



Name of the account provider: first direct

Account name: 1st Account

Date: 23 November 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 our **Account Terms and Conditions and Charges document**.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Monthly Fee: £0
Payments (excluding cards)	
Sending money within the UK via Faster Payments	£0
Sending money within the UK via CHAPS	£17
Sending money within the UK in foreign currency	To first direct 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
Sending money outside the UK	To first direct 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.
Refusing a payment due to lack of funds	£0
Direct Debit	£0
Standing order	£0
Receiving money from outside the UK	In pounds: £5
	In EUR from the EEA: £0
	All other payments in a foreign currency: £5

Cards and cash

Debit card payment in pounds		£0
Debit card payment in a foreign currency		2.75%
	We calculate the percentage fee on the converted amount of the debit card payment.	
Cash withdrawal in pounds in the UK		£0
Cash withdrawal in foreign currency outside the UK	From an account you pay a First Directory fee from:	2.75%
	From an account you do not pay a First Directory fee from:	2.75%
	Cash fee:	2% (Min: £1.75, Max: £5)
	We calculate the percentage fee on the converted amount of the cash withdrawal.	

Overdrafts and related services

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

Other services	
Cancelling a cheque	£0
Package of services	Fee
<p>First Directory</p> <ul style="list-style-type: none"> Worldwide Travel Insurance <p>This benefit only applies whilst you are under the age of 70.</p> <ul style="list-style-type: none"> Mobile Phone Insurance Motor Breakdown Assistance Waived cash fees on cash withdrawals in foreign currency outside the UK <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>Total Annual Fee: £180</p>

Contact us online or by phone

Chat with us via our App or Online Banking

03 456 100 100[†]

firstdirect.com

first direct 40 Wakefield Road, Leeds LS98 1FD.

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[†]Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

For more information on contacting us via BSL video relay service visit [firstdirect.com/contact-us](https://www.firstdirect.com/contact-us).

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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