# Option to pay for all overseas/other banks charges (effective February 1 2016)
# 支付所有海外或其他银行费用的选项（由二零一六年二月一日起生效）

## 1. Telegraphic Transfer

- Effective from February 1 2016, remitters can opt for paying all charges of other banks such that beneficiary can receive the full payment amount, subject to the limitations as specified under the notes below. Please note that this service is not applicable for retail customers.
- A fee will be charged for this service, which is (i) HKD230 for USD telegraphic transfers to China, and (ii) HKD 350 for USD to countries other than China, and telegraphic transfers in selected currencies, respectively.
- This fee covers the above HKD 150 flat fee as well as other banks' fees up to HKD 400 beyond which HSBC reserves the right to claim back from the remitter.
- Please note that this service is not applicable for USD telegraphic transfers to USA.
- Specific codeword is required to be specified in the payment instruction.
- Full payment service for selected currencies is expected to be available in first half 2016 and we will provide the details in due course.

## 1. 汇出汇款

- 由二零一六年二月一日起，付款人可选择本人支付所有其他银行费用，使受款人能全额收到汇款，但受下列附注列明的条件限制。请注意，本服务不适用于个人客户。
- 本服务收取的总费用分别为230港元（汇往中国内地的美元电汇）和350港元（汇往中国内地以外地区的美元电汇，以及其他指定货币电汇）。
- 总费用包含上述150港元的费用及其他银行费用，最高限额为400港元。对于超出400港元的部分，汇丰保留向汇款人索回差额的权利。
- 请注意，本服务不适用于汇往美国的美元电汇。
- 汇款人必须在汇款指示中填写指定代码。
- 指定货币电汇的全额汇款服务预期将于二零一六年上半年推出，我们届时将提供相关资讯。

## 2. RTGS

- Effective from February 1 2016, remitters can opt for paying all charges of other banks such that beneficiary can receive the full payment amount subject to the limitations as specified under the notes below. Please note that this service is not applicable for retail customers.
- A fee of HKD 220 will be charged for this service over and above the standard RTGS charges. This fee covers other banks' fees up to HKD 300 beyond which HSBC reserves the right to claim back from the remitter.
- Specific codeword is required to be specified in the payment instruction. Please refer to input guide in the table 1 below.

## 2. 跨行转账

- 由二零一六年二月一日起，付款人可选择本人支付所有其他银行费用，使受款人能全额收到汇款，但受下列附注列明的条件限制。请注意，本服务不适用于个人客户。
- 本服务除收取"即时支付结算系统"的标准收费外，还会加收220港元费用。此费用包含最多300港元的其他银行费用。对于超出300港元的部分，汇丰保留向汇款人索回差额的权利。
- 汇款人必须在汇款指示中填写指定代码，请参照以下附表一。

**HSBC 汇丰**
**Commercial Banking 工商金融**

# Notes:

- Please note that HSBC does not guarantee that full payment can be made as it depends on other overseas banks' practice which is beyond HSBC's control, or where HSBC does not have direct correspondent banking relationship with the beneficiary banks, or if the format of the codeword specified in the payment instruction is not in the required format.
- Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.

## 附注:

- 请注意, 由于其他海外银行的业务惯例不受汇丰控制、或汇丰与收款银行无直接代理银行关系、或汇款指示中填写的代码格式不符合规定等原因, 汇丰将无法保证受款人将会全额收到汇款。
- 如客户在指示中提供的资料不正确、不完整或不清晰, 其他银行可能会收取额外费用。有关费用可能在汇款或客户户口中扣取, 而未必按照客户最初的收费指示扣取。

## Table 1

| TT/ RTGS submitted through | Field 1 | Field 1 Selection | Field 2 | Please enter following codeword in field 2 in following format |
|---|---|---|---|---|
| Telegraphic Transfer/ Interbank Fund Transfer Application Form (Smart Form) | Local / Overseas Charges | OUR: Remitter to pay all charges | Message to Beneficiary Bank | PPRO |
| Business Internet Banking | Who Pays Local/ Overseas Charges | "We Pay all bank charges"* | Message to Recipient's Bank | PPRO |
| HSBC*net* | Charges | "Debit account" | Instruction to Bank | /ACC/<space>/PPRO/ |
| File Upload  service | For supported file formats and details please contact your customer service representative for details. | | | |

* For domestic RTGS payments, supported for CNY or EUR payments only.

## 附表一

| 美元电汇指示的递交途径 | 第一栏 | 第一栏选项 | 第二栏 | 请按以下格式在第二栏填写下列代码 |
|---|---|---|---|---|
| 电汇/跨行转账申请书 (智能表格) | 本地 / 海外费用 | OUR: 付款人支付所有费用。 | 附言给受款银行 | PPRO |
| 商务「网上理财」 | 本地 / 海外费用 | "本公司支付所有银行费用"* | 附言给受款银行 | /ACC/<space>/PPRO/ |
| 汇丰*财资网* | 费用 | "从本人户口中扣除" | 给银行的指示 | PPRO |
| 文件上传 | 有关支援的档案格式和其他相关资讯, 请联络您的客户服务代表 | | | |

* 只适用于人民币和欧元的本地跨行转账