



**Name of the Account Provider: HSBC Bank Malta p.l.c.**

**Account Name: HSBC Student Account**

**Date: 28.12.2018**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account, which fees are not listed here. Full information is available in the General Tariff for Personal Customers found on the Bank's website [hsbc.com.mt](http://hsbc.com.mt)
- A glossary of the terms used in this document is available on the Bank's website [hsbc.com.mt](http://hsbc.com.mt)

| Service  | Fee                               |        |
|--|-----------------------------------|--------|
| <b>General account services</b>  |                                   |        |
| <b>Maintaining the Account</b>   |                                   | €0.00  |
| Subscribing and renewing internet, mobile and telephone banking                | Yearly fee                        | €0.00  |
| Replacement Security device  | Not charged if defective          | €7.00  |
| Requesting a duplicate statement   |                                   | €1.00  |
| Requesting Statements prior to January 2002                                    | In addition to the standard fee   | €25.00 |
| Extra Statements (in excess of a monthly frequency)                            | Per statement                     | €1.00  |
| Issuance of a Cashier's order  |                                   | €3.50  |
| <b>Payments (excluding cards)</b>  |                                   |        |
| <b>Receiving money – euro</b>  |                                   |        |
| Inward credit transfers  | Euro payments up to €10,000       | €0.00  |
| Inward credit transfers  | Euro payments €10,000.01 and over | €4.00  |
| <b>Receiving money – Other Currencies</b>                                      |                                   |        |
| Inward credit transfers to a euro account                                      | Up to €5,000                      | €0.00  |
| Inward credit transfers to a euro account                                      | Over €5,000                       | €10.00 |
| Inward credit transfers to a non-euro account                                  | Any amount                        | €10.00 |
| <b>Sending money in euros to other account in the Single euro payment Area</b> |                                   |        |
| Outward credit transfers   | Up to €1,000                      | €1.00  |
| Outward credit transfers   | €1,000.01 and over                | €4.00  |
| Non automated  | Any amount                        | €30.00 |
| Urgent instructions  |                                   | €40.00 |

|   |  |   |
|---|--|---|
| <b>Sending money in other currencies to any other account</b> |  |   |
| Outward credit transfers                                      |  | €12.00  |
| Non Automated Instructions                                    |  | €30.00  |
| Urgent instructions   |  | €40.00  |
| Repairs on payment Instructions                               |  | €20.00  |
| Rejects of payment instructions                               | Funds returned unpaid by Beneficiary/Intermediary Bank | €20.00  |
| Cancellations requests of payment instructions                |  | €20.00  |
| Disposal Instructions (Proof of payment)                      |  | €30.00  |
| Investigation Fees – Tracer request                           |  | €20.00  |
| <b>Direct Debit</b>   |  |   |
| Customer making a SEPA payment                                |  | €0.00   |
| Unprocessed SEPA direct debit                                 | Due to insufficient funds                              | €5.00   |
| <b>Standing Order</b>   |  |   |
| Non-Automated instructions                                    | Euro Payments  | €4.00   |
| Non-Automated instructions                                    | Other currencies                                       | €12.00  |
| Balance triggered   | Without advice max. €5 per quarter                     | €0.50   |
|   | With advice per payment                                | €2.00   |
| Standing Orders unpaid due to lack of funds                   | Charged after 3 unsuccessful attempts                  | €15.00  |
| <b>Cards and cash</b>   |  |   |
| <b>Providing and renewing a Debit Card</b>                    | Yearly fee   | €0.00   |
| <b>Making International payments using a Debit Card</b>       |  |   |
| Currency Conversion Fee                                       | Transactions other than euro                           | 1.75%   |
| <b>Cash withdrawal</b>  |  |   |
| ATM withdrawals and over the counter                          | HSBC Bank worldwide                                    | €0.00   |
| ATM withdrawals from non HSBC Bank worldwide ATMs (both)      | Locally and abroad                                     | €1.75   |
| Investigations/Charge Back                                    |  | €25.00  |
| Replacing a card  |  | €0.00   |
| Urgent request for replacing a card                           |  | €30.00  |
| <b>Arranged Overdraft</b>                                     |  |   |
| Processing Fee  |  | €0.00   |
| Interest Rate on Encroachments                                | <b>Yearly</b>  | 5.00% over Bank's base rate (currently 2.50%) |

|  |                    |   |
|--|--------------------|---|
| Interest Rate on Excesses                | <b>Yearly</b>      | 3.00% over the rate stated in the facility letter |
| <b>Other services</b>                    |                    |   |
| <b>Depositing and encashing a cheque</b> |                    | €0.00   |
| <b>Stopping a cheque</b>                 | Lost or stolen     | €7.00   |
|  | Signed and undated | €20.00  |
| Cheques returned unpaid by us            | Refer to drawer    | €25.00  |
|  | Any other reason   | €5.00   |