

HSBC Expat Tariff of Charges



The prices and information in this Tariff form part of the Terms that apply to your account. The information, rates and prices in this Tariff of Charges ("Tariff") are correct as at 28 September 2021.

The information, fees, rates and prices in this Tariff apply to your HSBC Expat account.

Where fees are quoted in sterling, we reserve the right to convert the fee into the currency of the account to which the fee relates. Such conversions will be made at the HSBC Expat exchange rate that is prevailing when we take the fee.

Details of other charges not listed are available by calling +44(0) 1534 616313 for Premier customers and, for Advance customers, please call +44(0) 1534 616212.

To help us to continually improve our service, and in the interest of security, we may monitor and/or record your communications with us. References in this Tariff to the UK also include Jersey.

ELIGIBILITY CRITERIA FOR HSBC EXPAT

Service	Minimum Relationship Balance		Annual Sole Salary	Underfunding Fee
HSBC Premier	£50,000*	or	£100,000*	£35*
HSBC Advancet	£15,000*		N/A	£15*

† HSBC Advance is no longer available from 01/07/22. Information provided is for existing HSBC Expat Advance customers only.

* or currency equivalent

Our fees are usually deducted on the fifth working day of the month, or the next working day after the fifth.

PREMIER

Customers who qualify as an HSBC Premier customer in any other part of the HSBC Group are automatically eligible for our HSBC Premier service. Therefore such customers already fulfill the minimum requirements for Premier service and do not have to maintain the Relationship Balance or the Annual Sole Salary threshold with HSBC Expat. The HSBC Expat Underfunding Fee will not apply to such customers as long as the customer maintains their HSBC Premier status.

Please advise us if you qualify as a Premier customer in any other part of the HSBC Group. We may from time to time ask you to evidence that you continue to fulfill the criteria for Premier customer status (including minimum relationship balances or annual sole salary).

FEES FOR USING DEBIT CARDS

Sterling and US dollar Debit Cards

Type of Card	Cash Withdrawal	Purchases	Exchange Rate Adjustment
HSBC Premier sterling Debit Card	No additional HSBC transaction charges for withdrawals; some cash machine providers may impose a charge. This should be shown on the screen before the transaction is completed.	No additional HSBC transaction charges when purchasing in sterling.	2.75% Exchange Rate Adjustment applied to non-sterling transactions (including cash withdrawals and purchases).
HSBC Advance sterling Debit Card	No additional HSBC transaction charges for withdrawals; some cash machine providers may impose a charge. This should be shown on the screen before the transaction is completed.	No additional HSBC transaction charges when purchasing in sterling.	2.75% Exchange Rate Adjustment applied to non-sterling transactions (including cash withdrawals and purchases)
US dollar Debit Card	No additional HSBC transaction charges for withdrawals; some cash machine providers may impose a charge. This should be shown on the screen before the transaction is completed.	No additional HSBC transaction charges when purchasing in US dollars.	2.75% Exchange Rate Adjustment applied to non-US dollar transactions (including cash withdrawals and purchases).

CREDIT CARDS

Sterling Credit Cards are provided by HSBC Bank plc in the UK.

Details of the latest charges for Credit Cards can be found at: expat.hsbc.com/1/2//hsbc-expat/products/cards

INTERNATIONAL CURRENCY CARDS

Details of charges for the American Express® International Currency Cards brought to you by HSBC Expat can be found at: expat.hsbc.com

International Currency Cards are provided by American Express Services Europe Limited.

OVERDRAFTS

Interest we charge on Unarranged Overdrafts

For all unarranged overdrafts or borrowing we will charge you 8.5% over the relevant currency base rate.

Interest we charge on Arranged Overdrafts

For Premier customers with an arranged overdraft, we will charge you 2.5% over the relevant currency base rate.

For Advance customers with an existing arranged overdraft, we will charge you 8.5% over the relevant currency base rate. We do not currently offer new arranged overdrafts to Advance customers.

The currency base rates are the Bank of England Base Rate, the US Federal Reserve Funds Rate or the European Central Bank Repo Rate, as applicable.

Further details can be obtained by calling us on +44(0) 1534 616313 for Premier customers and +44(0) 1534 616212 for Advance customers or, alternatively, contact us as set out in the overdraft letter that we send to you.

MULTI CURRENCY CHEQUE DEPOSIT ACCOUNTS (NO LONGER ON SALE)

You will be charged a maintenance fee at a rate of £25 per half year for this account. The fee is payable on the last working day of April and October.

30 AND 90 DAY NOTICE ACCOUNTS (NO LONGER ON SALE)

Withdrawals made without the required notice period will incur a fee, which will be the equivalent of 30 or 90 days' interest (whichever is applicable) on the amount withdrawn.

FIXED TERM DEPOSIT ACCOUNT (FTDA)

Taking your money out before the end of the term

There's no cooling-off period. That means that you can't change your mind and get your money back after you've opened the FTDA. You will cease to earn any interest from the date of your request to withdraw.

For FTDA's started before the 14th October 2022

We will deduct a fixed fee of GBP50 (or currency equivalent). You may also be charged a further fee reflecting any extra cost we incur in funding the withdrawal and repayment to you. This will depend on the current balance, the unexpired term and current market rates for deposits. We will provide you with a statement at the start and the end of the term of your FTDA.

For FTDA's started on the 14th October 2022 or later

If your term is less than 12 months, you can take the full amount out before the end of the term, but you will lose 90 days of interest as a fee. If your term is 12 months or more, you can take the full amount out before the end of the term but you will lose 180 days of interest as a fee.

MANAGING YOUR MONEY

Cost of statements if issued more frequently than annually (per statement).

Statement Type	HSBC Premier	HSBC Advance
Paper Statement	Free	£1
Online Statement	Free	Free

Copy of issued statements £0.50 per sheet (subject to a maximum fee of £10)

Third party cheques returned unpaid £25 per item

SENDING AND RECEIVING MONEY

When sending and/or receiving money, you may incur fees levied by:

1. HSBC Expat
2. Third Party Banks

The following information will help explain the charges levied by HSBC Expat.

In addition, we explain how you may choose to pay for both the HSBC and Third Party Bank fees.

1. HSBC Fees/Charges:

The fee for making payments from your account depends upon whether you have an HSBC Premier or HSBC Advance service on the account with Expat from which the payment is made.

Also, the manner in which you instruct the payment will determine the extent of HSBC Charges.

- **Online Banking Service:**
This will incur the lowest level of fees as the payment is entered directly into our payment system by you. However, this is subject to certain payment restrictions to mitigate fraud and therefore you will incur the higher Telephone Banking Service fee for larger payments.
- **Telephone Banking Service/Post:**
These payments incur a higher fee due to the involvement of HSBC employees within the process, entering the payment details into our system, conducting relevant checks and providing support and guidance on the payment.

The HSBC fees are detailed in the table below.

Payments from your account using our Online Banking Service:

Type of Transfer	HSBC Premier	HSBC Advance
To an account held in your name at a UK HSBC branch	Free	Free
To an account held in another name at a UK HSBC branch	Free	Free
To any other account held within the HSBC Group	Free	Free
To an account held with any other bank	£4	£6

Type of Transfer	HSBC Premier	HSBC Advance
Global Transfers	Free	£5*

*The sterling fee to make a Global Transfer with the HSBC Advance service is currently £5. If your HSBC Advance accounts are in different currencies other than sterling, the relevant fee will be charged in the relevant currency. Details of these fees are available on our website expat.hsbc.com

Payments from your account by our Telephone Banking Service and by post:

Type of Transfer	HSBC Premier	HSBC Advance
To an account held in your name at a UK HSBC branch	Free	Free
To an account held in another name at a UK HSBC Branch	Free	Free
To any other account held within the HSBC Group	Free	Free
To an account held with any other bank	£9	£14

2. How to pay for these fees:

When sending and/or receiving money, you will be asked how you wish to pay for the associated fees.

There are three choices summarised as follows:

1. Shared
2. Beneficiary
3. Payee

The tables below will help explain these further.

Shared

Who Pays:	HSBC Fees	Third Party Fees
Payee (You)	Deducted from your account. Payment amount sent in full.	N/A
Beneficiary (Recipient)	N/A	Deducted from payment amount sent.

Beneficiary

Who Pays:	HSBC Fees	Third Party Fees
Payee (You)	N/A	N/A
Beneficiary (Recipient)	Deducted from payment amount sent.	Deducted from payment amount sent.

Payee*

Who Pays:	HSBC Fees	Third Party Fees
Payee (You)	Deducted from your account. Payment amount sent in full.	Deducted from your account. Payment amount sent in full.
Beneficiary (Recipient)	N/A	N/A

* Sending a payment using the Payee option is subject to an additional charge levied by HSBC Expat ranging from GBP10 and GBP15. This is to cover additional third party costs incurred; however, for any third party costs incurred that exceed the respective additional charge, HSBC Expat reserves the right to charge back to your account at a later date this additional amount.

N.B. As required by United States Regulations, all USD remittances are routed through HSBC Bank USA and incur an increased processing fee of £15.00.

CHEQUES

Cheques drawn on banks abroad and paid into your account with us:

HSBC Premier	The greater of £20 or 0.2% of the cheque value to a maximum £70
HSBC Advance	The greater of £25 or 0.25% of the cheque value to a maximum £70

Please note that there may be additional fees charged by the issuing bank which will be deducted from the amount received.

Inward collections (cheques drawn on accounts with us and presented through foreign banks)	£25
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MISCELLANEOUS

Emergency Encashment Charges and Amounts

HSBC Premier	Fee free (subject to available funds and a maximum request of US\$10,000 (or equivalent))
HSBC Advance	Fee free (subject to available funds and a maximum request of US\$10,000 (or equivalent))

Support opening an Overseas Account:

HSBC Premier	Free (subject to suitability)
HSBC Advance	£100

Specific Requests for Written Information, including confirmation of details on payments from your account:

HSBC Premier	£5 per request
HSBC Advance	£10 per request

Provide copy cheque/details of payee £25

Investigation Charges:

Item within last six months	£25
Item between 6-12 months old	£50
Item over 12 months old	£100

Balance confirmation letters:

HSBC Premier	£5
HSBC Advance	£10

GENERAL NOTES AND EXPLANATIONS

Our interest rates and fees may change from time to time.

Where we describe something as "free", we mean that there are no additional charges applied by HSBC.

Gross: The rate before the deduction of tax.

HERE'S HOW YOU CAN CONTACT US:

Telephone our Customer Care Team

+44(0) 1534 616028

Our Customer Care Team is open Monday to Friday, 8am - 5pm (UK time).

Outside of these hours, our 24/7 Contact Centre is here to assist you by calling +44(0) 1534 616313.

We may monitor and record telephone calls so we can improve our services and for security reasons.

Online

If you're an existing customer and use our Online Banking Service, you can use the Contact Centre to send us a Secure Message once you have logged on.

Alternatively, you can email us at:
Expat.Customer.Care@hsbc.com

Our website is: expat.hsbc.com

Post

Write to us at the following address:

Customer Care Team
HSBC Expat
HSBC House
Esplanade
St Helier
Jersey JE1 1HS
Channel Islands.

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