

Fee Information Document



Name of the account provider: first direct

Account name: 1st Account

Date: 16 October 2018

- 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 **Charges and additional product terms**.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	<p>Monthly Fee £10</p> <p>Total Annual Fee £120</p> <p>There is no fee for maintaining the account if:</p> <p>Your account has been open for less than 6 months;</p> <p>At least £1,000 is paid in each month (not including transfers from other first direct accounts);</p> <p>Your 'average account balance' is more than £1,000 in any calendar month;</p> <p>You have a mortgage, credit card, personal loan, savings (except Regular Saver), First Directory or Home Insurance with us;</p> <p>There are no transactions on your 1st Account for more than 90 days and the balance is less than £10;</p> <p>You are already paying the monthly fee on an existing 1st Account for which the account holder(s) are exactly the same as this 1st Account; or</p> <p>You already hold an existing 1st Account on which the monthly fee is not being charged because you are paying at least £1,000 per month into it or are maintaining an average account balance of more than £1,000 in it, where the account holder(s) are exactly the same as this 1st Account.</p>

Payments (excluding cards)		
Sending money within the UK via Faster Payments	£0	
Sending money within the UK via CHAPS	£25	
Sending money within the UK in foreign currency	To first direct or HSBC accounts	£0
	To other accounts: Online Banking Telephone/post	£0 £4
Sending money outside the UK	To HSBC accounts	£0
	To other accounts: Online Banking Telephone/post	£0 £4
	If we send money outside the UK and the EEA, 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: less than £100	£0
	£100 or more	£6
	In foreign currency: less than £100	£0
	£100 or more	£8
	Payments of up to €50,000 (or 500,000 Swedish Krona) from countries in the EU if the relevant identification numbers are provided	£0
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	
	Transaction fee:	2.75%
	From an account you do not pay a First Directory fee from	
	Transaction fee:	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	
Unarranged Overdraft	Per day £5
	The monthly cap on unarranged overdraft charges for 1st Account is £80. Further details can be found online at firstdirect.com/overdrafts
Allowing a payment despite lack of funds	£0 Unarranged overdraft charges may apply
Arranged Overdraft	On the first £250 0% EAR* variable
	Over the first £250 15.9% EAR* variable
	*EAR: Effective Annual Rate
	If your account is linked to an offset mortgage, your mortgage rate will apply on the whole net debit balance.
Other services	
Cancelling a cheque	£0
Package of services	Fee
First Directory	Monthly Fee £15
<ul style="list-style-type: none"> Worldwide Travel Insurance This benefit only applies whilst you are under the age of 70. <ul style="list-style-type: none"> Mobile Phone Insurance Motor Breakdown Assistance Waived cash fees on cash withdrawals in foreign currency outside the UK Leisure discounts and offers 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.	Total Annual Fee £180

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 For more information on contacting us via BSL video relay service visit 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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