



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

**Account Name: HSBC Premier Headstart Account**

**Date: 01.03.2024**

- 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.
- This document informs you about the fees for the most representative services linked to a payment account which are applicable to this account and about any fees and/or penalties which may be incurred for the use of this account. Complete pre-contractual and contractual information on all the services is provided in other documents.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the General Tariff for Personal Customers found on the bank's website [www.hsbc.com.mt/rates-and-tariffs/](http://www.hsbc.com.mt/rates-and-tariffs/)
- A glossary of the terms used in this document is available free of charge. This glossary is available at any time on the Bank's website (<https://www.hsbc.com.mt/help/glossary-of-terms/>), at the Bank's branches and upon request.

Service	Fee
<b>General account services</b>	
<b>Maintaining the Account</b>	
Administration Charge	<p>We will charge you a quarterly Minimum Balance Fee if the average of the combined balances of your savings and current accounts in Malta, does not exceed €200 during the previous quarter.</p> <p>When applicable the charge will be applied to the account holder's current or savings account immediately after the end of the previous quarter.</p> <p>We will NOT charge you the Minimum Balance Fee if:</p> <ol style="list-style-type: none"> <li>1. You have been charged the Customer Account Fee (CAF) in the previous month (see below Customer Account Fee section for more details); or</li> <li>2. You have any type of Term Deposit account including Bonus accounts; or</li> <li>3. You are a student (a customer who is up to 30 years of age and are currently following a studies programme) or a minor (a person under 16 years of age) or hold a Karus Account; or</li> <li>4. You hold one of the following products: A Home Loan, a Home Owner Loan, a Personal Loan, Overdraft; or</li> <li>5. You are a Credit Card holder (Main Account holder only);</li> <li>6. You hold any policy or plan with HSBC Life Assurance (Malta) Limited; or</li> <li>7. You hold any holdings of HSBC Global Asset Management (Malta) Limited products; or</li> <li>8. You are a new customer of HSBC Malta (you will be excluded from this fee for the first six months from the date when your customer relationship was set up).</li> <li>9. You hold an HSBC Fund Management Product., ATM Account, Online Banking Account and/or an HSBC Trust Account.</li> </ol>
	€10.00

Early Closure Charge	Within 6 months from date it is opened	€10.00
Customer Account Fee	<p>A monthly charge will apply to personal customers who do not qualify for the below exemptions:</p> <p>You meet one of the income exemptions:</p> <ul style="list-style-type: none"> <li>You pay in a minimum of €2,100 (€1,250 if 61 years or over) over a 3-month period, into any of your current or savings accounts held with HSBC Bank Malta p.l.c. (transfers made between accounts held by the same customer(s) (in both joint and sole name), are not taken into account);</li> <li>You receive a disability, medical sickness or unemployment government assistance benefit paid directly into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount;</li> <li>You receive your local Social Security pension (Age, Two Thirds Pension, Widows Pension, or other pension), directly paid into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount;</li> <li>a part of your local Social Security pension pays for your home for the elderly expenses and the remainder is paid directly into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount.</li> </ul> <p>You meet one of the product exemptions:</p> <ul style="list-style-type: none"> <li>You hold one of the following products: Home Loan, Home Owner Loan, Personal Loan, or Wealth Products distributed through HSBC Bank Malta p.l.c.;</li> <li>You are already paying the monthly HSBC Advance proposition fee;</li> <li>You are a student (a customer who is up to 30 years of age and are currently following a full-time program of studies); and</li> </ul> <p>You meet one of the other exemptions:</p> <ul style="list-style-type: none"> <li>You are a minor (a person under 16 years of age);</li> <li>You are a new customer of HSBC Bank Malta p.l.c. (applies for the first six months from the date on which your customer relationship was set up);</li> <li>You are a joint-account holder where any one of the other joint-account holders meets any of the exemption criteria above;</li> <li>You only hold a Term Deposit/s account with HSBC Bank Malta p.l.c.;</li> <li>You hold a supplementary credit card where the main card holder meets any of the exemption criteria;</li> <li>You are registered with the Commission for the Rights of Persons with Disability (CRPD), are not eligible for a Social Security Disability benefit, and have provided us with the relevant documentation;</li> <li>You are only in part-time employment with your salary paid into your HSBC Bank Malta p.l.c. accounts, irrespective of the amount, and have provided us with the relevant documentation.</li> </ul> <p>*Effective from 1 May 2021 (for customers 61 years and over from 1 June 2021).</p>	€5.00
<b>Subscribing and renewing internet, mobile and telephone banking</b>	Yearly fee	€0.00
Replacement Security device		€0.00

<b>Requesting Statements</b>		
Requesting a duplicate statement (not applicable for Premier customers)	Per Page	€1.00
Requesting a paper statement by post when subscribed to Internet Banking (not applicable for Premier customers)		€1.00 per page (€5.00 maximum)
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
<b>Payments (excluding cards)</b>		
Issuance of a Cashier's order	In Euro Currency	€3.50
<b>Receiving money – Euro</b>		
Inward Credit Transfers	Euro payments up to €10,000	€0.00
	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
	Over €5,000	€10.00
Inward Credit Transfers to a non-Euro account	Any amount	€10.00
<b>Sending money in Euro to other account in the Single Euro payment Area</b>		
Automated Instruction for SEPA Outward Credit Transfers	Up to €1,000	€1.00
	€1,000.01 and over	€4.00
Non-SEPA payment	Automated instructions (outward credit transfers)	€4.00
	Non-automated instructions (request through Branch)	€30.00
Urgent instructions		€40.00
Transfer to your account with HSBC Bank Malta p.l.c.		€0.00
Transfer to Third Party account with HSBC Bank Malta p.l.c.		€0.00
<b>Sending money in other currencies to any other account</b>		
Automated Instruction for Outward Credit Transfers		€12.00
Non Automated Instructions for Outward Credit Transfers		€30.00

Urgent instructions	Any Amount	€40.00
Repairs (amendments) on payment instructions		€20.00
Rejects of payment Instructions	Funds returned unpaid by Beneficiary/Intermediary Bank	€20.00
Cancellation 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>		
One time setup fee	Over the counter	€2.50
	Via Internet Banking	€0.00
	Via Outward Transfer	€2.50
Standing order payable to another account with HSBC Bank Malta p.l.c.		€0.00
Standing order payment by Cashier's Order		€2.00
Automated Standing Instructions	Euro payments under €1,000	€1.00
	Euro payments over €1,000	€4.00
	Other currencies	€12.00
Balance triggered	Without advice	€0.50 per payment (maximum €5 per quarter)
	With advice	€2.00 per payment
Standing Orders unpaid due to lack of funds	Charged after 3 unsuccessful attempts	€15.00
Global Transfers	Global Transfers for Advance Customers (when using Me to Me transfers otherwise SEPA fees apply)	€0.00
	Global Transfers for Premier Customers (when using Me to Me transfers otherwise SEPA fees apply)	€0.00
<b>Cards and cash</b>		
<b>Providing and renewing a Premier Debit Card</b>	Yearly fee	€0.00
<b>Providing and renewing a Credit Card</b>		<i>Service Not Available</i>
<b>Replacing a Card</b>	Replacing a lost/damaged/stolen card	€0.00
	URGENT request for replacing a card	€30.00

Card and/or PIN mailed by post		€0.00
Collection of cards and/or PINs from Head office or Branches		€10.00
<b>Making payments using a local Debit or Credit Card</b>		<i>Service Not Available</i>
<b>Making payments using an International Debit or Credit Card</b>		
Making payments using an International Credit Card		<i>Service Not Available</i>
Making payments using an International Debit Card	Currency Conversion Fee (Transactions other than euro)	1.75%
<b>Cash withdrawal and deposit</b>		
ATM withdrawals from HSBC Bank locally and abroad		€0.00
ATM withdrawals from non- HSBC Bank locally and abroad (not applicable for Premier and Advance customers)		€0.00
Investigations/Charge Back	This charge will be levied if entry is proved to be correct and/or the entry was not a result of any error on the part of the bank/merchant	€25.00
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		<i>Service Not Available</i>
Interest Rate on Encroachments	Applicable margin over Bank's Base Rate. The Bank's Base rate is 2.5%	5.00%
<b>Other Services</b>		
<b>Depositing and encashing a cheque</b>	Depositing and encashing a cheque issued by a Local Bank	€0.00
	Depositing and encashing a cheque issued by a Foreign Bank	<i>Service Not Available</i>
<b>Stopping a cheque</b>		<i>Service Not Available</i>
Issue of Bank certificate to auditors (Charges per certificate issued per financial year)	When no advances facilities are held	€17.50 (inclusive of VAT)
	When advances facilities are held	€35.00 (inclusive of VAT)
Other declarations/certificates issued by the Bank	Where this requires access to bank's records	€25.00 (exclusive of VAT)
Pledges	Pledges on balances held on our books in favour of other Banks.	
	Registration of Pledge	€50.00
	Confirmation of Pledge	€25.00