

# HSBC Kinetic – Price List

Effective from 1 June 2021

## About this Price List

This HSBC Kinetic Price List sets out the standard charges (excluding VAT) for our HSBC Kinetic accounts and services. It forms part of our agreement with you.

## A – Standard Account Charges

Our standard account charges apply to the day to day running of your account and providing payment services.

| Service                                     | Description  | Cost  |
|---|--|---|
| <b>Monthly Current Account Fee</b>          |  |   |
| <b>Current account maintenance fee</b>      | A monthly charge for the provision of a business current account   | £6.50 per month - this fee will not be charged for the first 12 months from account opening*.<br><br>*If you opened or applied for your account prior to 1st June 2021 you will be charged this fee from 1st December 2022. |
| <b>Payments into and out of the account</b> |  |   |
| <b>Automated credits</b>                    | An electronic credit paid into your account  | Free  |
| <b>Other Credits</b>                        | All credits paid into your account other than standard electronic credits. Examples of these type of credits are | Free  |

|   |   |                                      |
|---|---|--------------------------------------|
|   | CHAPS payments and Worldpay payments.   |                                      |
| <b>Internal transfer</b>                                    | A Sterling account transfer from one of your HSBC UK Bank Plc accounts to another of your HSBC UK Bank PLC accounts in the same name                    | Free                                 |
| <b>Debit card transactions in Sterling</b>                  | A charge for each debit card payment from your account  | Free                                 |
| <b>Direct debits</b>  | A direct debit payment made from your account   | Free                                 |
| <b>Standing order</b>                                       | A standing order payment made from your account   | Free                                 |
| <b>Other debits</b>   | Other types of debit applied to your account. You will not be charged an Other debit fee for CHAPS payments, Priority Payments and Worldpay payments    | Free                                 |
| <b>Outward Payment Return / Recall – Insufficient funds</b> | Return or recall of outgoing payments, including Sterling cheque, direct debit, debit card payments or bill payments, in the case of insufficient funds | £2.50                                |
| <b>Outward Payment Return / Recall – Cancellation</b>       | Where you ask us to cancel a Direct Debit or Standing Order payment that you previously authorised  | £2.50                                |
| <b>Interbank charges</b>                                    | Paying into your account in a branch of another bank  | The amount the other bank charges us |
| <b>Bill Payments</b>  |   |                                      |
| <b>Bill Payment – Internet Banking</b>                      | A Bill Payment made using HSBC Kinetic internet banking and credited to a recipient   | Free                                 |
| <b>Bill Payment App</b>                                     | A Bill Payment made using the HSBC Kinetic app and credited to a recipient  | Free                                 |
| <b>Bill Payment Branch or Postal</b>                        | A Bill Payment made in a branch or by a postal instruction  | £10 per payment                      |
| <b>Bill Payment Non-automated Telephone</b>                 | A Bill Payment made via our non-automated Telephone   | £8 per payment                       |

|                                     |  |   |
|-------------------------------------|--|---|
|                                     | Banking Service and credited to a recipient  |   |
| <b>Cash Machine Transactions</b>    |  |   |
| <b>Cash Machine – cash out</b>      | A charge in addition to the cash machine withdrawal charge for the value of the cash withdrawn from a self-service machine                             | 0.60% of the value withdrawn. Our fees apply even if a notice on the machine states that cash withdrawals are free. |
| <b>Branch Transactions</b>          |  |   |
| <b>Branch Credits</b>               | A charge for cash and/or cheque credits to your account made in branch (i.e. one charge per credit including branch counter and self-service machines) | £1 per credit   |
| <b>Branch – cash in</b>             | A charge in addition to the branch credit charge for the value of cash paid in at branch (including branch counter and self-service machines)          | 1.10% of the cash value deposited   |
| <b>Branch cheques collected</b>     | A charge in addition to the branch credit charge for the number of cheques paid in at branch (including branch counter and self-service machines)      | 50p per cheque  |
| <b>Branch counter withdrawal</b>    | A charge for withdrawing cash over the branch counter (i.e., one charge per withdrawal)  | £1 per withdrawal   |
| <b>Branch cash out</b>              | A charge in addition to the branch counter withdrawal charge for the value of cash withdrawn over the branch counter                                   | 1.10% of the value withdrawn  |
| <b>Post Office® Transactions</b>    |  |   |
| <b>Post Office® counter credits</b> | A charge for cash credits to your account made at the Post Office® (i.e., one charge per credit)   | 25p per credit  |
| <b>Post Office® counter cash in</b> | A charge in addition to the Post Office® counter credit charge for the value of cash   | 1.10% of the value deposited  |

|   |  |                                      |
|---|--|--------------------------------------|
|   | paid in at a Post Office® counter  |                                      |
| <b>Post Office® counter cheque credit</b>       | A charge for cheque credits to your account made in the Post Office® (i.e. one charge per credit)                                    | £1 per cheque                        |
| <b>Post Office® counter cheques collected</b>   | A charge in addition to the Post Office® counter cheque credit for the number of cheques paid in at a Post Office® counter           | 50p per cheque                       |
| <b>Post Office® counter withdrawal</b>          | A charge for withdrawing cash over a Post Office® counter (i.e., one charge per withdrawal)  | 25p per withdrawal                   |
| <b>Post Office® cash out</b>                    | A charge in addition to the Post Office® counter withdrawal charge for the value of the cash withdrawn over the Post Office® counter | 1.10% of the value withdrawn         |
| <b>Additional payment services</b>              |  |                                      |
| <b>Business Pay in service</b>                  | Paying-in cash or cheques in sealed packets using a business pay-in machine or branch counter  | The amount we agree with you         |
| <b>Change supplied in branches/Post Office®</b> | Providing change of over £100 supplied at counters   | 1.5% of the full amount supplied     |
| <b>Night safes</b>                              | For paying in cheques and cash outside normal banking hours  | £7.50 per quarter and £2 per deposit |

## B – International Services

Our standard account charges shown above will also be payable in addition to any charges made for the international services.

An international payment can be returned / rejected by the receiving bank if you provide the wrong details. The receiving bank may charge additional fees to us which we'll debit from your account.

| Service  | Description   | Cost  |
|--|---|---|
| <b>For using a debit card</b>  |   |   |
| <b>Using a debit card – non-sterling transaction</b>   | A charge on purchases for a non-sterling transaction        | 2.75% of the Sterling payment amount  |
| <b>Using a debit card - non-sterling cash withdrawals</b>                                    | A charge on cash-withdrawals for a non-sterling transaction | 2.75% of the Sterling payment amount<br><b>Plus</b> , a withdrawal fee of 1.5% (min £1.75) of the Sterling payment amount |
| <b>Single Euro Payments Area (SEPA) Payments</b>   |   |   |
| <b>Payment received by SEPA Credit Transfer</b>  |   | £0.20   |
| <b>Payments made by SEPA Credit Transfer</b>   |   | £0.24   |
| <b>Outward SEPA credit transfer, subsequently returned</b>                                   |   | £5  |
| <b>Other international payments in to your account</b>                                       |   |   |
| <b>International Payment received in Euros and Swedish Krona from senders within the EEA</b> |   | £0  |
| <b>All other international payments received</b>   |   | £6  |

## C – Non-standard services

| Service  | Cost  |
|--|---|
| <b>Business services</b>   |   |
| Auditor's certificate of balance   | £25   |
| Auditor's request for bank report  | Minimum £25. We'll agree the exact charge with you in advance.    |
| Certificate of interest paid   | £0  |
| Statement of credit history  | Up to two requests in any 12-month period: Free<br>Otherwise: £25 |
| General enquiry about a payment (e.g. cancellations, amendments, duplicate advice (per advice), status of funds, copies of cleared payments)   | £25   |
| General enquiry about an administration charge for requests to apply good value in our books (this charge is paid by the party making the request)   | £25 plus interest if applicable                                   |
| Request to investigate a payment instruction given more than 6 months ago  | £50   |
| Enquiries made directly by you to the replying bank (UK customers or parties in the UK)  | £7.24 (plus VAT or applicable local law taxes)                    |
| Enquiries made by us on your behalf (UK customers or parties overseas)   | £15 (plus VAT or applicable local law taxes)                      |
| <b>International business services</b>   |   |
| <b>For negotiating cheques</b>   |   |
| Note:  |   |
| <ul style="list-style-type: none"> <li>• These charges are based on the Sterling equivalent of the gross value (i.e. before any charges are deducted) of each cheque.</li> <li>• What we mean by negotiating a cheque is explained in the HSBC Kinetic Business Banking Terms and Conditions.</li> </ul> |   |

|   |                                   |
|---|-----------------------------------|
| <b>Up to and including £100</b>   | £6                                |
| <b>From £100 to £5,000</b>  | £12                               |
| <b>From £5,000 to £10,000</b>   | £24                               |
| <b>From £10,000 to £50,000</b>  | £34                               |
| <b>Over £50,000</b>   | £60                               |
| <b>Pension cheques per cheque</b>   | £5                                |
| <b>If we collect the foreign cheque for you</b>   |                                   |
| Note: What we mean by collecting a cheque is explained in the HSBC Kinetic Business Banking Terms and Conditions. |                                   |
| <b>All amounts</b>  | £28                               |
| <b>If you want the cheque to be sent by courier</b>   | £10                               |
| <b>HSBC Holdings plc dividend payments with a gross value of less than £20</b>                                    | Free                              |
| <b>Euro cheques paid into Sterling accounts with a value of over EUR 10</b>                                       | £1                                |
| <b>Statements</b>   |                                   |
| <b>Paper statement more frequently than monthly</b>   | Daily - £21 per month             |
|   | Weekly - £3 per month             |
|   | Fortnightly - £1 per month        |
|   | Every 3 or 4 weeks - £1 per month |

|   |  |
|---|--|
| <b>Copy of a statement</b>                        | FREE for the previous 12-month period (one set of copies only)<br>Otherwise, the price paid depends on the amount of work involved up to a maximum of £10 per request. We'll agree the exact charge with you in advance. |
| <b>Statements sent to a branch for collection</b> | We'll agree the exact charge with you in advance   |

## D – Overdrafts

| <b>Service</b>                                       | <b>Description / Cost</b>  |
|--|--|
| <b>Arranged overdraft</b>                            | The Interest rate we agree with you  |
| <b>Unarranged overdraft interest</b>                 | The Business Standard Debit Interest Rate of 19.50% p.a.<br><br>We'll charge you this rate until we agree a new or increased arranged overdraft limit or until you put your account back within your arranged overdraft limit. |
| <b>Arranging a guarantee to support borrowing</b>    | Free   |
| <b>Arranging other security to support borrowing</b> | We'll agree charges in advance. We'll also pass on our costs and expenses (such as legal fees).  |

## Other Charges

If we're required to comply with a legislative or court order (for example, a child maintenance order) serviced 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

We believe our products and services should be accessible to all customers. It's why we're committed to increasing accessibility at HSBC.

To find out more about our accessible services please visit [www.hsbc.co.uk/accessibility](http://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 on 03457 404 404.**

A textphone service is also 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 overseas).

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