



Your price plan

Effective from 1 December 2025

FM236_09/25 | HSBC INNOVATION BANKING | INNOVATION PRICE PLAN

Your price plan

EFFECTIVE FROM 1 DECEMBER 2025

This price plan provides details of the prices we charge you for banking services. If we provide any other chargeable services that aren't included in this price plan, we'll let you know about those charges before we provide the services to you.

We refer to your price plan in our Banking Terms and Conditions and it applies only to accounts you hold with HSBC Innovation Banking in the UK. Terms defined in your Banking Terms and Conditions will have the same meaning in this price plan.

Account maintenance fee

The fee of £15 per month includes the following benefits:



£15
PER MONTH



Account administration

- Including monthly account statements



Debit cards

- Access to physical and virtual cards
- No fees associated with maintenance, set-up or domestic transactions on debit cards
- 24/7 lost & stolen support



Global network & solutions

- Global Relationship team with deep sector expertise on bespoke solutions
- Our established global connections provide opportunities to network within the innovation ecosystem



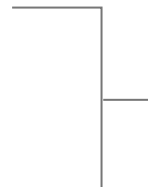
Dedicated UK client services

- Accessible and responsive support from our UK-based Client Service team who operate Monday to Friday, from 8am to 6pm UK time

Platform fees

Your platform fee is £5 per month. This includes the following benefits for up to 5 users and 5 accounts.

Additional charges apply when you have more than 5 users and/or more than 5 accounts and these are shown on the next page.



£5
PER MONTH INCLUDES
UP TO 5 USERS
AND 5 ACCOUNTS



HSBCnet Online Banking

- Consolidated view of all your accounts in one place
- Customisable reports
- Control your cash flow



HSBCnet Mobile App

- Easily authenticate and authorise payments using biometrics
- View and access your accounts on the go
- Create, authorise and track payments



Streamlined accounts & payments

- Intuitive and validated payment creation
- Save payment templates
- Track payments by their progress and status



Liquidity management tools

- Monitor your liquidity status in real-time through a personalised dashboard
- Trend analysis and data visuals to optimise your cash flow

Your price plan

Transaction fees

Payment type	Payments out		Payments in	
	Number of payments per month	Charge	Number of payments per month	Charge
Bacs ¹	First 100 payments Additional payments	£0.35 each £0.25 each	First 100 payments* Additional payments*	£0.30 each £0.20 each
CHAPS	First 5 payments Additional payments	£17.50 each £15 each	All payments	£0.30 each
Faster Payments (FPS)	First 50 payments Additional payments	£0.40 each £0.30 each	First 50 payments Additional payments	£0.30 each £0.20 each
Inter Account Transfer (IAT) ²	All payments	Free	All payments	Free
Standing Orders	All payments	£0.40 each	Not applicable	Not applicable
International payments (SWIFT)	All payments Guaranteed OUR service ³	£20 each Additional £20 each	All payments	£6 each
SEPA Credit Transfers	All payments	£0.50 each	All payments	£0.20 each
SEPA Direct Debits	All payments	£0.50 each	Not applicable	Not applicable

*The charges shown for 'Bacs payments in' include Bacs Credits paid into your account as well as Bacs Direct Debits paid out.

Platform fees

For each user and/or account you have set up, in addition to the £5 monthly platform fee shown on the previous page.

Number of users	Charge Per user, per month	Number of accounts	Charge Per account, per month
First 5 users	Free	First 5 accounts	Free
Users 6+	£3	Accounts 6+	£1.50

Debit card fees

Service	Charge
Standard card shipping	Free
Urgent card shipping	Free
Transaction fees	Free
Foreign currency transaction fee ⁴	2.75% of transaction
Foreign currency cash withdrawal fee (% of amount) ⁴	1.5% of transaction

Your price plan

Bacs service charges¹

Service	Charge
Bacs Direct Debits collection	£0.35 each
Bacs file	£5 per file
New client set up - Service User Number (SUN)	£200
Additional Service User Number (SUN)	£150 each
Bacs item trace	£50 per item requested
Bacs Direct Debits unpaid	£10 each
Bacs limit breach	£50 per occurrence
Bacs recall	£15 per transaction
Issuance of Bacs Pin Pad Device	£75 + VAT
Issuance of Smartcard	£60 + VAT
Emergency Issuance of Smartcard	£75 + VAT
HSM initial set up	£250 + VAT
HSM certificate	£700 + VAT

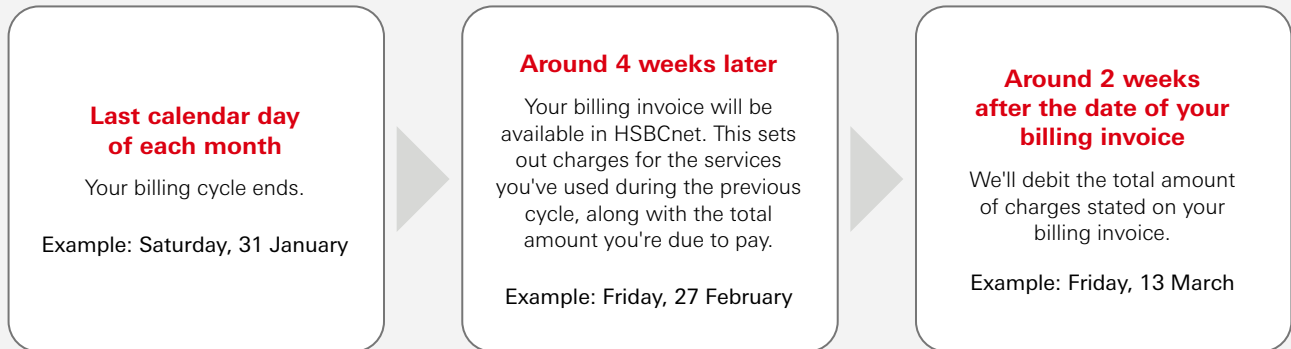
Other charges

Additional services	Charge
Status enquiries	Free
Unpaid SEPA DD return fee	£15 each
Duplicate paper statement	Free
Investigation fee	£25 per investigation
Unauthorised Overdraft interest rate ⁵	
GBP accounts	19.5% per annum
Non-GBP accounts	7% above base rate

Your price plan

When we'll charge you for these services

Our billing cycle is monthly. The illustration below explains when your billing invoice will be available each month and when we'll take the charges for the services you've used.



We'll take the charges from your nominated billing account. You can instruct us to charge your fees to a different account you hold with HSBC Innovation Banking, including foreign currency accounts. Please contact your Client Service team using the details below if you wish to do this. If your nominated billing account is not a GBP account, a foreign currency exchange rate will be applied when we debit your charges from your account.

If you have any questions about your charges, including details of how we give you notice of changes to them, you can:



See our HSBC Innovation Banking Terms and Conditions, which are available at www.hsbcinnovationbanking.com/regulations/terms-and-conditions



Contact your Relationship Management team



Contact your Client Service team:
Email innv-ukclientservices@hsbc.com
Call 0800 023 1441
(+44 (0) 207 367 7881 from outside the UK)

FOOTNOTES

1. Bacs - includes payments made through Bacs Schemes, such as Bacs Direct Credits and Direct Debits - either via HSBC Innovation Banking, via a bureau or sent into Bacs directly. Bacs Direct Credits and Direct Debits origination require a non-committed credit facility which will need to be approved and in place before payments/collections can be made. Bacs bureaux may charge additional fees.
2. Free Inter Account Transfers (IAT) apply only when the transfer is between accounts held at the same HSBC Group and registered under the same HSBCnet profile.
3. Guaranteed OUR is a surcharge added to any International Payment (SWIFT) where you have selected the charging option OUR to ensure full value transfer to the beneficiary. This will be charged separately and in addition to outgoing International Payments (SWIFT) fees.
4. Applies to payments and cash withdrawals made in a currency different to that of the card. You may also be charged ATM and merchant fees by third parties.
5. When your account is overdrawn without a pre-authorised overdraft as described in our Banking Terms and Conditions.