

first direct

**Interest rates
and charges**

Correct as at 4 May 2012.

Interest rates and charges

The interest rate and charges information set out below that applies to your product forms part of the terms and conditions that apply to your product.

first direct base rate 0.50%

1st Account		
1st Account does not pay interest on credit balances.		
Debit interest	% p.a.	% EAR (3)
Debit balances up to £250	0%	0%
Debit balances over £250	14.85%	15.9%
We will calculate debit interest daily on the cleared end of day debit balance on your account and deduct it from your account monthly.		
Before we deduct any debit interest, we will give you at least 14 days' notice of the amount to be deducted.		
If you are a Northern Ireland customer and you have switch your banking to us you will not be charged debit interest on the entire debit balance of your 1st Account for the first three months, unless your 1st Account is linked to your offset Mortgage.		

credit cards		
gold card	typical 16.9% APR variable	
Credit Card	typical 19.9% APR variable	
Classic Card	typical 19.9% APR variable	
	Simple annual rate (4)	
	Purchases	Cash Advances
gold card	15.780%	21.708%
Credit Card	18.360%	22.368%
Classic Card	18.360%	22.368%
If you already have a card with us, your rate may be different to the one displayed here - please contact us to find out your rate.		

Personal Loan (7)	
amount	representative % APR
£1,000 - £2,450	15.90%
£2,500 - £4,950	13.90%
£5,000 - £6,950	8.90%
£7,000 - £9,950	6.10%
£10,000 - £15,000	6.10%
£15,050 - £25,000	8.90%

Flexiloan (6)		
amount	% p.a.	representative % APR
up to £10,000	17.45%	18.9% variable

Regular Saver ISA (6)		
Credit Interest	Tax Free (9)	AER (1)
£25 - £300* per month for 12 months	7.00%	7.00%
<p>*More than £300 per month can be paid from month 2 onwards if the maximum monthly balance, which starts at £300 in month 1 and increases by £300 each month thereafter, has not been reached. Interest is paid on the first anniversary of account opening, and thereafter monthly. Interest rates quoted are fixed for 12 months and then our Cash ISA variable rates apply. No partial withdrawals in first year; account must be closed - interest then payable at variable Cash ISA rate on the whole balance for the full period since the Regular Saver ISA was opened. To open a Regular Saver ISA you must hold a first direct 1st Account.</p>		

Cash ISA		
Balance	Tax Free (2)	AER (1)
£1+	0.50%	0.50%
£5,000+	1.19%	1.20%
£10,000+	1.69%	1.70%
£20,000+	2.18%	2.20%
£40,000+	2.96%	3.00%

Regular Saver Account			
Credit Interest	Net % p.a. (2)	Gross % p.a. (2)	AER (1)
£25 - £300* per month fixed for 12 months	6.40%	8.00%	8.00%
<p>*More than £300 per month can be paid from month 2 onwards if the maximum monthly balance, which starts at £300 in month 1 and increases by £300 each month thereafter, has not been reached. Interest is paid on the first anniversary of account opening. Interest rates quoted are fixed for the duration of the 12 month term. You must continue to hold a first direct 1st Account for as long as you have a Regular Saver Account.</p>			

e-Savings Account (6) & (8)			
Credit Interest	Net % p.a. (2)	Gross % p.a. (2)	AER (1)
£1 and over	0.32%	0.40%	0.40%
<p>e-Savings Account is limited to one per customer. If any withdrawals are made in a calendar month, no interest will be paid for that month. The e-Savings Account must be operated online.</p>			

first directory
<p>A package of benefits for 1st Account holders including Travel Insurance, Roadside Breakdown Assistance, Mobile Phone Insurance, Banking and Leisure benefits. First directory costs just £12.00 per month. Customers must take out first directory for a minimum of 12 months.</p>

Fixed Rate Savings			
May 2012 issue. Available until 31 May 2012. Matures 3 June 2013.			
Credit Interest	Net % p.a. (2)	Gross % p.a. (2)	AER (1)
£2,000 to £1 million	2.00%	2.50%	2.50%
<p>The Fixed Rate Savings product is a bond which means you deposit a fixed amount of money for a fixed period (term) at a fixed rate of interest. At the end of the fixed term the initial deposit is repaid with the interest that has been earned. You may withdraw all your money before the end of the term but a fee of £100 will apply. Partial withdrawals are not permitted. When you apply for a Fixed Rate Savings Bond you must have a first direct 1st Account which you must maintain for the Fixed Term. This is a tranche based product, which means a new bond issue is released monthly. Interest rates may vary between issues. To be eligible for the rate shown above we must receive your application by 31 May 2012.</p>			

Money Market

Interest rates are linked to the money markets for minimum deposits of £2,000. For current interest rates call **08 456 100 100**.

Bonus Savings Account (8)

Credit Interest is calculated daily and paid monthly. Minimum Balance £3,000.
Only one account per customer.

With Bonus	Net % p.a. (2)	Gross % p.a. (2)	AER (1)
£250,000 and over	0.16%	0.20%	0.20%
£100,000 - £249,999	0.12%	0.15%	0.15%
£50,000 - £99,999	0.08%	0.10%	0.10%
£3,000 - £49,999	0.08%	0.10%	0.10%
Without Bonus	Net % p.a. (2)	Gross % p.a. (2)	AER (1)
£250,000 and over	0.12%	0.15%	0.15%
£100,000 - £249,999	0.08%	0.10%	0.10%
£50,000 - £99,999	0.04%	0.05%	0.05%
£3,000 - £49,999	0.04%	0.05%	0.05%

If no withdrawals are made from the account during a calendar month we will pay the rate 'with Monthly Bonus'. If during a calendar month a withdrawal is made we will pay the rate 'without Monthly Bonus'.

Savings Account (8)

Credit Interest	Net % p.a. (2)	Gross % p.a. (2)	AER (1)
Credit balances			
£100,000 and over	0.04%	0.05%	0.05%
£50,000 - £99,999	0.04%	0.05%	0.05%
£5,000 - £49,999	0.04%	0.05%	0.05%
£250 - £4,999	0.04%	0.05%	0.05%
£1 - £249	0.04%(10)	0.05%(10)	0.05%(10)

Other rates are available from time to time. Please visit **firstdirect.com** or call us on **08 456 100 100** for details.

Everyday Savings Account (5)(6) & (8)

Credit Interest	Net % p.a. (2)	Gross % p.a. (2)	AER (1)
Credit balances			
£50,000 and over	1.58%	1.98%	2.00%
£1 - £49,999	0.08%	0.10%	0.10%

Everyday e-Saver Account (8)

Credit Interest	Net % p.a. (2)	Gross % p.a. (2)	AER (1)
£1 and over	0.20%	0.25%	0.25%

Other rates are available from time to time. Please visit **firstdirect.com** or call us on **08 456 100 100** for details.

- (1) Annual Equivalent Rate (AER) is a national rate which illustrates what a gross rate would be if interest was paid and compounded each year.
- (2) We Pay gross interest (that is, the interest paid before the deduction of tax applied to the interest on savings) to customers who registered as non-taxpayers or non-UK residents and net to all other customers. The net rate is the rate after deduction of basic UK tax applicable to interest currently 20%. Higher rate taxpayers will have an additional liability. This tax rate may change. Tax deducted may be reclaimed by non-taxpayers. If you are eligible for the payment of gross credit interest and require a registration form, please telephone **08 456 100 100**.
- (3) Effective Annual Rate.
- (4) The simple rate is the rate used for interest calculation purposes.
- (5) **first direct** shares service only.
For cash held within ISAs pending reinvestment, credit interest rates are identical to those paid on the Everyday Savings Account. Interest paid on cash held in an ISA will be subject to the ISA flat rate charge deduction of 20% payable to HM Revenue & Customs.
- (6) Product no longer on sale.
- (7) The rate offered will depend on personal circumstances, credit assessment procedures and other related factors.
- (8) If during any statement month you go overdrawn on your savings account, debit interest is calculated daily based on the 1st Account overdraft interest rate.
- (9) Rate payable where interest is exempt from UK Income Tax.
- (10) This is a nominal rate of interest which does not ordinarily fluctuate with changes in the Bank of England base rate.

offset Mortgage Standard Variable Rate			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances Standard Variable Rate	3.69%	3.8% APR	All debit Balances	3.69%	All credit balances (AER)	3.75%	4.71%	6.33%

offset Base Rate Tracker 65% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances	3.19% (2.69% plus Bank of England base rate currently 0.5%)	3.3% APR	All debit Balances	3.19% (2.69% plus Bank of England base rate currently 0.5%)	All credit balances (AER)	3.24%	4.06%	5.45%

offset Base Rate Tracker Fee Free 65% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances	3.49% (2.99% plus Bank of England base rate currently 0.5%)	3.5% APR	All debit Balances	3.49% (2.99% plus Bank of England base rate currently 0.5%)	All credit balances (AER)	3.55%	4.45%	5.97%

offset Base Rate Tracker 75% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances	3.49% (2.99% plus Bank of England base rate currently 0.5%)	3.6% APR	All debit Balances	3.49% (2.99% plus Bank of England base rate currently 0.5%)	All credit balances (AER)	3.55%	4.45%	5.97%

offset Base Rate Tracker Fee Free 75% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances	3.79% (3.29% plus Bank of England base rate currently 0.5%)	3.9% APR	All debit Balances	3.79% (3.29% plus Bank of England base rate currently 0.5%)	All credit balances (AER)	3.86%	4.84%	6.50%

offset 2 Year Tracker 65%			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances	2.89% (2.39% plus Bank of England base rate currently 0.5%)	3.7% APR	All debit Balances	2.89% (2.39% plus Bank of England base rate currently 0.5%)	All credit balances (AER)	2.93%	3.67%	4.92%

offset 2 Year Tracker Fee Free 65%			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances	3.19% (2.69% plus Bank of England base rate currently 0.5%)	3.7% APR	All debit Balances	3.19% (2.69% plus Bank of England base rate currently 0.5%)	All credit balances (AER)	3.24%	4.06%	5.45%

offset 2 Year Tracker 75%			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances	3.19% (2.69% plus Bank of England base rate currently 0.5%)	3.7% APR	All debit Balances	3.19% (2.69% plus Bank of England base rate currently 0.5%)	All credit balances (AER)	3.24%	4.06%	5.45%

offset 2 Year Tracker Fee Free 75%			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances	3.49% (2.99% plus Bank of England base rate currently 0.5%)	3.7% APR	All debit Balances	3.49% (2.99% plus Bank of England base rate currently 0.5%)	All credit balances (AER)	3.55%	4.45%	5.97%

Fixed rate mortgage funds are limited and rates vary according to each offer

2 Year Fixed Rate 65% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances 2 Year Fixed	3.49%	3.8% APR	All debit Balances	3.49%	All credit balances (AER)	3.55%	4.45%	5.97%

2 Year Fixed Rate Fee Free 65% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances 2 Year Fixed	3.79%	3.8% APR	All debit Balances	3.79%	All credit balances (AER)	3.86%	4.84%	6.50%

2 Year Fixed Rate 75% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances 2 Year Fixed	3.79%	3.8% APR	All debit Balances	3.79%	All credit balances (AER)	3.86%	4.84%	6.50%

2 Year Fixed Rate Fee Free 75% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances 2 Year Fixed	4.09%	3.8% APR	All debit Balances	4.09%	All credit balances (AER)	4.17%	5.23%	7.03%

3 Year Fixed Rate 65% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances 3 Year Fixed	3.99%	3.8% APR	All debit Balances	3.99%	All credit balances (AER)	4.06%	5.10%	6.86%

3 Year Fixed Rate Fee Free 65% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances 3 Year Fixed	4.29%	3.9% APR	All debit Balances	4.29%	All credit balances (AER)	4.38%	5.50%	7.39%

Fixed rate mortgage funds are limited and rates vary according to each offer

3 Year Fixed Rate 75% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances 3 Year Fixed	4.29%	3.9% APR	All debit Balances	4.29%	All credit balances (AER)	4.38%	5.50%	7.39%

3 Year Fixed Rate Fee Free 75% LTV			Combined 1st Account and savings accounts					
Debit interest	% p.a.	% APR	Debit Interest	% p.a.	Equivalent Credit interest	non tax payer	standard rate tax payer	higher rate tax payer
All debit balances 3 Year Fixed	4.59%	3.9% APR	All debit Balances	4.59%	All credit balances (AER)	4.69%	5.89%	7.92%

By offsetting your savings against your mortgage, even though your savings don't actually earn a credit interest they effectively achieve the same overall benefit as an account paying the non tax payer AER illustrated. And because you don't earn credit interest there is no tax to pay, therefore the tax payers would have to find a savings account that pays the standard/higher tax payer AER illustrated.

Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up your repayments on your mortgage.

Interest is applied to the net debit position after the balances of all accounts combined with the offset Mortgage have been aggregated. Credit interest is not paid on accounts combined with the offset Mortgage. Combined accounts can include 1st Account, Everyday Savings Account and Savings Account. Fixed rate mortgage funds are limited and rates vary according to each other. Please contact us for more details.

account charges

overdrafts

Overdraft Service

You can request an overdraft, or an increase to an existing overdraft limit, on your 1st Account (but not on a savings account) by either:

- making a formal request, that is, you ask us for and we agree to provide you with, an overdraft or an increase to an existing overdraft limit before you authorise any payments or withdrawals from your account that, if made by us, would cause your account to go overdrawn or over an existing overdraft limit; or
- by way of an informal request, that is, where you authorise a payment or withdrawal to be made from your account which, if made by us, would cause your account to go overdrawn or over an existing overdraft limit, without having agreed with us in advance an overdraft or an increase to an existing overdraft limit on your account to cover such a payment.

We may charge an Arrangement Fee for arranging an overdraft for you in each situation.

Arrangement Fees

First overdraft in 6 months	free*	Subsequent overdrafts	£25
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*No arrangement Fee is payable if, in the last 6 months, we have not agreed to an overdraft request from you. See below for further waivers.

Arrangement Fees are accrued during your monthly statement charging period which is usually the same as your monthly statement period.

Arrangement Fee Waivers

We will not charge an Arrangement Fee:

- for your first ever overdraft with us; or
- provided within the last 6 months we have not agreed to an overdraft request from you; or
- for informal Overdrafts if covering funds paid in before the end of the day; or
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn.

We will not charge more than one Arrangement Fee a day.

Return Fees

We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable for considering and returning payment requests, eg, cheque, standing order, Direct Debit, etc.

Up to £10 - no charge	Up to £25 - £10 per item	Above £25 - £25 per item
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Before we deduct debit interest, Arrangement Fees and/or return fees, we will give you at least 14 days' notice of the amount to be deducted.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

credit card charges

Cash Advances - 2.99% handling fee, minimum £3.00 (includes cash withdrawals, Internal Transfers, the purchase of foreign currency, travellers cheques and certain Balance Transfers, but not gambling transactions).

Commission on foreign currency transactions - 2.99% of the amount of any non-Sterling transaction. Foreign currency transactions are converted to Sterling by VISA using wholesale market rates applying on the day conversion is made, usually the date the transaction is applied to your account.

Balance Transfers - 2.9% of each balance transferred, minimum £5.00.

Late payment fee - £12.00

Over limit fee - £12.00

Unpaid cheques and direct debits - £5.00.

Banking Fee

You must pay our £10 Banking Fee for each month or part of a month that you hold a 1st Account unless we agree to waive the fee. If applicable, the fee will debit your account monthly in arrears.

Banking Fee Waivers

You will not have to pay the Banking Fee:

- for the first six months following account opening;
- for any month in which you:
 - pay into your account* (other than by internal transfer from another **first direct** account) a minimum of £1,500 or you maintain an average monthly balance on your account* in excess of £1,500 (month means calendar month and we will work out the average monthly balance by adding together the end of day balances for each day during the month and dividing the sum by the number of days in the month); or
 - hold a **first direct** mortgage, credit card, personal loan, savings account (*excludes Regular Saver Account), first directory, or **first direct** car or home insurance policy; or
- in relation to any second or subsequent 1st Account held in the same name. (If you hold a sole and a joint account, your joint account will not be considered to be in the same name as your sole account. If you hold more joint accounts, those accounts will not be considered to be in the same name unless all joint account holders are the same); or
- if your account is inactive for more than 90 days and the balance of this account is less than £10.

*Where multiple current accounts are held, accounts will be considered individually in respect of balances and credits received and will not be aggregated when assessing whether a fee is payable.

sharedealing

Dealing commission

Online trades

- UK Equities
- Transactions in Euro
- Gilts

£11.00
EUR 30.00
£40.00

Telephone Trades

- UK Equities
- Transactions in Euro
- Gilts

£25.00
EUR 45.00
£50.00

- Frequent Trades - the first 9 trades within a calendar quarter are subject to the standard online or telephone charge as quoted above. All subsequent online trades (in UK equities only) during that calendar quarter will be subject to the frequent user charge.

£9.00

Trading in Irish equities listed on the London Stock Exchange will attract commission in Euros. For specific details see our rates page at firstdirect.com/shares

Trading Taxes and levies

Stamp Duty - charged on consideration plus commission

- UK equity purchases
- Irish equity purchases
PTM Levy (per transaction)
- UK equity trades over £10,000
- Irish equity trades over EUR15,000

0.5%

1.0%

£1.00

EUR 1.50

Ancillary fees

- Transfer of securities to another broker/share certificate in the customer's name
- Duplicate statements (e.g. contract notes, Consolidated Tax Certificates/statements)

**£15.00 per
line of stock**

**£10.00+
VAT**

**The value of shares can go down as well as up.
You may not get back the amount you originally invested.**

banking	
• Stopping a cheque	£7.00 Free if under £10
• Disputed debit/credit card transaction (no charge if first direct error)	£10.00
• Special presentation of a cheque	£10.00
• Status Enquiry (including VAT)	£10.50
• UK bank draft †	£20.00
• Inward payments received from banks within the UK: - in Sterling - in currency above £100 equivalent	Free £8.00
• The issue of an indemnity for a lost share certificate/dividend warrant and sundry items	0.5% (min £50)
• Branch payment cheque (drawn on Savings Accounts)	£10.00
• Duplicate Statements (per statement); on e-Savings and Everyday e-Saver Account	£2.50
• Duplicate credit card statements (per statement)	£5.00
• Interim Statements (charges per month): Additional monthly/3 weekly Fortnightly Weekly Daily	£1.00 £2.00 £4.50 £20.00
Autotransfers (only available to existing Autotransfer customers from 1 November 2007). Cost dependent on your requirements - please ask us for details.	
Where we refer to 'free' in this document we mean no additional charge applies for this service	

† A different charge may apply if collected from a HSBC branch.

banking (continued)				
Payment types		Telephone Banking	Internet Banking	Post
Electronic Fund Transfers		£25	£25	£25
SEPA payments - all destinations		£9	£9	£9
Priority Payments	To another HSBC account	£10	£10	£10
	To non-HSBC accounts	£25	£25	£25
<p>These charges will be deducted from your account when you ask for the service. We may make a charge for any enquiries we receive in respect of each payment instruction, whether made by you or another person. We will not charge you if we have made an error. We will advise you of the charge before we start investigations on your behalf.</p> <p>If you provide us with incorrect information, and you ask us to try to recover the payment, we may charge you for this service. We will give you details of our charges before we try to recover the payment. The recipient's bank may also charge you if this happens.</p> <p>For some payments we may also deduct from your account charges made by agents, intermediary banks and the recipient's bank, as agreed with you in the first direct Terms.</p>				

foreign and travel services

<ul style="list-style-type: none">• Travel Money telephone	2% of order value (min £3)
<ul style="list-style-type: none">• International bank drafts value >£100	£20.00
<ul style="list-style-type: none">value <£100	£15.00
<ul style="list-style-type: none">• Euro drafts †	£20.00
<ul style="list-style-type: none">• Inwards payments received from banks abroad:<ul style="list-style-type: none">- in Sterling above £100	£6.00
<ul style="list-style-type: none">- in currency above £100 equivalent	£8.00
<p>(Payments up to EUR 50,000 or 500,000 Swedish Krona from a country in the EU will be received free of charge provided the BIC and IBAN numbers are provided with the payment.)</p>	
<ul style="list-style-type: none">• Sterling and currency cheques drawn abroad paid into accounts<ul style="list-style-type: none">- negotiated/collected	£7.00
<ul style="list-style-type: none">- up to £250 in value	0.5% (min £10, max £50)
<ul style="list-style-type: none">- over £250 in value	
Travellers' cheques Paid into account	
<ul style="list-style-type: none">• Up to 30 items per transaction	£0.75 per cheque
<ul style="list-style-type: none">• 30 items per transaction or over	£0.50 per cheque
Pension cheques Paid into account	£2.00 per cheque
Forward Contracts	£20.00 service charge
<p>You can purchase and sell foreign currency on a date in the future using an exchange rate on the date it is booked. For up-to-date exchange rates and Forward Contract rates, please call any time on 08 456 100 100.</p>	
<ul style="list-style-type: none">• Euro cheques flat fee	£7.00
<ul style="list-style-type: none">• Emergency transfer overseas using Western Union	£12.00 - £15.00

Currency cut-off times

When you make a priority payment or SEPA payment, currency cut off times will apply. The main European currency cut-off times are set out in the table below. If you are making a payment to a country that is not listed, you can call us on the usual numbers to find out if there is a cut-off time and what it is.

Currency	Currency cut-off time
Euro	15.30
Sterling	15.30
Bulgarian BGN	16.30
Czech Republic CZK	16.30
Denmark DKK	16.30
Estonia EEK	16.30
Hungary HUF	16.30
Iceland ISK	16.30
Latvia LVL	16.30
Liechtenstein CHF	16.30
Lithuania LTL	16.30
Norway NOK	16.30
Poland PLN	16.30
Romania RON	16.30
Sweden SEK	16.30

All cut-off times quoted refer to time in London

first direct debit card

Using your card abroad

General

Any foreign currency debit card payments or cash withdrawals abroad are converted to sterling by VISA or MasterCard (as appropriate) using wholesale market rates applying on the day the conversion is made. These transactions are subject to our foreign exchange charge of 2.75%. We will deduct a foreign currency debit card payment or cash withdrawal abroad from your account once we receive details from the card scheme, at the latest the next business weekday. Details of the current wholesale market rates can be obtained by calling us on the following numbers in the UK **08 456 100 100** (Text-phone **08 456 100 147**) or from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

Cash Machines:

There is an ATM transaction fee currently 2% (minimum £1.75, maximum £5.00) for withdrawing cash at cash machines overseas. First directory customers can make withdrawals at machines overseas free of ATM transaction fees from HSBC and will therefore not pay this fee.

We will deduct the amount of the transaction fee from your account once we receive details of the payment from the card scheme, at the latest the next business weekday.

Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

Shops and retailers: There is no transaction fee for using your debit card to pay for goods and services overseas.

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