



**Name of the account provider: first direct**

**Account name: 1st Account**

**Date: 28 June 2023**

- 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 our **Account Terms and Conditions and Charges document**.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	Monthly Fee: £0
<b>Payments (excluding cards)</b>	
<b>Sending money within the UK via Faster Payments</b>	£0
<b>Sending money within the UK via CHAPS</b>	£17
<b>Sending money within the UK in foreign currency</b>	To <b>first direct</b> or HSBC UK accounts: £0
	To other accounts in EUR: Online Banking/phone/post £0
	To other accounts in other foreign currencies: Online Banking/phone/post £5
<b>Sending money outside the UK</b>	To <b>first direct</b> or HSBC accounts: £0
	To other accounts within the EEA in EUR: Online Banking/phone/post £0
	Other currencies to other accounts or EUR to other accounts outside the EEA: Online Banking/phone/post £5
	If we send money outside the UK, we may use an intermediary bank. This intermediary and the receiving bank may also impose charges.
<b>Refusing a payment due to lack of funds</b>	£0
<b>Direct Debit</b>	£0
<b>Standing order</b>	£0
<b>Receiving money from outside the UK</b>	In pounds: £5
	In EUR from the EEA: £0
	All other payments in a foreign currency: £5

## Cards and cash

<b>Debit card payment in pounds</b>	£0
<b>Debit card payment in a foreign currency</b>	£0
<b>Cash withdrawal in pounds in the UK</b>	£0
<b>Cash withdrawal in foreign currency outside the UK</b>	£0

## Overdrafts and related services

<b>Arranged and Unarranged Overdraft</b>	<p>On the first £250: 0% EAR* variable</p> <p>On amounts over £250: 39.9% EAR* variable (34.05% Annual Rate)</p> <p>The monthly cap on unarranged overdraft charges for 1st Account is £20. Further details can be found online at <a href="https://firstdirect.com/overdrafts">firstdirect.com/overdrafts</a></p>
<b>Allowing a payment despite lack of funds</b>	<p>£0</p> <p>Unarranged overdraft interest may apply</p> <p>*EAR: Effective Annual Rate</p> <p>If your account is linked to an Offset Mortgage, our mortgage rate will apply on the whole net debit balance.</p>

Other services	
<b>Cancelling a cheque</b>	£0
Package of services	Fee (only applicable for customers who hold First Directory)
<p><b>First Directory</b></p> <ul style="list-style-type: none"> <li>• Worldwide Travel Insurance</li> </ul> <p>This benefit only applies whilst you are under the age of 70.</p> <ul style="list-style-type: none"> <li>• Mobile Phone Insurance</li> <li>• Motor Breakdown Assistance</li> </ul> <p>The insurance provided is subject to limitations and exclusions. You can find this information in the Insurance Product Information Document and in the policy booklet, which are available online or on request.</p>	<p>Monthly Fee: £15</p> <p><b>Total Annual Fee: £180</b></p>

# first direct

Contact us online or by phone

**chat with us via our App or message us via Online Banking**

**03 456 100 100<sup>†</sup>**

**firstdirect.com**

**first direct** 40 Wakefield Road, Leeds LS98 1FD.

<sup>†</sup>If calling from abroad **+44 113 234 5678**. For more information on contacting us via BSL video relay service or Next Generation Text Services (NGTS) visit **firstdirect.com/accessibility**. Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

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