |

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 |
|-------------|-----|

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 | |
| <ul style="list-style-type: none"> • To an account within another HSBC Group bank | £20 |
| <ul style="list-style-type: none"> • To an account with another provider | £30 |
| <ul style="list-style-type: none"> • In a foreign currency within the UK | £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 Savings Accounts

| Account Name | Annual fee |
|--------------------------------|------------------------------|
| One-Europe Savings Account | £60 (or Euro equivalent) |
| US Dollar Savings Account | £60 (or US\$ equivalent) |
| World Currency Savings Account | £60 (or currency equivalent) |

Note

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

International additional transaction charges Note

- 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 | | <p>Business Standard Debit Interest Rate on the cleared debit balance.</p> <p>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.</p> <p>The current Business Standard Debit Interest Rate is displayed on our website.</p> | <p>Currency Standard Debit Interest Rate for the relevant currency, unless we agree something else with you.</p> |

| Type of overdraft | Arranged Sterling | Arranged currency | Unarranged Sterling | Unarranged currency |
|----------------------------------|--|-------------------|---------------------|---------------------|
| 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 | |
| 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 | |

| 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 |
| 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.

Accessibility

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

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563 (+44 207 088 2077** from outside the UK).

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility).

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