

Tariff of Charges

The contents of this leaflet apply to all HSBC Bank International customers

Tariff

This leaflet lists the charges for the most common transactions and services available from HSBC Bank International Limited. These charges take effect from 1 January 2009. Details of other charges not listed are available by calling International Direct Banking on +44 1534 616000.

Where charges are expressed in sterling, for non-sterling accounts the currency equivalent amount will be deducted.

References in this leaflet to the UK also include HSBC branches in the Channel Islands and the Isle of Man.

There are many ways of avoiding or reducing bank charges. At the back of this leaflet you will find information on some of the many options available to you.

Tariff

1. Accounts

1.1 Premier customers

1.1.1

To qualify for Premier service, customers need to maintain a relationship balance with us of at least £60,000 or currency equivalent. The relationship balance is the total average balance, calculated every calendar month, of all HSBC Bank International accounts held in the same name, and any investments held with HSBC Fund Administration (Jersey) Limited and HSBC Bank Nominee (Jersey) Limited. For full details of how the Relationship Balance is calculated, please refer to the Relationship Balance information sheet that you can find on www.offshore.hsbc.com or you can request it by calling +44 1534 616313 for Premier customers, otherwise please call +44 1534 616000.

1.1.2

If a Premier customer does not maintain the minimum relationship balance, then we will remove all Premier benefits and services from the customer account. New Premier customers have up to 3 months from the account opening date to meet the minimum relationship balance requirement.

1.2 Other customers

1.2.1

Customers who do not qualify for our Premier service need to maintain a relationship balance of at least £25,000 or currency equivalent. Customers who do not maintain a relationship balance of at least £25,000 will be charged a fee of £20 per month. Customers will be exempt from the monthly charge in the following circumstances:

- During the first 3 months of opening your account
- If you hold any of the following products or services from HSBC Bank International: Market Linked Guaranteed Account or an HSBC InvestDirect International Account
- If you have an investment with us or have made an investment via the HSBC Bank's International Wealth Management Team

1.3 How is your relationship balance calculated?

1.3.1

Every month, your relationship balance will be calculated by adding up the average daily balances of all your accounts in the same name.

- Relationship balance calculation for sole accounts. You will be able to combine the balances on your sole accounts and all related joint accounts in calculating your sole relationship balance
- Relationship balance calculation for joint accounts. In order to protect your privacy, we cannot include balances on your sole accounts when calculating the relationship balance of your joint relationship. This means that joint accounts will need to maintain separately the minimum relationship balance

1.4 Offshore Bank Account

1.4.1

Formal and informal overdrafts are charged in accordance with our standard debit interest rates as applicable at the time. Details of the current rates charged can be obtained by calling International Direct Banking on +44 1534 616000.

1.5 Arrangement fees

1.5.1

To arrange an overdraft we will charge you an arrangement fee of 2% of the authorised limit subject to a minimum charge of £50.

1.5.2

To renew an existing overdraft arrangement we will charge you a renewal fee of 0.75% of the authorised limit subject to a minimum charge of £50.

1.5.3

A monthly fee of £27.50/US\$55/€55 will be charged if you exceed your formal overdraft limit or if your account becomes overdrawn without our prior agreement.

1.5.4

Premier customers can enjoy arrangement fee-free overdrafts up to £10,000 (or currency equivalent) and should contact their Relationship Manager for further details.

1.6 Fixed Deposit Accounts – Early withdrawals

1.6.1

Withdrawals at any time other than maturity will incur a £250 handling fee plus the cost to HSBC Bank International of funding the repayment. Any interest earned up until the date of early withdrawal will be paid, subject to the above fees being met.

1.7 30 and 90 Day Notice Accounts (no longer on sale)

1.7.1

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.

1.8 Online Share Dealing

1.8.1

HSBC InvestDirect International is provided by HSBC Bank plc. Details of the online share dealing service charges can be found at www.offshore.hsbc.com/sharedealing

1.9 Cheque Deposit Account

1.9.1

Maintenance charge equivalent to £25 per half year

Plus

For each cheque issued, a flat fee equivalent to £15 per cheque.

1.10 International Services

1.10.1

Our Jersey International Banking Centre can help you set up banking and savings accounts in many countries around the world within the HSBC Group. Premier customers receive this service for free. Other customers, by completing the overseas account opening form, will agree to a fee of £200 or currency equivalent for this service. The fee for our International Services will be applied on any one of your accounts with HSBC Bank International upon receipt of the completed account opening documentation by the International Banking Centre in Jersey. You can call the IBC Jersey with any queries on +44 1534 616374 Monday to Friday between the hours 8.00am and 6.00pm GMT.

1.11 Emergency encashment

1.11.1

Premier customers can obtain up to \$2,000 emergency encashment free of charge. Other customers can obtain up to \$500 for a fee of £10.

2.0 Payments from your account

The charges quoted below only reflect the charges made by HSBC Bank International. They do not include any receiving and/or foreign bank charges. To ensure the exact amount you wish to transfer arrives at the receiving bank, you will need to pay any receiving/foreign bank charges. If you wish to do this, an additional £10 will be deducted at the time of making the payment. If the charge exceeds this amount we reserve the right to debit your account with the extra cost at a later date.

HSBC Premier Customers	Via Internet/IVR	Via other Instructions
To other banks within the HSBC Group	No charge	No charge
To all other banks	£15	£25

Other Customers	Via Internet/IVR	Via other Instructions
To an account held in your name at one of our UK branches	No charge	No charge
To an account not held in your name at one of our UK branches	No charge	£10
To other banks within the HSBC Group	£15	£20
To all other banks	£25	£40

Note: A fee of £25 will be charged for payment related investigative work where we are found not to be at fault.

Other payments from your account

Internet bill payments to the UK	Free
Sterling or currency draft	£25

2.1 Cheques

Crediting currency travellers cheques to an account*

Up to 30 items	£0.75 per cheque
Over 30 items	£0.50 per cheque

Foreign cheque negotiations

(including currency cheques payable in the UK)
For credit to an account of the value of cheque
(whichever is the greater) £20 or 0.30%

Foreign cheque collections

For credit to an account a flat fee of £20

Inward collections

Cheques drawn on accounts with us
and presented through foreign banks £25

Note: Any additional incidental expenses (e.g. SWIFT messages, post) and foreign bank charges will be charged as appropriate.

2.2 Miscellaneous

Certificate of interest credited (up to a maximum of 4 accounts)	£20
Duplicate statements (per request)	£0.50 per sheet (max £10)
Third party cheques returned to us unpaid	£25
Cheques on your account returned unpaid	£30
Direct Debits or standing orders on your account returned unpaid	£30
Stopped sterling or currency cheques** (per cheque)	£10
Arrangement fee for items sent by registered mail (excludes postal charges)	£15
Arrangement fee for items sent by courier (excludes courier charges)	
Premier	£20
Other Customers	£35
Closing and reopening accounts (e.g. for tax planning purposes) per relationship	£250
Specific requests for written (fax/email/postal) confirmation that an instruction has been carried out (per confirmation)	£5
Provide copy cheque/details of payee	£25
The cost of returning undelivered courier items to us	Actual cost of return

*This service can only be provided following Relationship Manager approval.

**Excludes cheques reported to us as being lost or stolen.

2.3 HSBC Bank plc Credit Cards and Debit Cards

2.3.1

Sterling Credit Cards

Type of Credit Card	Annual Fee	Cash Withdrawal Feet	Currency Conversion Fee
HSBC Premier Credit Card	None	2.5% handling fee (min. £2.50)	2.75% Commission added to foreign exchange rate
HSBC Bank Credit Card	None	2.5% handling fee (min. £2.50)	2.75% Commission added to foreign exchange rate
Platinum Credit Card*	£30 without ATI** £80 with ATI	2.5% handling fee (min. £2.50)	2.75% Commission added to foreign exchange rate
Gold Credit Card	None	2.5% handling fee (min. £2.50)	2.75% Commission added to foreign exchange rate

† Includes cash withdrawals, Credit Card Cheque transactions, bill payments and purchases of foreign currency and travellers cheques.

* No longer available to new customers

** ATI = Annual Multi-trip Travel Insurance

2.3.2

Sterling and US Dollar Debit Cards

Type of Card	Cash Withdrawal	Purchases	Currency Conversion Fee
HSBC Premier Sterling Debit Card	Free from any HSBC cash machine worldwide. If cash is withdrawn from any other cash machine a charge of 2% will be incurred (min £1.75, max £5.00)	Free of charge wherever you see the VISA/Maestro sign	2.75% commission added to foreign exchange rate
Sterling Debit Card	Free of charge from HSBC at any UK Link ATM machine. Some Link providers may still impose a charge. This will be shown on the screen before the transaction is completed. Outside the UK – via Maestro/VISA Network a charge of 2% will be incurred (min £1.75, max £5.00)	Free of charge wherever you see the VISA/Maestro sign	2.75% commission added to foreign exchange rate
US Dollar Debit Card	All cash withdrawals will be subject to a handling fee of 2% (min \$3, max \$10). Free for Premier customers when using any HSBC cash machine worldwide	Free of charge when purchasing in US dollars	2.75% commission added to foreign exchange rate for both cash withdrawals and purchases, when not in US dollars

2.4 International Currency Cards

2.4.1

Details of charges for the American Express® International Currency Cards brought to you by HSBC Bank International Limited can be found at www.offshore.hsbc.com. International Currency Cards are provided by American Express Services Europe Limited.

2.5 Ways to save money and time

2.5.1

Internet Banking

Making payments using our Internet Banking service is convenient and cost-effective. You can use it to send payments worldwide in all the major currencies at reduced costs. You can also make UK bill payments to over 700 beneficiaries, free of charge, plus set up regular transfers and carry out foreign currency conversions.

For our Premier customers, use our Global View Internet Banking service to view and manage all of your HSBC accounts in different countries. Plus, our Global Transfers service within Global View allows you to make immediate or same-day money transfers fee-free at better rates between your other HSBC accounts in participating countries. Transfers can take up to three working days when sent in other ways.

2.5.2

Automated Telephone Banking

You can make regular payments, at reduced costs, via our Automated Telephone Banking Service.

2.5.3

Regular payments

Don't miss payment dates – we offer standing order facilities for all currencies and Direct Debits for sterling. If you transfer your accounts to us from another bank, make sure that you provide us with full details of your existing standing orders and Direct Debits.

2.5.4

Statements

Keep your bank statements in a safe place in order to avoid duplicate statement charges. Alternatively, why not opt to receive your statements via our Internet Banking service?

2.5.5

Avoid early withdrawal charges

Keep a realistic working balance in your current account so that you don't have to withdraw funds early from your fixed or notice account.

2.5.6

Non-urgent payments

Consider whether you need to send an electronic transfer – sometimes, sending a cheque for non-urgent payments will be cheaper and just as effective.

2.5.7

Consolidate your savings

Typically, the more you deposit into an account the better the interest rate. Think about consolidating your savings into one account – you may find that you earn more interest and it will be easier for you to manage your finances.

2.5.8

Complimentary financial review

Our team of professionally qualified International Wealth Managers offer confidential, independent financial advice.

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