

Credit and Debit Card Processing from HSBC Bank plc

Preferential electronic offer for AOP members

Paying with plastic is fast becoming the preferred method of payment. As more of your patients offer you their credit, debit and charge cards, it's important to ensure that you are getting the most efficient service and value from your card processor.

The AOP has negotiated these highly competitive card processing terms. Compare your current rates with our card processing transaction charges:

Transaction charges	Annual credit card turnover				
	Up to £50,000	£50,001 - £100,000	£100,001- £250,000	£250,001- £300,000	£300,001+
MasterCard, Visa credit, non-UK issued Visa Electron, non-UK issued Visa debit and non-UK issued Maestro cards - % charge per transaction	1.50%	1.40%	1.30%	1.25%	By individual negotiation
UK issued Maestro, Solo, UK issued Visa Electron and UK issued Visa debit cards - fixed charge per transaction	17.5p				

Terminal rental

£15 + VAT for each static terminal, per month

£18 + VAT for each portable terminal, per month

This includes polling, maintenance and authorisation calls made via the terminal.

Cost savings

If you are a new HSBC Card Processing customer and your business banking is already with HSBC, or you transfer your business banking to HSBC – you will receive three months' terminal rental free.

Set up fee

FREE – the usual £150 set-up fee will be waived for all members.

Minimum monthly service charge

There is a minimum service charge for our card processing service of £15 per month. This is the minimum amount payable by you monthly, per outlet, even if your total transaction charges are less than this. Your monthly terminal rental is not included in the calculation.

Important notes

- HSBC Bank plc reserves the right not open an account.
- Members must have our written permission to perform certain types of card transactions including Internet and other types of card not present transactions, for which different charges to those stated above, may apply.

- HSBC do not charge an additional premium for processing commercial cards. However, these rates for members may be subject to individual negotiation where the total annual Business/Corporate/Commercial /Purchasing card acceptance is equal to or greater than 15% of the total annual card turnover.

Telephone 0800 032 5435

Lines are open Monday – Friday 9am to 5pm Monday to Friday excluding bank holidays. To help us continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Issued by HSBC Bank plc. We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with more than 10,000 offices in 82 countries and territories.

