

# Your Tariffs

Notice of changes taking  
effect from 1 December 2025

NV01\_09/25 STANDARD TARIFF CHANGES

# Changes to your Tariffs from 1 December 2025

We're making some changes to your price plans with effect from **1 December 2025** and you'll find a summary of these changes within this document.

The changes will apply to the following tariffs:

- Your current Standard Tariff will be replaced by our new Innovation Price Plan. Some of your fees and charges are also changing and you'll see a summary of these changes from **page 3**.
- If you use our HSBC Connect host-to-host payments and reporting platform, your tariff for this product will be replaced by our HSBC Connect Price Plan and you'll see a summary of changes to some of your fees and charges from **page 8**.
- If you use SWIFT Services, your tariff for this product will be replaced by our SWIFT Services Price Plan. You'll find a summary of changes to some of your fees and charges on **page 11**.

# Changes to your Banking Tariff with effect from 1 December 2025

The upcoming changes to your Banking Tariff are outlined in this document and you'll find a copy of your current tariff, as well as your new price plan that's effective from **1 December 2025**, at <https://www.hsbcinnovationbanking.com/gb/en/standard-tariff>

## All charges will be shown in GBP from 1 December 2025

From **1 December 2025**, we'll be showing our charges in British Pound Sterling (GBP) only. This includes charges related to any non-GBP accounts you hold with us. If your fees are debited from a non-GBP account, we'll apply a foreign currency exchange rate, which you'll find details of on your monthly billing invoice.

## New fees for online banking

We're introducing fees for your usage of our HSBCnet online banking platform, which will include the HSBCnet Mobile app. The new fees will consist of a monthly maintenance fee as well as additional fees for each user and account that exceed the first five.

Current charge	New charge from 1 December 2025
<b>Maintenance fee</b> Free	<b>Maintenance fee</b> £5 per month
<b>All users</b> Free	<b>First 5 users</b> Free
	<b>Users 6+</b> £3 per user, per month
<b>All accounts</b> Free	<b>First 5 accounts</b> Free
	<b>Accounts 6+</b> £1.50 per account, per month

## Payments Out

### Faster Payments out

We're reducing the cost of this service and also the number of payments required to qualify for the discounted cost.

Current charge	New charge from 1 December 2025
<b>First 100 payments per month</b> £0.90 per payment	<b>First 50 payments per month</b> £0.40 per payment
<b>Payments 101+ per month</b> £0.60 per payment	<b>Payments 51+ per month</b> £0.30 per payment

### Bacs payments out

We're introducing a discounted cost which will apply once you exceed 100 payments each month.

Current charge	New charge from 1 December 2025
<b>All payments</b> £0.35 per payment	<b>First 100 payments per month</b> £0.35 per payment
	<b>Payments 101+ per month</b> £0.25 per payment

### CHAPS payments out

We're reducing the cost of this service and introducing a discounted cost which will apply once you exceed five payments per month.

Current charge	New charge from 1 December 2025
<b>All payments</b> £21 per payment	<b>First 5 payments per month</b> £17.50 per payment
	<b>Payments 6+ per month</b> £15 per payment

## SEPA Credit Transfers out

We're reducing the cost of these payments, and the same cost will apply regardless of the number of payments you make.

Current charge		New charge from 1 December 2025
<b>First 100 payments per month</b> £1.30 per payment		<b>All payments</b> £0.50 per payment
<b>Payments 101+ per month</b> £0.85 per payment		

## International wire out

We're reducing the cost of these payments.

Current charge	New charge from 1 December 2025
<b>All payments</b> £21 per payment	<b>All payments</b> £20 per payment

## Guaranteed OUR service

We're increasing the amount we charge you for this service. This service is charged separately and in addition to outgoing International Payments (SWIFT) fees.

Current charge	New charge from 1 December 2025
<b>All payments</b> £15.00 per payment	<b>All payments</b> £20.00 per payment

## Payments in

### Faster Payments in

We're reducing the cost of this service and introducing a discounted cost which will apply once you exceed 50 payments per month.

Current charge	New charge from 1 December 2025
<b>All payments</b> £0.35 per payment	<b>First 50 payments per month</b> £0.30 per payment
	<b>Payments 51+ per month</b> £0.20 per payment

### Bacs payments in

We're reducing the cost of this service and introducing a discounted cost which will apply once you exceed 50 payments per month.

Current charge	New charge from 1 December 2025
<b>All payments</b> £0.35 per payment	<b>First 100 Payments per month</b> £0.30 per payment
	<b>Payments 101+ per month</b> £0.20 per payment

### CHAPS payments in

We're reducing the cost of this service.

Current charge	New charge from 1 December 2025
<b>All payments</b> £1 per payment	<b>All payments</b> £0.30 per payment

### SEPA Credit Transfer in

We're reducing the cost of this service.

Current charge	New charge from 1 December 2025
<b>All payments</b> £0.50 per payment	<b>All payments</b> £0.20 per payment

## International wire in

We're increasing the cost of this service.

<b>Current charge</b>	<b>New charge from 1 December 2025</b>
<b>All payments</b> £3 per payment	<b>All payments</b> £6 per payment

## Additional changes

### Foreign Cheques Collected

From 1 December 2025 we will no longer provide this service.

# Changes to your HSBC Connect Tariff with effect from 1 December 2025

If you use HSBC Connect, our host-to-host payments and reporting platform, you'll see the following changes to your tariff with effect from **1 December 2025**. You'll find a copy of your current tariff, as well as your new price plan that's effective from **1 December 2025**, at [www.hsbcinnovationbanking.com/gb/en/connect-tariff](http://www.hsbcinnovationbanking.com/gb/en/connect-tariff)

## All charges will be shown in GBP from 1 December 2025

From **1 December 2025**, we'll be showing our charges in British Pound Sterling (GBP) only. This includes charges related to any non-GBP accounts you hold with us. If your fees are debited from a non-GBP account, a foreign currency exchange rate will be applied, which will be displayed on your monthly billing invoice.

## Payment services

### Provision of payment services (via HSBC Connect)<sup>1</sup>

We're increasing the Monthly Maintenance Fee associated with HSBC Connect Payment Services.

Current Charge	New charge from 1 December 2025
£100 per month	£200 per month

This monthly maintenance fee includes the following payment services:

#### **XML Pain001 Version 3**

- Faster Payments
- Bacs - SUN ID is required
- CHAPS (GBP wire)
- SEPA Credit Transfer
- Wires - Same Currency
- Wires - FX Cross Currency

#### **Bacs Standard 18**

- Faster Payments and Bacs only

<sup>1</sup> Monthly maintenance charges for Payment Services are flat; one monthly charge applies regardless of the number of payments originated through HSBC Connect/SWIFT FileAct.

## Information reporting services

### Provision of information reporting services

We're removing the current 5-account charging cap so you'll be charged for all accounts you use this service for. The charges will apply in accordance with the number of accounts you report upon, and the more accounts you have set up for reporting, the less you'll pay.

### End of day reports (via HSBC Connect)

Current charge	New charge from 1 December 2025 per report type, per account
<p><b>First 5 accounts</b> £65 per report type, per account</p> <p><b>More than 5 accounts</b> Free</p>	<p><b>First 25 accounts</b> £20</p>
	<p><b>26-75 accounts</b> £19</p>
	<p><b>76-100 accounts</b> £15</p>
	<p><b>101-150 accounts</b> £12</p>
	<p><b>151+ accounts</b> £10</p>

This monthly maintenance fee includes the following reporting services:

- XML End of Day** Enhanced Statement (Camt. 053)
- XML End of Day** Statement (Camt. 053)
- MT940 End of Day** Enhanced Statement
- MT940 End of Day** Statement
- BAI2 End of Day** Enhanced Statement
- BAI2 End of Day** Statement
- CSV End of Day** Statement

**Intraday reports (via HSBC Connect)**

Current charge	New charge from 1 December 2025 per report type, per account
<b>First 5 accounts</b> £65 per report type, per account  <b>More than 5 accounts</b> Free	<b>First 25 accounts</b> £35
	<b>26-75 accounts</b> £30
	<b>76-100 accounts</b> £25
	<b>101-150 accounts</b> £17
	<b>151+ accounts</b> £15

This monthly maintenance fee includes the following reporting services:

- XML Intraday** Statement (Camt. 052)
- MT942 Intraday** Statement
- BAI2 Intraday** Statement

# Changes to our SWIFT Services Tariff with effect from 1 December 2025

If you use SWIFT Services, you'll see the following changes to your tariff with effect from **1 December 2025**. You'll find a copy of your current tariff, as well as your new price plan that's effective from **1 December 2025**, at [www.hsbcinnovationbanking.com/gb/en/swift-services-tariff](http://www.hsbcinnovationbanking.com/gb/en/swift-services-tariff)

## All charges will be shown in GBP from 1 December 2025

From **1 December 2025**, we'll be showing our charges in British Pound Sterling (GBP) only. This includes charges related to any non-GBP accounts you hold with us. If your fees are debited from a non-GBP account, a foreign currency exchange rate will be applied, which will be displayed on your monthly billing invoice.

## Payment services

### Provision of payment services (via SWIFT FileAct)\*

We're increasing the monthly maintenance fee associated with SWIFT FileAct.

Current Charge	New charge from 1 December 2025
£100 per month	£200 per month

This monthly maintenance fee includes the following payment services:

#### XML Pain001 Version 3

- Faster Payments
- Bacs - SUN ID is required
- CHAPS (GBP wire)
- SEPA Credit Transfer
- Wires - Same Currency
- Wires - FX Cross Currency

#### Bacs Standard 18

- Faster Payments and Bacs only

\*Monthly maintenance charges for Payment Services are flat; one monthly charge applies regardless of the number of payments originated through HSBC Connect/SWIFT FileAct.

## Information reporting services

### Provision of information reporting services

We're introducing a new tiered structure for the fees associated with your Information Reporting Services. This means the more accounts you have set up for reporting, the less you'll pay.

#### End of day reports (via SWIFTNet)

Current charge	New charge from 1 December 2025 per report type, per account
<b>Each account</b> £35 per report type, per account  <b>More than 5 accounts</b> Free	<b>First 25 accounts</b> £20
	<b>26-75 accounts</b> £19
	<b>76-100 accounts</b> £15
	<b>101-150 accounts</b> £12
	<b>151+ accounts</b> £10

This monthly maintenance fee includes the following reporting services:

- XML End of Day** Enhanced Statement (Camt. 053)
- XML End of Day** Statement (Camt.053)
- MT940 End of Day** Enhanced Statement
- MT940 End of Day** Statement
- BAI2 End of Day** Enhanced Statement
- BAI2 End of Day** Statement
- CSV End of Day** Statement

**Intraday reports (via SWIFTNet)**

Current charge	New charge from 1 December 2025 per report type, per account
<b>Each account</b> £35 per report type, per account  <b>More than 5 accounts</b> Free	<b>First 25 accounts</b> £35
	<b>26-75 accounts</b> £30
	<b>76-100 accounts</b> £25
	<b>101-150 accounts</b> £17
	<b>151+ accounts</b> £15

This monthly maintenance fee includes the following reporting services:

- XML Intraday** Statement (Camt. 052)
- MT942 Intraday** Statement
- BAI2 Intraday** Statement