

About your statement: If you have any questions about your statement or would like a full explanation of any transactions on it, please call us anytime on 08 456 100 100.

Interest: Credit Interest is calculated daily on the cleared credit balance where applicable. Please see individual account Terms and Conditions for details of when interest is paid into the account. We will calculate debit interest daily on the cleared end of day debit balance on your account and deduct it from your account monthly. The letter D after a balance indicates an overdrawn balance.

If you are a Northern Ireland Resident and you have switched your banking to us you will not be charged debit interest on the entire debit balance of your 1st Account for the first three months, unless your 1st Account is linked to your offset Mortgage

Banking Fee

You must pay our £10 Banking Fee for each month or part of a month that you hold a 1st Account unless we agree to waive the fee. If applicable, the fee will debit your account monthly in arrears.

Banking Fee Waivers

You will not have to pay the Banking Fee:

- for the first six months following account opening;
 - for any month in which you:
 - pay into your account* (other than by internal transfer from another first direct account) a minimum of £1,500 or you maintain an average monthly balance on your account* in excess of £1,500 (month means calendar month and we will work out the average monthly balance by adding together the end of day balances for each day during the month and dividing the sum by the number of days in the month) or
 - hold a first direct mortgage, credit card, personal loan, savings account (*excludes Regular Saver Account and a Regular Saver ISA held for less than 12 months), first directory, or first direct car or home insurance policy; or
 - in relation to any second or subsequent 1st Account held in the same name (if you hold a sole and a joint account, your joint account will not be considered to be in the same name as your sole account. If you hold more joint accounts, those accounts will not be considered to be in the same name unless all joint account holders are the same.); or
 - if your account is inactive for more than 90 days and the balance on this account is less than £10.
- *Where multiple current accounts are held, accounts will be considered individually in respect of balances and credits received and will not be aggregated when assessing whether a fee is payable.

Overdraft Service: We may charge an Arrangement Fee when we agree to a formal or informal overdraft request from you.

Arrangement Fees are accrued during your monthly statement charging period which is usually the same as your monthly statement period.

Arrangement Fee Waivers

We will not charge an Arrangement Fee:-

- for your first ever overdraft with us; or
- provided within the last 6 months, either we have not agreed to an overdraft request from you; or
- for Informal Overdrafts if covering funds are paid in before the end of the day; or
- if debited Arrangement Fees (or interest) cause your account to go overdrawn or further overdrawn.

We will not charge more than one Arrangement Fee a day.

Please note that in addition to the above we operate some discretionary policies as to how charges and interest rates apply to overdrafts.

Return Fees: We may not be able to grant every request you make for an overdraft. Where we decline an informal overdraft request we will not charge an Arrangement Fee but a Return Fee will be payable.

Before we deduct debit interest, arrangement fees and/or return fees, we will give you at least 14 days notice of the amount to be deducted.

Arrangement Fees

1st overdraft in 6 months	free**
Subsequent overdrafts	£25

**See Overdraft service above

Return Fees

Up to £10	no charge
Up to £25	£10 per item
Above £25	£25 per item

Charges for using your debit cards abroad

The ATM transaction fee is 2% (min. £1.75 max. £5.00). This fee is waived for first directory customers.

In respect of cash withdrawals and payments made using your debit card abroad, foreign exchange rates are shown on your statement against each transaction inclusive of an exchange rate adjustment, currently 2.75%.

Any foreign currency debit card payments are converted to sterling by VISA or Mastercard (as appropriate) using wholesale market rates applying on the day the conversion is made. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest the next business weekday.

UK currency cash machine

You can use your debit card to make cash withdrawals in euros or US Dollars from some of our self-service machines. The HSBC prevailing exchange rate and the amount of currency you will receive and the sterling amount will be shown on the screen. The amount of the cash withdrawal converted into sterling will be deducted from your account balance immediately.

Dispute resolution: If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Customers with Disabilities: We offer a number of services such as statements in Braille or large print. Please let us know what you need when you contact us.

You can view your account statements online, rather than receiving paper statements through the post. For more information visit our website at firstdirect.com.

A copy of the first direct Terms and Conditions can be obtained at any time simply by calling us on 08 456 100 100 or visit our website at firstdirect.com.

first direct, a division of HSBC Bank plc which is a public limited company registered in England and Wales, company number 14259, registered office: 8 Canada Square, London E14 5HQ.