



business banking

Benefit from **preferential
business banking rates**
negotiated just for you

Our business banking scheme gives you lower business tariffs, which helps improve your bottom line.



in partnership with:



Get a better deal for your business with preferential business banking rates for bira members

Why choose our business banking service?

bira has negotiated with approved service partner HSBC to help bring down the cost of your business banking for you.

As a bira member, you will have access to exclusive preferential business banking rates, significant savings against the HSBC standard business tariff and enjoy free 18 months business banking if you are a new customer.

Key benefits to you:

- ✓ Benefit from 30% cheaper tariff than the standard Small Business Tariff.
- ✓ Free 24/7 online banking.
- ✓ Peace of mind, knowing that there are no monthly account maintenance fees.
- ✓ Free banking for first 18 months (as a new HSBC customer).
- ✓ No monthly account maintenance fee.
- ✓ Free ATM withdrawals in the UK, although some independent operators will apply a charge.
- ✓ Free business banking for the first 18 months. Free business banking means no standard transaction charges on your account excluding any international payments.
- ✓ Access to HSBC's telephone banking services.

Important notes

These preferential terms apply to businesses throughout the UK with an annual turnover of up to £10 million who are members of the British Independent Retailers Association (bira).

As part of your bira membership, you can also join our bira member card processing service with Global Payments and **benefit from next day crediting with cleared funds. Only available** when you sign up to both the bira business banking scheme from HSBC and the Global Payments bira card processing rates scheme.

bira members preferential business banking tariff rates:

Standard Account Services		
Automated Credits	An electronic credit paid into your account	5p per credit
Branch Credits	Credits paid in over branch counter (containing cash and/or cheques)	26p per credit
Branch Cash In	Charge for cash paid in over branch counter	34p per 100
Credits From Other Banks	A credit to your account processed at another bank	10p
Other Credits	Other types of credits applied to your account	Free
Branch Cheques Collected	Charge for cheques paid in at branch	16p per cheque
Branch Counter Withdrawal	Cash withdrawal over branch counter (ie, when cashing a cheque)	26p per withdrawal
Branch Cash Out	Charge for cash withdrawal over branch counter	35p per £100
Cheques Paid	Cheques written	26p per cheque
Direct Debit Paid/Unpaid	A Direct Debit payment made from or returned to your account	15p per debit
Internet Bill Payments	A Bill Payment made through Business Internet Banking	12p per payment
Other Bill Payment Debit	Non internet bill payment	18p
Standing Order	A Standing Order payment made from your account	20p per payment
Other Debits	Other types of debits applied to your account (excluding Faster Payments, Electronic Fund Transfers, Priority Payments and Worldpay payments)	Nil
Cash Exchanged	Change supplied at counters	85p per £100
Cash and Cheque Processing Direct to Processing Centre		
Bulk Credit (cash, cheque, mixed)	Credits paid in direct to a processing centre	13p
Bulk Withdrawal	Charge per withdrawal for cash at the processing centre	24p
Bulk Cash Paid In	Charge for cash paid in at the processing centre	6p per £100
Bulk Cash Out	Charge for cash withdrawal from the processing centre	10p per £100
Bulk Cheques Collected	Charge for cheques paid in at the processing centre	11p

How to benefit from this service

If you would like to take advantage of this service, simply speak to our membership team for further information.



01295 713 333

Lines open: Mon - Fri
9.00am - 5.00pm



membership@bira.co.uk



www.bira.co.uk/memberservices

The arrangement we have with HSBC through bira, benefits the business every day and impacts our trading 365 days a year.

Melissa Wheeler, Ambiance of Colchester

We are a new business and we have found HSBC listens to our every need and were very accommodating.

Andrew Dutton, Cheshire Farm Machinery Ltd



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