



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

Account Name: HSBC Student Account

Date: 08.03.2021

- 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 are not listed here. Full information is available in the General Tariff for Personal Customers found on the bank's website hsbc.com.mt.
- A glossary of the terms used in this document is available on the Bank's website hsbc.com.mt.

Service	Fee
General account services	
Subscribing and renewing online, mobile and phone banking	Yearly fee €0.00
Replacement Security device	€0.00
Requesting a duplicate statement	Per Page €1.00
Requesting a paper statement when subscribed to Online Banking Statements	€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
Payments (excluding cards)	
Foreign Currency Drafts and Foreign Cheques	
	Negotiation of Foreign Cheques (in USD, GBP & AUD) 0.50% (Minimum €15.00)
	Foreign Bank Cheques sent for collection 0.30% (Minimum €25.00)
	Foreign Cheques credited to Term Deposit Account (of not less than 3 months duration) 0.50% (Minimum €5.00 Maximum €25.00)
	Negotiation of Foreign Pension Cheques (Excluding EUR) 0.50% (Minimum €5.00 per transaction)
	Foreign Pension Cheques sent for collection in EURO 0.30% (Minimum €25.00)
	Return of Foreign Unpaid Items €5.00 (Excluding Foreign Bank charges)
	Stop Payment of Foreign Drafts €34.94
Issuance of a Cashier's order	In euro Currency €3.50
Receiving money – Euro	
Inward Credit Transfers	Euro payments up to €10,000 €0.00
Inward Credit Transfers	Euro payments €10,000.01 and over €4.00

Receiving money – Other Currencies		
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
Sending money in Euro to other account in the Single Euro payment Area		
Automated Instruction for SEPA Outward Credit Transfers	Up to €1,000	€1.00
Automated Instruction for SEPA Outward Credit Transfers	€1,000.01 and over	€4.00
Non-SEPA payment automated Outward Credit Transfers		€4.00
Non-SEPA Payment Non Automated instructions (Request through Branch)	Any amount	€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
Sending money in other currencies to any other account		
Automated Instruction for Outward Credit Transfers		€12.00
Non Automated Instructions for Outward Credit Transfers		€30.00
Urgent Instructions for all Instructions	Any Amount	€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
Direct Debit		
Customer making a SEPA payment		€0.00
Unprocessed SEPA direct debit	Due to insufficient funds	€0.00
Standing Order		
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
Cards and cash		
Providing and renewing a Debit Card	Yearly fee	€0.00
	Replacing a lost/damaged/stolen card	€0.00
	URGENT request for replacing a card	€30.00
	Collection of cards and/or PINs from Head office or Branches	€10.00
	Card and/or PIN mailed by post	€0.00
Making International payments using a Debit Card		
Currency Conversion Fee	Transactions other than Euro	1.75%
Cash withdrawal		
ATM withdrawals from HSBC Bank locally and abroad		€0.00
ATM withdrawals from non-HSBC Bank locally and abroad		€1.75 per transaction
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
Other services		
Interest Rate on Encroachments	Applicable margin over Bank's Base Rate. The Bank's Base rate is 2.5%	5.00%
Depositing and encashing a local cheque		€0.00
Stopping a cheque	Lost or stolen	€7.00
	Signed and undated	€20.00
Cheques returned unpaid by us	Refer to drawer	€25.00 per cheque
	Any other reason	€5.00 per cheque
	Special Clearing	€55.00 per cheque
	Cheque Imaging – Individual Request	€1.00 per image
Issue of Bank certificate to auditors (Charges per certificate issued per financial year)		€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