

# HSBC Expat Tariff of Charges

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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 of 01 February 2023.

## 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 1534 616313 for Premier customers and, for Advance customers, please call +44 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 Advance†	£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

### Global Money, GBP & USD Debit Cards

Type of Card	Cash Withdrawal	Purchases	Exchange Rate Adjustment
Global Money 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 the wallet currencies supported by Global Money.	If an Exchange is needed, you will be charged at the HSBC Expat exchange rate that is prevailing at that time providing that this is a HSBC Expat supported currency. If the currency is not support by HSBC Expat, then the VISA daily exchange rate will apply. For more information, please click <a href="#">here</a> .
HSBC Premier GBP 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).
USD 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).
HSBC Advance GBP 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).

## 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](https://expat.hsbc.com/1/2//hsbc-expat/products/cards)

## 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 1534 616313 for Premier customers and +44 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.

## 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:

- HSBC Expat
- 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 a 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.

### HSBC Expat Mobile Banking App

The HSBC Expat Mobile Banking App takes advantage of our streamlined payment service. This is the quickest route to send an international payment and there are no third-party fees for sending money\*.

Type of Transfer	HSBC Premier	HSBC Advance	Third Party Fees*
To an account held in your name within the HSBC Group	Free	Free	None
To an account held in somebody else's name within the HSBC Group	Free	Free	None
To an account held with any other bank	£4 (GBP)	£6 (GBP)	None
Global Transfers	Free	Free	None

\*Payments through our Mobile Banking Service will not be subject to third party fees for sending the payment. In some cases, the receiving bank may charge to accept a payment.

### Online Banking Service and the HSBC Expat FX App

This will incur lower fees than telephone banking 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.

Type of Transfer	HSBC Premier	HSBC Advance	Third Party Fees*
To an account held in your name within the HSBC Group	Free	Free	None
To an account held in somebody else's name within the HSBC Group	Free	Free	None
To an account held with any other bank	£4 (GBP)	£6 (GBP)	£10 (GBP) or £15 (GBP) (USD Transfers Only)
Global Transfers	Free	£5 (GBP)	None

\*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](http://expat.hsbc.com)

### 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.

Type of Transfer	HSBC Premier	HSBC Advance	Third Party Fees*
To an account held in your name within the HSBC Group	Free	Free	None
To an account held in somebody else's name within the HSBC Group	Free	Free	None
To an account held with any other bank	£9 (GBP)	£14 (GBP)	£10 (GBP) or £15 (GBP) (USD Transfers Only)

For a full list of eligible currency and country pairs please click [here](#).

### 2. How to pay for transfer fees:

When sending and/or receiving money, you will be asked how you wish to pay for the associated fees & potential third-party fees\*.

There are three choices summarised as follows:

- Shared
- Beneficiary
- 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 between 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 £20 or 0.2% 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: £25 (cheques drawn on accounts with us and presented through foreign banks)

**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 (subject to suitability)

Specific Requests for Written Information, including confirmation of details on payments from your account:	
HSBC Private Bank	£5 per request
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

<b>Balance confirmation letters:</b>	
HSBC Premier	£5
HSBC Advance	£10

<b>Fixed Term Deposit Early Breakage:</b>	
Fixed before 14 October 2022	Fixed on or after 14 October 2022
£50 + cost of funds	Term < 12 months - 90 days interest Term > 12 months - 180 days interest

## **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 Contact Centre:

HSBC Premier customers call: +44 1534 616 313

HSBC Advance customers call: +44 1534 616 212

Our Contact Centre's availability may change from time to time. Please check our website below for the latest contact hours.

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](mailto:expat.customer.care@hsbc.com)

Our website is: [expat.hsbc.com](http://expat.hsbc.com)

## **Post**

Write to us at the following address:

HSBC Expat  
 HSBC House  
 Esplanade  
 St Helier  
 Jersey JE1 1HS  
 Channel Islands