



Commercial tariffs

For Hong Kong commercial customers.
Effective November 2015.

HSBC 
Commercial Banking

An easy guide to commercial tariffs

For Hong Kong commercial customers

November 2015

The charges in this booklet are for reference only and remain subject to change. The charges are applicable only to accounts maintained in the Hong Kong Special Administrative Region (SAR) with The Hongkong and Shanghai Banking Corporation Limited, which reserves the right to introduce charges from time to time that may not be included in this booklet.

In addition, please note the following:

1. Foreign currency account charges listed in Hong Kong dollars are payable in the appropriate foreign currency at the equivalent amount.
2. Payment of foreign currency notes is subject to availability.
3. The charges for remittances do not include any charges that may be imposed by banks overseas.
4. The charges in this booklet are not exhaustive, and may be changed by HSBC without any notice.
5. Changes or revisions on the charge from the last issue of booklet, if any, are being highlighted with a red mark*.
6. For charges which are not mentioned in this guide, please contact our branches or your Relationship Manager for details.

Transactions processed electronically often incur significantly lower charges than those processed manually on paper.

Please note that a 100% additional charge will be levied on non-HSBC customers on all banking services unless otherwise specified in this guide.

To save money, time and effort,
please log on to Business Internet Banking at

www.hsbc.com.hk

for internet banking services.

Nine tips to save you money

1. Interbank RTGS transfer

More than 70% off the standard branch rate for interbank transfers through Real Time Gross Settlement (RTGS) transfers via Business Internet Banking or HSBCnet.

2. Outward telegraphic transfer

More than 45% off the branch rate for outward telegraphic transfers via Business Internet Banking or HSBCnet.

If you remit funds to mainland China via Business Internet Banking or HSBCnet, you will get a discount of HK\$30 for payment to accounts in HSBC.

3. Trade Services

You will receive a commission discount of HK \$50 on each import documentary credit (DC) application/ amendment or export DC transfer arranged via Business Internet Banking or HSBCnet.

4. Cheque charges

Ensure your current account has enough funds before issuing a cheque to avoid an insufficient funds charge or apply for overdraft protection as a Business Integrated Account customer.

Using our Business Internet Banking or Phonebanking services allows you to conveniently view your account balances and promptly make the necessary account transfers to avoid insufficient fund charges.

5. Monthly fee

You can avoid the HK\$50 monthly fee on your Hong Kong dollar savings account by keeping your account balance at or above HK\$25,000.

Alternatively, you will be exempt from this fee if you use any one of the following services from HSBC: Business Integrated Account, unit trusts, time deposits, overdrafts, loans and general banking facilities.

6. Automatic bill payment

You can avoid late payment charges from your utility providers by using Business Internet Banking, which allows you to conveniently settle your bills instantly or even preset dates for automatic payment. Alternatively, autoPay is also a solution for bill settlement, where direct debit authorisation could be set up online in Business Internet Banking for a number of major billers.

7. Business Card

HSBC Business Card provides you a flexible solution to manage business expenditure that also offers marvellous privileges and benefits. When you use your Business Card, you can enjoy special discount and endless remarkable offers at designated merchants. You can also enjoy a 0.4% cash rebate on all purchase or earn RewardCash to redeem a range of gifts and merchant vouchers.

8. autoPay

Remove the risks of late payment and costs of writing and mailing cheques to settle regular payments such as salary, dividends, regular supplier invoices, etc, by using our autoPay out services via Business Internet Banking or HSBCnet.

Reduce your collection cost by using our autoPay in services for settling regular bill payments from your customers.

9. Paper Statement Fee (Effective 1 August 2015)

If you hold a HSBC Business Direct account, BusinessVantage account, BusinessVantage Plus account, Hong Kong Dollar Current account or Foreign Currency Current account, you can avoid the HK\$20 paper statement fee applying to each paper statement issued if you choose to use our eStatement service (free of charge). Join us now to create a greener world.

Three tips to save you time and effort

1. Become a Business Integrated Account customer

Business Integrated Account offers an overdraft protection limit of up to HK\$10,000, plus an optional standby credit line that can be adjusted according to your daily asset value to support overdrafts, documentary credits and bank guarantee issuance.

It also allows you to manage your business accounts through one consolidated statement account and enjoy round-the-clock automated Business Internet Banking, phonebanking and ATM services.

2. Consolidate your accounts

By consolidating your banking relationships into one financial institution, you'll find it easier and more efficient to manage your financial affairs with a clearer view of your overall financial position.

Also, by consolidating your banking relationships, you will develop a closer relationship with your primary bank and benefit from preferential interest rates on deposits and loans given to valued customers.

3. Use secure self-service banking channels

HSBC has a number of automated self-service channels that allow you to perform routine banking transactions at your convenience and comfort.

| | Business Internet Banking | HSBCnet | HSBC Mobile Banking | Business Phonebanking | ATM | Self-service machines [†] |
|---|---------------------------|---------|---------------------|-----------------------|-----|------------------------------------|
| Autopay | ✓ | ✓ | | | | |
| View account balance | ✓ | ✓ | ✓ | ✓ | ✓ | |
| View transaction history | ✓ | ✓ | ✓ | ✓ | | |
| View status of cheque issued | ✓ | | | ✓ | | |
| Cheque-book request | ✓ | | | ✓ | ✓ | |
| Deposit cheque | | | | | ✓ | ✓ |
| Deposit cash | | | | | ✓ | ✓ |
| View investment portfolio | ✓ | | ✓ | | | |
| Trade local stocks | ✓ | | ✓ | | | |
| Pay bills | ✓ | | ✓ | | ✓ | |
| Remittance transaction | ✓ | ✓ | | ✓ | | |
| Incoming fund notification | ✓ | | | ✓ | | |
| Passbook update | | | | | | ✓ |
| Prepare, view and submit MPF remittance statements | ✓ | | | | | |
| Set up direct debit authorisation | ✓ | | | | | |
| Place/renew time deposit | ✓ | ✓ | | | | |
| Transfer and payment | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Trade services: transactions and enquiries | ✓ | ✓ | | | | |
| Withdraw cash | | | | | ✓ | |
| Global account reporting | | ✓ | | | | |
| Non-HSBC account reporting | | ✓ | | | | |
| Obtain real time foreign exchange rate for payments | ✓ | ✓ | ✓ | | | |
| Payment beneficiary advising | ✓ | ✓ | | | | |
| Apply cashier's order and demand draft | ✓ | ✓ | | | | |

[†] Self-service machines include cheque deposit machines, cash deposit machines and passbook update machines.

- To enjoy free 24-hour automated Business Phonebanking, simply visit our web site at www.hsbc.com.hk and click 'Form Download Centre' to download the 'Phonebanking Service Enrolment Form'.
- Business Internet Banking provides a wide range of services and features to help you securely manage your business finances more conveniently and cost effectively. To find out more about this service, please visit our web site at www.hsbc.com.hk or call HSBC's 24-hour hotline on 2748 8288 for details.

Contents

| Item | Page |
|---|-----------|
| A. General Services – All Accounts | 8 |
| Account address confirmation | |
| Account history report | |
| Bank confirmation of information for audit purposes | |
| Bank reference letter | |
| Banker's endorsement on non-HSBC group documents | |
| Bulk cash deposit – Hong Kong dollar/Renminbi notes | |
| Bulk cheque deposit transaction | |
| Counter transaction | |
| Business Internet Banking | |
| Cashier's order | |
| Certificate of balance | |
| Coins pay-in | |
| Company search | |
| Paper Statement | |
| Copies of statement/voucher/paid cheque/historical consolidated statement/duplicate advice slip | |
| Dividend tick-up account | |
| Duplicate statement/transaction summary/interim statement | |
| Facsimile | |
| Email | |
| Follow-up telex/message to correspondent banks or HSBC's overseas offices | |
| Foreign currency notes deposits/withdrawals in one single day (per account) | |
| Renminbi notes handling in one single day | |
| Foreign currency notes exchange | |
| Handling fee for accounts of companies struck off or deregistered by the Hong Kong Companies Registry | |
| Machine-readable bulk cheque deposit | |
| Handling fee for account opening via video conference | |
| Overseas banking services | |
| Overseas/Special company account opening | |
| Request for HSBC's banker's opinion report | |
| Request for other banker's opinion report | |
| Request for special account number | |
| Special clearing arrangement | |
| Special payment requests | |
| Standing instructions | |
| Telex (any country) | |
| Transaction charges | |
| B. Business Integrated Accounts | 13 |
| BusinessVantage Plus | |
| BusinessVantage | |
| HSBC Business Direct | |
| Inactive account charge | |

| Item | Page |
|--|-----------|
| C. Deposit Account/Services | 14 |
| Monthly fee | |
| Account closure | |
| Cheque-book delivery (per cheque book) | |
| Inactive account charges (per currency for every six months) | |
| Returned cheque | |
| Stop payment order | |
| Unauthorised overdraft | |
| Overdraft | |
| Passbook replacement | |
| Counter transaction fee (for Easy Savings only) | |
| D. autoPay Services | 16 |
| autoPay transaction fee | |
| autoPay payment code charges | |
| Document delivery charge | |
| E. Payment Services | 17 |
| E1. Inward payments | 17 |
| Payments of demand draft drawn on HSBC in Hong Kong | |
| Payment of foreign currency remittance receipt/inward demand draft drawn on other local banks | |
| Telegraphic transfer | |
| Purchase of clean bills (demand drafts/cheques) drawn on overseas bank credit to an HSBC account | |
| Payment of clean bills (demand drafts/cheques) drawn on overseas banks sent for collection | |
| Clean bills (demand drafts/cheques) returned unpaid for any reason | |
| Encashment of a foreign currency clean bill (demand draft/cheque) postal order | |
| E2. Outward payments | 18 |
| Telegraphic transfer debited from an account with HSBC | |
| Telex confirmation to beneficiary banks | |
| Demand drafts debited from an account with HSBC | |
| Standing instruction for mail transfer to UK | |
| E3. Interbank funds transfers | 19 |
| Payment through RealTime Gross Settlement (RTGS) | |
| Payment through Electronic Clearing (ECG) | |
| Payment advising service | |
| F. Guarantees | 20 |
| Standard utility guarantees | |
| Bond and performance guarantees | |
| Payment guarantees covering financial obligations | |
| Advising guarantee | |
| Amendment request | |
| Cancellation of Guarantee | |
| Cable charges | |
| Presentation of claim handling fee | |

Contents

| Item | Page |
|--|-----------|
| G. Commercial Cards | 22 |
| G1. Credit cards/Charge cards | 22 |
| Annual fee (per cardholder) | |
| Card facility set-up fee | |
| Card replacement fee | |
| Joining fee | |
| Transaction fee | |
| Cash advance fee | |
| Minimum payment due | |
| Duplicate statement | |
| Finance charge | |
| Annualised Percentage Rate (APR) | |
| Late charge | |
| Overlimit handling fee | |
| Foreign cheque clearing fee | |
| Returned cheque/rejected direct debit | |
| Sales slip retrieval | |
| Card reference letter | |
| Over-the-counter credit card payment handling fee | |
| Management reports subscription fee | |
| G2. ATM cards/Business debit cards/Other account cards | 26 |
| Annual fee | |
| Overseas ATM cash withdrawal | |
| Local ATM cash withdrawal | |
| Card replacement fee | |
| Investigation of ATM transactions incorrectly made by customer | |
| H. Securities Services (for Local Securities Services, Overseas Securities Services, Bond Trading Services, and Unit Trusts Services) | 28 |
| Buying and selling | |
| Receipt and delivery | |
| Custody services | |
| Nominee services | |
| HSBC IPO Nominees services | |
| Ancillary services | |
| I. Import/Export | 36 |
| I1. Import | 36 |
| DC opening commission | |
| DC amendment commission | |
| Shipping guarantee/airway bill release/delivery order | |
| Import bills | |
| Other charges | |

| Item | Page |
|---|-----------|
| I2. Export | 36 |
| Export DC advising (on all DCs/amendments) | |
| Confirmation of DCs | |
| Non-financed export bills | |
| Financed export bills | |
| Transfer of DC | |
| Amendment of transferred DC | |
| Other charges | |
| I3. Miscellaneous charges – applicable to both import and export | 37 |
| Postage | |
| Cable charges | |
| Request for report/statement | |
| I4. Default interest rates | 38 |
| Past due import and export loans | |
| J. Receivables Finance | 38 |
| Application fee for buyer credit protection limit | |
| Processing fee for indirect payment | |
| Processing fee for payment of non-factored invoice | |
| K. Time Deposits | 38 |
| Withdrawal before maturity | |
| L. Document Courier and Cash Pick Up Services | 38 |
| Xpress Collect service | |
| Xpress Collect (Cheques) service | |
| Cash pick-up service | |
| M. Default Interest Rates | 39 |
| Unauthorised overdraft | |
| Past due term loans | |
| Past due import and export bills | |
| Unpaid amounts under guarantees given to the Bank (Rate for "Default Interest") | |
| N. General | 39 |
| Government stamp duty | |

A. General Services – All Accounts

| Item | Charge |
|---|--|
| Account address confirmation | HK\$100 |
| Account history report | |
| Any account within one calendar year ¹ | HK\$250 |
| Any account within two calendar years | HK\$750 |
| Any account within three calendar years | HK\$1,000 |
| Each additional calendar year over three calendar years (Up to seven calendar years) | HK\$1,000 |
| Account reactivation fee | HK\$1,000 |
| Bank confirmation of information for audit purposes | |
| Each confirmation by HSBC for month-end report as at the last calendar day of the month | HK\$200 per account (minimum HK\$400) |
| Other reports issued on request | Additional handling charge of HK\$300 |
| Bank reference letter | |
| Each bank reference letter | HK\$300 |
| Each supplementary copy | HK\$100 |
| Urgent request | The Bank reserves the right to levy additional charges |
| Banker's endorsement on non-HSBC group documents | |
| Each endorsement | HK\$150 |
| Each supplementary copy | HK\$20 |
| Bulk cash deposit – Hong Kong dollar/Renminbi notes (per customer per day) | |
| Up to 200 pieces of notes | Waived |
| Over 200 pieces of notes | 0.25% of the full amount ² (minimum HK\$50) |
| Bulk cheque deposit transaction (per customer per day) | |
| Up to 15 transactions | Waived |
| Over 15 transactions | HK\$1 per additional transaction ³ |
| Counter transaction⁴ (per customer per month) | |
| 0 – 50 | Waived ⁵ |
| Over 50 | HK\$10 per transaction from the 51 st counter transaction onwards |
| Business Internet Banking | |
| Inactive service charge | HK\$250 ⁶ |
| Security Device issuance/replacement | HK\$100 per token |

| Item | Charge |
|--|--|
| Cashier's order | |
| Issue/repurchase a cashier's order via HSBC branches, or issue via Business Internet Banking opt for branch pick up | HK\$50 |
| Issue via HSBC <i>net</i> or Business Internet Banking opt for delivery to applicant or beneficiary | HK\$40 plus a delivery charge ⁷ |
| Additional fee for handling instructions not using Bank's standard form | HK\$150 |
| Loss of a cashier's order (charges collected on behalf of Hong Kong Inter-Bank Clearing Limited on circulars issued) | HK\$60 plus HK\$306 collected on behalf of Hong Kong Inter-Bank Clearing Limited on circulars issued |
| Certificate of balance | |
| To certify the balance of each account | HK\$100 per account |
| To certify the deposit interest earned on each account | HK\$150 per account (minimum HK\$250) |
| Coins pay-in (per customer per day) | |
| Below 500 coins | Waived |
| 500 coins or more | 2% of the full amount (minimum HK\$50) |
| Company amendment | |
| Change of directors/partners/committee members/authorised signatories | HK\$100 |
| Company search | |
| For conducting a search at the Business Registration Office/Companies Registry on behalf of customers | HK\$150 for each company |

- Calendar year is a period that starts on 1 January and ends on 31 December.
- Waived if the notes are deposited through cash deposit machines.
- Multiple cheques deposited into the same account with single customer advice will be counted as one transaction entry. Waived if the cheques are deposited through cheque deposit machines or other non branch counter channels.
- The following transactions conducted over branch counters with the assistance of an HSBC branch staff are considered as counter transactions: cash deposit (including bulk cash deposit); cash withdrawal; cheque deposit (including bulk cheque deposit and house cheque deposit); cheque withdrawal; mixed deposit; and transfer withdrawal (transfer between two HSBC accounts in Hong Kong).
 - These counter transactions could be initiated by your company or a third party.
 - Total number of counter transactions is calculated based on the total number of counter transactions conducted in respect of all accounts maintained with HSBC in Hong Kong by your company with the same business registration number.
- Waiver does not apply to HSBC Business Direct customers. HSBC Business Direct customers should follow the counter transactions fee as stated in HSBC Business direct section.
- Applicable to those Business Internet Banking profiles without any logon for a designated period as determined by the Bank from time to time. This fee is due and payable in June and December every year.
- HK\$10 for domestic and HK\$16 for overseas deliveries per item.

| Item | Charge |
|--|---|
| Paper Statement* | |
| To receive paper statement | HK\$20 per paper statement |
| Copies of statement/voucher/paid cheque/historical consolidated statement/duplicate advice slip | |
| Each copy (not page) | HK\$50 |
| Large volume request | Negotiable |
| Dividend tick-up account | |
| For establishing tick-up facilities | HK\$1.50 per item |
| Duplicate statement/transaction summary/interim statement | |
| To produce duplicate statement monthly/quarterly/half-yearly/annually | HK\$200 p.a. |
| To produce duplicate statement at other intervals | Negotiable (minimum HK\$200 p.a.) |
| Request for account transaction summary/interim statement | HK\$50 per copy |
| Bank statement sent by SWIFT | US\$100 per month |
| E-mail⁸ | |
| Request for payment/account transfer advices | HK\$60 per e-mail advice |
| Facsimile | |
| Up to five pages within Hong Kong | HK\$60 |
| Up to two pages outside Hong Kong | HK\$120 |
| Each additional page (any country) | HK\$60 |
| Follow-up telex/message to correspondent banks or HSBC's overseas offices | |
| Each follow-up telex/message sent at the Customer's request | HK\$200 plus any other overseas charges |

8. E-mail advice will only be sent to customer's email addresses registered with the Bank.

* Effective from 1 August 2015, HSBC has the discretion to apply a standard charge to each paper statement issued for HSBC Business Direct accounts, BusinessVantage accounts, BusinessVantage Plus accounts, Hong Kong Dollar Current accounts and Foreign Currency Current accounts. For HSBC Business Direct accounts, BusinessVantage accounts and BusinessVantage Plus accounts, the standard charge will be debited from your Hong Kong Dollar Savings account. If you no longer wish to receive the aforesaid paper statements, you can sign up for the eStatement service (free of charge) via Business Internet Banking or submit an instruction at an HSBC branch.

| Item | Charge |
|---|---|
| Foreign currency notes deposits/withdrawals in one single day (per account) | |
| No fees up to: | If the single-day total deposit/withdrawal exceeds these amounts, normal charges will apply as follows: |
| AUD1,500 | JPY150,000 |
| CAD1,500 | NZD2,000 |
| CHF500 | SGD500 |
| EUR1,000 | THB10,000 |
| GBP1,000 | US\$1,500 |
| | Notes deposits: 0.25% of the total amount that day |
| | Notes withdrawals: 0.125% of the total amount that day |
| | Other currencies (regardless of amount): commission charge based on prevailing market rates |
| | The Bank reserves the right to levy an extra charge for deposit of bulk currency notes. |
| Renminbi notes deposits[^]/withdrawals in one single day | |
| Renminbi notes deposits | Waived |
| Renminbi notes withdrawals | Waived |
| Foreign currency notes exchange | |
| Each sale or purchase of Renminbi/foreign currency notes by customers customers without a bank account with HSBC in Hong Kong | |
| Renminbi notes | HK\$50 |
| Foreign currency notes | HK\$100 |
| Handling fee for accounts of companies struck off or deregistered by the Hong Kong Companies Registry | HK\$300 per account |
| Machine-readable bulk cheque deposit | |
| For cheques deposited in bulk, with the customer either encoding amount in magnetic ink on each cheque/supplying magnetic diskette containing individual cheque numbers and amounts | HK\$0.50 per cheque |
| Handling fee for account opening via video conference | HK\$2,000 |
| Overseas banking services | |
| To assist in opening overseas HSBC account | HK\$1,000 |
| Overseas Company Account Opening* | |
| FATF Member Countries [†] | HK\$5,000 |
| Non-FATF Member Countries [†] | HK\$10,000 |
| Special Company Account Opening | HK\$5,000 |
| <ul style="list-style-type: none"> • Company with 3 or more layers in its structure • Limited company in receivership/liquidation • Trust account | |

[^] Up to 200 pieces of notes per customer per day.

* Not registered in Hong Kong under Part XI of the Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance.

[†] For overseas company not registered in Hong Kong under Part XI of the Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance. Please refer to Financial Action Task Force (FATF) organization website for details of member list.

| Item | Charge |
|--|--|
| Request for HSBC's banker's opinion report⁹ | |
| Each report provided to local banks by mail/facsimile | HK\$300 |
| Each report provided to overseas banks by facsimile/telex | US\$50 |
| Request for other banker's opinion report | |
| Reports from other local banks | HK\$100 per banker's opinion report plus other banks' charges |
| Reports from overseas banks | HK\$200 per banker's opinion report plus other banks' charges |
| Request for special account number | |
| | HK\$800 per request |
| Special clearing arrangement | |
| To issue a special clearing memo to general customers for delivery to the cheque's/draft's issuing bank charges | HK\$60 plus other bank charges |
| Direct delivery of a cheque, draft, etc to the Minimum drawee bank for clearing other bank charges | HK\$200 plus |
| Special payment requests | |
| To any account with HSBC not using Bank's standard form | HK\$150 per transaction |
| To any account with HSBC using Bank's standard form not submitted at branch | HK\$150 per transaction |
| Standing instructions | |
| To set up, amend or suppress payment(s) | HK\$70 per instruction |
| Each non-computerised payment/each special payment request to an account with HSBC (other than the customer's own) | HK\$150 |
| Each standing instruction returned as a result of insufficient funds | HK\$150 |
| Telex (any country) | |
| One page | HK\$100 |
| Up to three pages | HK\$200 |
| Up to five pages | HK\$300 |
| Large volume request | Negotiable |
| Transaction charges | |
| | The Bank reserves the right to levy charges on transactions conducted. |

9. 100% surcharge for non-HSBC customers does not apply to bank-to-bank request.

B. Business Integrated Accounts

| Item | Charge |
|--|---|
| Account application fee | |
| | HK\$1,000 |
| BusinessVantage Plus | |
| Monthly service fee | HK\$500 |
| Previous six months' total trade turnover* | HSBC <i>net</i> monthly fee |
| HK\$4,000,000 or above | Waived |
| Below HK\$4,000,000 | HK\$1,000 |
| BusinessVantage | |
| Previous three months' average total relationship balance (TRB)* | Monthly service fee [†] |
| HK\$500,000 or above | Waived |
| HK\$100,000 to below HK\$500,000 | HK\$100 |
| Below HK\$100,000 | HK\$300 |
| HSBC Business Direct | |
| Previous three months' average total relationship balance (TRB)* | Monthly service fee [†] |
| HK\$50,000 or above | Waived |
| Below HK\$50,000 | HK\$100 |
| Total number of counter transactions [‡] per month | Monthly transaction fee [†] |
| 0 – 3 | Waived |
| Over 3 | HK\$10 per transaction from the 4 th counter transaction onwards |
| Inactive account charge (every June and December) | |
| For those accounts with previous three months' average total relationship balance (TRB) below HK\$50,000 AND | |
| (i) Inactive for more than 1 year | HK\$250 |
| (ii) Inactive for more than 2 years | HK\$350 |
| Account closure fee | |
| Applicable until 30 June 2015 (within six months of the date of its opening) | HK\$200 |
| Effective from 1 July 2015 | HK\$500 |

* Total Relationship Balance (TRB) is calculated based on the balances in the accounts maintained with HSBC in Hong Kong by a company with the same business registration number. Your TRB includes the following: Hong Kong dollar/Renminbi/foreign currency deposits; market value of your securities, unit trusts, bonds, certificates of deposits, Equity Linked Investments, Structured Notes and Wayfoong Statement Gold; deposit amount of your Structured Investment Deposits and Deposit Plus; your utilised credits within approved limits (excluding residential mortgage loans); Statement Balance shown on the statements of your Business Cards/Corporate Cards/Purchasing Cards; and cash value of your insurance policies. For new accounts opened less than three months, average TRB of the first month/first and second months (where applicable) will be used to calculate the Bank's Monthly Service Fee.

† Monthly service fee and Monthly transaction fee will be charged on the fourth working day of each month. The monthly service fee applies to each Business Integrated Account held by the customer.

Trade turnover includes all import and export bill transactions that are processed by HSBC in Hong Kong.

‡ 1) The following transactions conducted over branch counters with the assistance of an HSBC branch staff are considered as counter transactions: cash deposit (including bulk cash deposit); cash withdrawal; cheque deposit (including bulk cheque deposit and house cheque deposit); cheque withdrawal; mixed deposit; and transfer withdrawal (transfer between two HSBC accounts in Hong Kong).

2) These counter transactions could be initiated by your company or a third party.

3) Total number of counter transactions is calculated based on the total number of counter transactions conducted in respect of all accounts maintained with HSBC in Hong Kong by your company with the same business registration number.

C. Deposit Account/Services

| Item | Hong Kong dollar | | Renminbi | | US dollar | | Other foreign currencies | | CombiNations Statement Savings Account |
|--|--|--|--|----------------------|--|---------|--|----------------------|--|
| | Current | Savings | Current | Savings [#] | Current | Savings | Current | Savings [#] | |
| Monthly fee – Hong Kong Dollar Current Accounts | | | | | | | | | |
| Accounts with monthly balance less than HK\$25,000 or equivalent* | HK\$75 | HK\$50 | N/A | N/A | N/A | HK\$50 | N/A | N/A | HK\$50 (applicable to USD deposit currency) |
| Accounts with monthly balance less than RMB5,000 [†] | N/A | N/A | N/A | RMB50 | N/A | N/A | N/A | N/A | N/A |
| Account closure | | | | | | | | | |
| Lost passbook | N/A | HK\$50 | N/A | N/A | N/A | HK\$50 | N/A | HK\$50 | N/A |
| Within three months of the date of its opening | HK\$200 | HK\$50 | RMB200 | RMB50 | HK\$200 | HK\$50 | HK\$200 | HK\$50 | HK\$50 |
| Improperly conducted account closed by the Bank | HK\$300 | N/A | RMB300 | N/A | HK\$300 | N/A | N/A | N/A | N/A |
| Cheque-book delivery (per cheque book) | | | | | | | | | |
| By ordinary mail | Nil | N/A | Nil | N/A | Nil | N/A | N/A | N/A | N/A |
| By registered mail | HK\$25 | N/A | HK\$25 | N/A | HK\$25 | N/A | N/A | N/A | N/A |
| Inactive account charges (per currency for every six months) | | | | | | | | | |
| For those accounts inactive for more than two years with a balance lower than: | HK\$100 | HK\$100 | RMB100 | RMB100 | US\$20 | US\$20 | AUD20 | AUD20 | AUD20 |
| AUD350 JPY50,000 | | | | | | | CAD20 | CAD20 | CAD20 |
| CAD350 NZD350 | | | | | | | CHF20 | CHF20 | CHF20 |
| CHF350 RMB1,000 | | | | | | | EUR20 | EUR20 | EUR20 |
| EUR200 SGD350 | | | | | | | GBP20 | GBP20 | GBP20 |
| GBP200 THB10,000 | | | | | | | JPY2,000 | JPY2,000 | JPY2,000 |
| HK\$2,000 US\$250 | | | | | | | NZD20 | NZD20 | NZD20 |
| | | | | | | | SGD20 | SGD20 | SGD20 |
| | | | | | | | THB1,000 | THB1,000 | THB1,000 US\$20 |
| Returned cheque | | | | | | | | | |
| Each cheque returned due to insufficient funds | HK\$150 | N/A | RMB200 | N/A | HK\$150 | N/A | N/A | N/A | N/A |
| Each cheque returned for other reasons | HK\$50 | N/A | RMB50 | N/A | HK\$50 | N/A | N/A | N/A | N/A |
| Stop payment order | | | | | | | | | |
| To stop payment on each/a series of cheque(s), dividend warrant(s) in sequential order by the account holder | HK\$100 | N/A | HK\$100 | N/A | HK\$100 | N/A | N/A | N/A | N/A |
| To cancel each stop order | HK\$100 | N/A | HK\$100 | N/A | HK\$100 | N/A | N/A | N/A | N/A |
| Unauthorised overdraft | | | | | | | | | |
| Each occurrence when an account has no overdraft facility/an overdraft exceeds its authorised limit of the account | HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly | HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly | HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly | N/A | HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly | N/A | HK\$120 plus prevailing interest charges calculated on a daily basis and applied monthly | N/A | N/A |
| Overdraft | | | | | | | | | |
| Interest | Negotiable | N/A | Negotiable | N/A | N/A | N/A | N/A | N/A | N/A |
| Passbook replacement | | | | | | | | | |
| Due to damage to passbook/loss of chop | N/A | HK\$100 | N/A | N/A | N/A | HK\$100 | N/A | HK\$100 | N/A |
| Counter transaction fee (for Easy Savings[‡] only) | | | | | | | | | |
| Teller-assisted transfer/cash withdrawal (per transaction) | N/A | HK\$20 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

* The balance is calculated at the rolling average for the last three months. Exemptions apply to customers who hold any one of the following: Business Integrated Account, overdrafts, loans, unit trusts and time deposits.

[†] Rolling average of the Renminbi savings account for the previous three months.

[‡] Existing Hong Kong dollar passbook savings account registered for Easy Savings service will not be subjected to the minimum balance requirement and account monthly fee.

[#] Monthly fee applicable to both passbook savings account and statement savings account.

D. Autopay Services

| Item | Charge |
|---|--------------------------|
| autoPay transaction fee | |
| Using HSBC <i>net</i> /Business Internet Banking | |
| Authorised Institutions and banks | HK\$2.20 per transaction |
| Money Lenders | HK\$1.10 per transaction |
| Other types of companies | HK\$0.65 per transaction |
| Using machine-readable input medium [#] | |
| Authorised Institutions and banks | HK\$4.40 per transaction |
| Money Lenders | HK\$2.20 per transaction |
| Other types of companies | HK\$2.00 per transaction |
| autoPay payment code charges | |
| For less than 10 beneficiaries/debtors in the first instruction (per payment code) | HK\$150 |
| Request for additional payment code (free for first 4 autoPay-In/autoPay-out codes) | HK\$150 per code |
| Document delivery charge | |
| Sent by registered mail/courier | HK\$50 each |

Minimum charge = HK\$50.

E. Payment Services

E1. Inward payments

| Item | Charge |
|--|---|
| Payments of demand draft drawn on HSBC in Hong Kong | |
| Proceeds credited to an account with HSBC | Nil |
| Proceeds paid in Hong Kong dollar cash or by Hong Kong dollar cashier's order to non-HSBC customers | HK\$150 |
| Proceeds paid in cash of the same foreign currency as the remittance received (subject to availability of the currency note) | 0.30% of the full amount (minimum HK\$80) |
| Payment of foreign currency remittance receipt/inward demand draft drawn on other local banks | |
| Proceeds credited to an account with HSBC with exchange rate quoted from the local drawee bank over the telephone | Nil |
| Proceeds credited to an account with HSBC of the same currency | HK\$120 each |
| Telegraphic transfer[^] | |
| Proceeds credited to an account with HSBC | HK\$65 |
| Proceeds credited to a beneficiary account with another bank in Hong Kong | |
| Paid through RTGS | HK\$255 |
| Paid by cashier's order | HK\$200 |
| Proceeds credited to a beneficiary account with another bank by using an outward telegraphic transfer or demand draft | HK\$65 plus normal outward remittance charges |
| Proceeds paid by Hong Kong dollar cashier's order originated from HSBC customers in Hong Kong to non-HSBC customers in Hong Kong | HK\$250 |
| Proceeds paid in cash of the same foreign currency as the remittance received to HSBC customers in Hong Kong who does not hold account in the remittance currency or where HSBC does not offer account in the remittance currency (subject to availability of the currency note) | HK\$65 plus commission of 0.25% of the full amount (minimum HK\$100) |
| Proceeds redirected to another bank, at the request of the beneficiary, by using an outward remittance (telegraphic transfer, RTGS, or demand draft) | HK\$65 plus commission of 0.25% of the full amount (minimum HK\$300) plus normal outward remittance charges |
| Request to overseas bank on behalf of the customer for an inward telegraphic transfer from an overseas account | HK\$250 |
| Purchase of clean bills (demand drafts/cheques) drawn on overseas bank credit to an HSBC account^{††} | |
| Each demand draft issued by HSBC Group member [†] | 0.25% of the full amount (minimum HK\$100) |
| Each demand draft issued by non-HSBC bank | 0.375% of the full amount (minimum HK\$100) |
| Each cheque | 0.375% of the full amount (minimum HK\$100) |
| Payment of clean bills (demand drafts/cheques) drawn on overseas Banks sent for collection[‡] | |
| Each demand draft/cheque | HK\$250 including postage (payable in advance) |
| Clean bills (demand drafts/cheques) returned unpaid for any reason[‡] | |
| | HK\$150 each |
| Encashment of a foreign currency clean bill (demand draft/cheque) postal order | |
| | As for payment of foreign currency cheque |

[^] Including inward payments from overseas bank accounts irrespective of routing arrangement.

^{††} For Hong Kong dollar cheques drawn on banks in Guangdong province including Shenzhen, a flat fee of HK\$50 per cheque will be charged. For US dollar cheques drawn on Banks in Shenzhen, a flat fee of HK\$100 per cheque will be charged.

[†] Excluding Hang Seng Bank Limited and its subsidiaries

[‡] Plus correspondent bank and/or overseas bank charges (if applicable).

E2. Outward payments

| Item | Charge |
|---|---|
| Telegraphic transfer debited from an account with HSBC[^] | |
| Each telegraphic transfer issued (payment details up to 140 characters) | |
| • Via HSBCnet/Business Internet Banking | |
| – To HSBC Group offices in mainland China [†] | HK\$85 [†] |
| – To all others | HK\$115 [†] |
| • Via HSBC Branches/other HSBC channels [#] | |
| – Using Bank's standard form | HK\$220 ^{††} |
| – Not using Bank's standard form | HK\$370 ^{††} |
| • Via other submission channels (where accepted by the Bank) | HK\$370 ^{††} |
| • Additional fee for payment details exceeding 140 characters requiring the use of an additional telex (each telex) | HK\$120 |
| • Payment advising service | |
| – e-Advice via Business Internet Banking, email or SMS advice via HSBCnet (each email or SMS) | HK\$1 |
| – fax advice via HSBCnet (each page) | HK\$1.5 plus IDD charge if applicable |
| – mail advice via HSBCnet (each page) | HK\$2 plus postage if applicable |
| Each telegraphic transfer instruction rejected due to insufficient funds | HK\$150 |
| Each amendment/enquiry/cancellation/return of a telegraphic transfer | HK\$250 plus any additional charges levied by the overseas bank |
| Telex confirmation to beneficiary banks | |
| Each confirmation | HK\$200 |
| Demand drafts debited from an account with HSBC | |
| Each demand draft issued via HSBC branches, or via Business Internet Banking opt for branch pick up | HK\$100 [†] |
| Each demand draft issued via HSBCnet or Business Internet Banking opt for delivery to applicant or beneficiary | HK\$75 plus a delivery charge ^{†§} |
| Additional fee for handling instructions not using Bank's standard form | HK\$150 |
| Each demand draft repurchased | HK\$100 |
| Each report of loss of a demand draft | HK\$300 plus any additional fee levied by the drawee bank |
| Standing instruction for mail transfer to UK | |
| Each mail transfer | HK\$50 plus postage and any other applicable bank charges |

[^] Including inward payments from overseas bank accounts irrespective of routing arrangement.

[†] Excluding Hang Seng Bank Limited and its subsidiaries.

[#] Other HSBC channels include Business Phonebanking and Remittance by Standing Instruction.

[†] An extra charge of HK\$200 is made for 'remote' currencies, e.g. Korean won, New Taiwan dollar.

[‡] An extra charge of HK\$150 is made for telegraphic transfer containing Chinese characters.

An extra charge of HK\$40 is made for instructions via HSBC branches received after 12pm on weekdays, or for instructions received on Saturday requesting same day processing.

[§] HK\$10 for domestic and HK\$16 for overseas deliveries per item.

Note: For telegraphic transfer sending direct to or routing through Australia, Bangladesh, Brunei, Canada, Mainland China, Guam, India, Indonesia, Japan, Korea (South), Macau SAR, Malaysia, Mauritius, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, UK, USA and Vietnam, an optional flat fee of HK\$150 can be made to cover the overseas HSBC banks/branches (excluding Hang Seng Bank Limited and its subsidiaries) payment charges.

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.

For payment to a beneficiary bank in Hong Kong which the Bank can effect it as a RTGS payment, the tariff of RTGS payment will apply.

E3. Interbank funds transfers

| Item | Charge |
|--|---------------------------------------|
| Payment through Real Time Gross Settlement (RTGS) | |
| Each real time outward RTGS payment to the credit of an account held with other local banks | |
| • Via HSBCnet/Business Internet Banking | HK\$55 |
| • Via HSBC Branches/other HSBC channels [#] | |
| – Using Bank's standard form | HK\$190 |
| – Not using Bank's standard form | HK\$340 |
| • Via other submission channels (where accepted by the Bank) | HK\$340 |
| Each RTGS payment instruction rejected due to insufficient funds | HK\$150 |
| Each inward RTGS payment to the credit of an account with HSBC | HK\$15 |
| Payment through Electronic Clearing (ECG) | |
| Each HKD outward payment to credit of an account held with other local banks via Business Internet Banking | HK\$35 |
| Payment advising service | |
| e-Advice via Business Internet Banking, email or SMS advice via HSBCnet* (each email or SMS) | HK\$1 |
| Fax advice via HSBCnet* (each page) | HK\$1.5 plus IDD charge if applicable |
| Mail advice via HSBCnet* (each page) | HK\$2 plus postage if applicable |

[#] Other HSBC channels include Business Phonebanking and Remittance by Standing Instruction.

* Available for RTGS payment only.

Note: For payment to a beneficiary bank which the bank effects it as a Telegraphic Transfer payment, the tariff of Telegraphic Transfer payment will apply.

F. Guarantees

| Item | Charge |
|--|--|
| Standard utility guarantees | |
| Amounts up to US\$50,000 (or its equivalent in other currencies) | 2.0% p.a. (minimum HK\$1,000) |
| Amounts above US\$50,000 (or its equivalent in other currencies) | Negotiable |
| Bond and performance guarantees | |
| Amounts up to US\$50,000 (or its equivalent in other currencies) | 2.0% p.a. (minimum HK\$2,000) |
| Amounts above US\$50,000 (or its equivalent in other currencies) | Negotiable |
| Payment guarantees covering financial obligations | |
| Amounts up to US\$50,000 (or its equivalent in other currencies) | 2.5% p.a. (minimum HK\$2,500) |
| Amounts above US\$50,000 (or its equivalent in other currencies) | Negotiable |
| Advising guarantee | |
| | HK\$300 per request |
| Amendment request | |
| Without increase in amount, or extension of validity period | HK\$500 per request |
| With increase in amount | Commission charged on the increased portion of the amount of guarantee with the opening commissions of the corresponding guarantee type (minimum HK\$500). |
| With extension of validity period | Commission charged on the extended validity period, subject to the minimum commission for the corresponding guarantee type. |
| Cancellation of Guarantee | HK\$500 per request |
| Cable charges * | |
| Guarantee opening | HK\$500 for up to 3 pages HK\$700 for up to 5 pages HK\$1,000 for up to 10 pages |
| Guarantee amendment | HK\$250 per page |
| Others | HK\$300 per page |
| Presentation of claim handling fee * | |
| | 0.25% on claim amount (min HK\$2,000) |

Note: 1. Guarantees will attract a commission charge for a minimum period of one full month, payable in advance at the beginning of every commission period. Pro-rata refunds are not made.

2. Where minimum amount tariff has been stated in HKD, the actual amount debited to your account may differ slightly on account of exchange rate fluctuations, if the transaction is denominated in a foreign currency.

Note: Changes or revisions on the charge from the last issue of booklet are being highlighted with a red mark*.

G. Commercial Cards

G1. Credit cards/Charge cards

| Item | Hong Kong dollar | | | | | | | | | |
|---|--|---------------------------|--|--------|--|-----------------------|---------------------------------|----------------------------|---------------------------------|------------------------|
| | Business Card | | RMB Business Card | | Corporate Card | | US\$ Corporate Card | | Purchasing Card | |
| Annual fee (per cardholder) (Effective from 16 December 2013) | Platinum Business MasterCard | | RMB Business Card | | World Corporate Card | | USD World Corporate Card | | Platinum Purchasing Card | |
| | | HK\$550 | | | | | | | | |
| | World Business Card | | 1-2 cardholders | RMB850 | 1-2 cardholders | HK\$550 | central billing | US\$40 | 1-30 cardholders | HK\$350 |
| | 1-2 cardholders | HK\$980 | 3-5 cardholders | RMB680 | 3-5 cardholders | HK\$480 | individual billing | US\$75 | 31-40 cardholders | HK\$300 |
| | 3-5 cardholders | HK\$780 | 6-9 cardholders | RMB480 | 6-9 cardholders | HK\$400 | | | 41-60 cardholders | HK\$250 |
| | 6-9 cardholders | HK\$550 | 10 cardholders or above | RMB260 | 10-20 cardholders | HK\$300 | | | 61 cardholders or above | HK\$200 |
| | 10 cardholders or above | HK\$300 | | | 21-250 cardholders | HK\$200 | | | | |
| | | | | | 251 cardholders or above | HK\$120 | | | | |
| | | | | | | | | | | |
| | | Gold Business Card | HK\$550 | | | Corporate Card | | US\$ Corporate Card | | Purchasing Card |
| | Platinum Business Card | | | | 1-2 cardholders | HK\$550 | central billing | US\$40 | 1-30 cardholders | HK\$350 |
| | 1-2 cardholders | HK\$980 | | | 3-5 cardholders | HK\$480 | individual billing | US\$75 | 31-40 cardholders | HK\$300 |
| | 3-5 cardholders | HK\$780 | | | 6-9 cardholders | HK\$400 | | | 41-60 cardholders | HK\$250 |
| | 6-9 cardholders | HK\$550 | | | 10-20 cardholders | HK\$300 | | | 61 cardholders or above | HK\$200 |
| | 10 cardholders or above | HK\$300 | | | 21-250 cardholders | HK\$200 | | | | |
| | | | | | 251 cardholders or above | HK\$120 | | | | |
| Card facility set-up fee | N/A | | N/A | | 1% of facility amount (minimum HK\$500/US\$65) and annual review fee subject to agreement | | | | | |
| Card replacement fee | N/A | | N/A | | N/A | | N/A | | N/A | |
| Card replacement before renewal | HK\$100 | | RMB85 | | HK\$100 | | US\$13 | | HK\$100 | |
| Joining fee | N/A | | N/A | | N/A | | N/A | | HK\$2,500 | |
| Transaction fee | N/A | | N/A | | N/A | | N/A | | HK\$5 per transaction | |
| Cash advance fee | N/A | | N/A | | N/A | | N/A | | N/A | |
| From ATM* (per transaction) | Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55) [†] | | N/A | | Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55/US\$7) [†] | | | | N/A | |
| Over-the-counter advances (per transaction) | Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$80) [†] | | Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum RMB70) [†] | | Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$80/US\$10) [†] | | | | N/A | |
| Minimum payment due | Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (minimum of HKD50) plus overdue or overlimit due whichever is higher | | Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (minimum of RMB50) plus overdue or overlimit due whichever is higher | | N/A | | N/A | | N/A | |
| Duplicate statement | N/A | | N/A | | N/A | | N/A | | N/A | |
| Each statement | HK\$30 | | RMB26 | | HK\$30 | | US\$4 | | HK\$30 | |

* For transactions effected via the Visa/Plus ATM network, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rates set by Visa plus a conversion charge. For transactions effected via other networks, the money withdrawn is converted directly into Hong Kong dollars at the daily exchange rate set by HSBC plus a conversion charge.

[†] This charge also applies to non-HSBC customers.

G1. Credit cards/Charge cards (continued)

| Item | Hong Kong dollar | | | | |
|--|---|--|--|--|--|
| | Business Card | RMB Business Card | Corporate Card | US\$ Corporate Card | Purchasing Card |
| Finance charge (Effective from 9 December 2013) | No finance charge will be payable if the total outstanding balance is paid into the card account by the payment due date. If the Cardholder or the Company fails to pay the Bank the whole of the Statement Balance by the Payment Due Date, a finance charge will be applied (a) to the unpaid Statement Balance from the Statement Date immediately preceding the said Payment Due Date until payment in full and (b) to the amount of each new transaction being posted since the Statement Date immediately preceding the said Payment Due Date, from the transaction date until payment in full. The finance charge will accrue daily and be calculated at an interest rate of 2.5% per month (equivalent to the APRs listed below). | No finance charge will be payable if the total outstanding balance is paid into the card account by the payment due date. If the company/ cardholder fails to pay to the Bank the whole of the current balance by the payment due date, a finance charge calculated at an interest of 2.5% per month (equivalent to the APRs listed below) will be applied to the daily outstanding balance of the account including all new transactions (excluding cash advances) performed by the cardholder since the last statement date, from the date of these transactions, until the current balance is paid in full. | No finance charge will be payable if the total outstanding balance is paid into the card account by the payment due date. If the company/ cardholder fails to pay to the Bank the whole of the current balance by the payment due date, a finance charge calculated at an interest of 2.5% per month (equivalent to the APRs listed below) will be applied to the daily outstanding balance of the account including all new transactions (excluding cash advances) performed by the cardholder since the last statement date, from the date of these transactions, until the current balance is paid in full. | No finance charge will be payable if the total outstanding balance is paid into the card account by the payment due date. If the company/ cardholder fails to pay to the Bank the whole of the current balance by the payment due date, a finance charge calculated at an interest of 2% per month (equivalent to the APRs listed below) will be applied to the daily outstanding balance of the account including all new transactions (excluding cash advances) performed by the cardholder since the last statement date, from the date of these transactions, until the current balance is paid in full. | No finance charge will be payable if the total outstanding balance is paid into the card account by the payment due date. If the company/ cardholder fails to pay to the Bank the whole of the current balance by the payment due date, a finance charge calculated at an interest of 2% per month (equivalent to the APRs listed below) will be applied to the daily outstanding balance of the account including all new transactions (excluding cash advances) performed by the cardholder since the last statement date, from the date of these transactions, until the current balance is paid in full. |
| Annualised Percentage Rate (APR) † | | | | | |
| On purchase (Effective from 9 December 2013) | 34.46% | 34.46% | 33.37% | 33.37% | 25.43% |
| On cash advance (inclusive of the handling and cash advance fees) (Effective from 9 December 2013) | 35.61% | 35.61% | 35.61% | 35.61% | N/A |
| Late charge (effective from 28 October 2013) | Minimum Payment Due or HK\$250, whichever is the lower | Minimum Payment Due or RMB250, whichever is the lower | Minimum Payment Due or HK\$250, whichever is the lower | Minimum Payment Due or US\$32, whichever is the lower | Minimum Payment Due or HK\$250, whichever is the lower |
| Overlimit handling fee (applicable if the current balance exceeds the credit limit for the time being assigned to the card account, excluding all the fees and charges currently billed to the card statement) (effective from 28 October 2013) | HK\$180 | RMB160 | HK\$180 | US\$23 | HK\$130 |
| Foreign cheque clearing fee | HK\$100 | N/A | HK\$100 | US\$13 | HK\$100 |
| Returned cheque/rejected direct debit (If drawn on banks other than HSBC) | HK\$100 | RMB85 | HK\$100 | US\$13 | HK\$100 |
| Sales slip retrieval | | | | | |
| Each photocopy | HK\$30 | RMB28 | HK\$30 | US\$4 | HK\$30 |
| Card reference letter | HK\$150 | RMB150 | HK\$150 | US\$20 | HK\$150 |
| Over-the-counter credit card payment handling fee | HK\$20 per transaction | HK\$20 per transaction | HK\$20 per transaction | HK\$20 per transaction | N/A |
| Management reports subscription fee (applicable to reports sent by post) | HK\$150 per annum | N/A | N/A | N/A | N/A |

† This APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. Corporate Card, US\$ Corporate Card and Purchasing Card are 100% charge cards requiring full payment and the APR is just for reference.

Note: Card transactions which are effected in currencies other than HK dollars (for a HK dollar card) and US dollars (for a US dollar card) will be debited to the Card Account after conversion into HK or US dollars, as appropriate, at a rate of exchange determined by reference to the exchange rate adopted by Visa/MasterCard on the date of conversion plus 0.95% (0.75% for Purchasing Card) imposed by the Bank and a fee of 1% charged by Visa/MasterCard to the Bank.

For RMB Business cards, all card transactions effected in currencies other than Renminbi shall be debited to the Card Account after conversion into Renminbi at the prevailing rate of exchange determined by the Bank on the date of conversion.

G2. ATM cards/Business debit cards/Other account cards

| Item | Charge |
|---|---|
| Annual fee | waived |
| Overseas ATM cash withdrawal ^{†,‡} | |
| From the HSBC Group's ATM network outside of HK | HK\$20 per transaction |
| From overseas networks/sites (ExpressNet or Megalink in the Philippines, Industrial and Commercial Bank of China in Guangzhou, Wells Fargo Bank in USA) | HK\$20 per transaction |
| From Visa/Plus network | HK\$40 per transaction |
| From MasterCard/Cirrus network | HK\$40 per transaction |
| From UnionPay network | HK\$20 per transaction |
| Local ATM cash withdrawal | |
| From HSBC Group's ATM network in HK | No charge |
| From non-HSBC Group's ATM in HK (Visa/Plus or MasterCard/Cirrus network) | HK\$25 per transaction |
| From non-HSBC Group's ATM in HK (UnionPay network) | HK\$15 per transaction |
| Card replacement fee (excluding credit cards) | HK\$50 (for replacement of a lost or damaged card that has been held by the customer for more than three months but less than two years) |
| Investigation of ATM transactions incorrectly made by customer | HK\$120 per request |

[†] Surcharges of overseas local bank may be levied (if applicable).

[‡] Please take notice that any withdrawal of foreign currency through overseas ATMs will not be debited from your foreign currency account (if any), but from your Hong Kong dollar account instead. Different exchange rate, and fees and charges will apply depending on the overseas ATM network that you are using. Please refer to the following information on the debit of your Hong Kong dollar account for any overseas ATM withdrawal.

- Withdrawal via Visa / PLUS ATM network - the amount of foreign currency withdrawn from the overseas ATM will be converted to Hong Kong dollar (HKD) equivalent using an exchange rate set by Visa on the transaction date; a conversion charge of 1.0% (for PLUS ATM card) / 1.95% (via Visa credit card which is linked to banking account) is applied by HSBC on such HKD amount, inclusive of the 1% to cover relevant cost imposed by Visa to the Bank. For reference exchange rate set by Visa, please visit <https://travel.visa.com/apcemea/hk/en/travel-tools.html>.
- Withdrawal via MasterCard / Cirrus network - the amount of foreign currency withdrawn from the overseas ATM is first converted into US dollar (USD) equivalent using an exchange rate set by MasterCard on the transaction date, and such USD amount is then converted to Hong Kong dollar equivalent using an exchange rate set by HSBC for the day of transaction; a conversion charge of 1.95% is applied by HSBC on the HKD amount, inclusive of the 1% to cover relevant cost imposed by MasterCard to the Bank. For reference exchange rate set by MasterCard, please visit <http://www.mastercard.com/global/currencyconversion/index.html>.
- Withdrawal via UnionPay network - the amount of foreign currency withdrawn is converted directly into HKD equivalent using an exchange rate set by UnionPay on the transaction date without conversion charges. For reference exchange rate set by UnionPay, please visit <http://www.unionpayintl.com>.
- Withdrawal via HSBC overseas ATM in designated locations* - the amount of foreign currency withdrawn is converted directly into HKD equivalent using an exchange rate set by HSBC for the day of transaction; a conversion charge of 1% is applied by HSBC on such HKD amount. For reference exchange rate set by HSBC, please visit <https://www.hsbc.com.hk/1/2/hk/investments/mkt-info/fcy>.

Please note the reference rates displayed at the websites of respective network providers/HSBC may not precisely reflect the actual rates applied to the withdrawn amounts due to the time at which the rates are used, possible rounding differences and the exclusion of the conversion charge (if any).

For cards linked to more than one banking accounts, please note that some overseas ATMs do not allow a customer to select an account for the withdrawal and where this is the case, the account printed on your card will be used, subject to any restrictions or limitations imposed by the bank providing the overseas ATM service.

* Applicable to HSBC Group's ATMs in the following locations (as of 31 May 2015):

Armenia, Australia, Bahrain, Bangladesh, Bermuda, Brunei, Canada, Mainland China, Egypt, India, Indonesia, Lebanon, Macau, Malaysia, Maldives, Malta, Mauritius, Oman, Philippines, Qatar, Saudi Arabia, Singapore, Sri Lanka, Taiwan (except for withdrawals via UnionPay network), UAE, UK, USA, Vietnam

Note: The above list is subject to change from time to time without prior notice.

H. Deposit Account/Services

| Item | Charge | | | |
|--|---|---|-----------------------|---|
| | Local Securities Services (including equity linked instruments) | Overseas Securities Services | Bond Trading Services | Unit Trusts Services |
| Buying and selling | | | | |
| Brokerage fee | <u>Trading through Business Internet Banking</u> 0.25% of transaction amount (minimum HK\$100/RMB100) <u>Trading through branches</u> 0.4% of transaction amount (minimum HK\$100/RMB100) | This fee varies with each market ¹ | Waived | N/A |
| Handling charge | N/A | 0.5% of transaction amount for the first US\$100,000 and 0.25% thereafter (minimum US\$50 per transaction) An additional US\$100 will be charged for sales of physical scrips | Waived | N/A |
| Subscription/redemption ² /management/other fees | N/A | N/A | N/A | Please refer to the respective prospectus of the fund |
| Switching fee ³ | N/A | N/A | N/A | i. 1% of switching amount for Class A funds ii. Waived for switching in the "No Subscription Fee Series" |
| Deposit transaction charge (for purchase transaction only) | HK\$5/RMB5 per board lot (minimum HK\$30/RMB30, maximum HK\$200/RMB200) Waived if the same stocks are purchased and then sold on the same trading day or the subsequent trading day (T or T+1) ⁴ | N/A | N/A | N/A |
| Dual Tranche, Dual Counter Transfer (From HKD-Traded Shares/ETF to RMB-Traded Shares/ETF) | HKD\$100/effectuated transfer | N/A | N/A | N/A |
| Fees charged and payable to third parties | | | | |
| • Ad valorem stamp duty | 0.1% of transaction amount ¹² (rounded up to the nearest dollar) | N/A | N/A | N/A |
| • Transaction levy ⁵ | 0.0027% of transaction amount | N/A | N/A | N/A |
| • Investor compensation levy ⁶ | 0.002% of transaction amount (suspended by the Securities and Futures Commission of Hong Kong from 19Dec2005) | N/A | N/A | N/A |
| • HKEx Trading Fee (collected for the Stock Exchange of Hong Kong Ltd) | 0.005% of transaction amount ¹² | N/A | N/A | N/A |
| Italian Financial Transaction Tax | 0.22% on the net purchase amount | N/A | N/A | N/A |
| For purchase of eligible Italian companies with market capitalization of more than Euro 500m and listed in Hong Kong, effective from 1 March 2013 (Collected for Italian Government) | (Tax deduction from the intraday netting permitted based on the weighted average purchase price and the net purchase share quantity executed on the same day) | | | |

H. Deposit Account/Services (continued)

| Item | Charge | | | |
|---|--|---|---|---|
| | Local Securities Services (including equity linked instruments) | Overseas Securities Services | Bond Trading Services | Unit Trusts Services |
| Italian Financial Transaction Tax (IFTT) – for purchase and sale of eligible Italian derivatives (including warrants/CBBCs) listed in Hong Kong, effective from 1 September 2013 (Collected for Italian Government) | €0.125 for each transaction amounted €0 – €2,500; €0.25 for each transaction amounted €2,500 – €5,000; €0.50 for each transaction amounted €5,000 – €10,000; €2.5 for each transaction amounted €10,000 – €50,000; €5 for each transaction amounted €50,000 – €100,000; €25 for each transaction amounted €100,000 – €500,000; €50 for each transaction amounted €500,000 – €1,000,000; €100 for each transaction amounted higher than €1,000,000 Notes: 1. No intraday netting permitted for Italian derivatives 2. Prevailing euro exchange rate at ECB (European Central Bank) will be referred to determine the corresponding tax tier as the HK listed Italian derivatives are denominated in HKD 3. Tax will be deducted from customer's HKD account on settlement date at the Bank's prevailing exchange rate. | N/A | N/A | N/A |
| Receipt and delivery | | | | |
| Receipt and delivery | HK\$250/RMB250 per instruction per stock (via CCASS) For US securities listed in Hong Kong, the following additional charges will apply when involving cross-border transfer: i. CCASS fee of HK\$200 per receipt/delivery instruction per stock ii. Handling charge of HK\$100 per instruction per stock iii. Out-of-pocket expenses incurred by HKSCC | 0.25% of transaction amount ¹ (minimum US\$300) | 0.25% of transaction amount ¹ (minimum US\$300) | HK\$100 per fund for External Transfer ⁷ |
| Physical scrip deposit (to be re-registered under HSBC Nominees name) | HK\$700 per stock per transaction | US\$10 per certificate ¹ (minimum US\$20) | N/A | N/A |
| Physical scrip withdrawal (in self name) | HK\$5 per board lot (minimum HK\$700) For US securities listed in Hong Kong, the following additional charges will apply. i. i. CCASS fee of HK\$600 per receipt/ delivery instruction per stock ii. Handling charge of HK\$100 per instruction per stock iii. Out-of-pocket expenses incurred by HKSCC | US\$10 per certificate ¹ (minimum US\$20) | N/A | N/A |
| Scrip fees ⁸ (To be collected at Announced book-close date of each security) | HK\$1.50/RMB1.50 per board lot | N/A | N/A | N/A |

H. Deposit Account/Services (continued)

| Item | Charge | | | |
|--|---|--|-----------------------|----------------------|
| | Local Securities Services (including equity linked instruments) | Overseas Securities Services | Bond Trading Services | Unit Trusts Services |
| Fees charged and payable to third parties | | | | |
| • Transfer deed stamp duty | HK\$5 for each transfer deed | N/A | N/A | N/A |
| • Ad valorem stamp duty involving change of beneficial ownership | HK\$1 per HK\$1,000 transaction amount or the part thereof, or the single rate of HK\$2 per HK\$1,000 transaction value or the part thereof for both parties (rounded up to the nearest dollar) | N/A | N/A | N/A |
| • Re-registration fee for physical scrip | HK\$2.50 per board lot | US\$10 per certificate (minimum US\$50 per transaction) | N/A | N/A |
| Custody services | | | | |
| Account maintenance fee ⁹ | HK\$120 | HK\$120 | HK\$120 | HK\$120 |
| Nominee services | | | | |
| Collection of dividends/interest and other corporate actions | | | | |
| • With cash and scrip dividend | 0.5% of dividend amount (minimum HK\$30/RMB30, maximum HK\$2,500/RMB2,500) | 0.5% on gross amount collected before the deduction of overseas government withholding tax (minimum US\$7) | Waived | N/A |
| • Without cash consideration | HK\$5/RMB5 per board lot (minimum HK\$30/RMB30, maximum HK\$200/RMB200) | US\$25 per event | | |
| • Collection of bonus issue | HK\$5/RMB5 per board lot (minimum HK\$30/RMB30, maximum HK\$200/RMB200) | US\$25 per event | | |
| • Exercise rights | HK\$5/RMB5 per board lot on received stocks resulting from exercising the rights (minimum HK\$30/RMB30, maximum HK\$200/RMB200) | US\$25 per event | | |
| • Warrant conversion | HK\$50/RMB50 per transaction plus HK\$5/RMB5 per board lot on received stocks resulting from exercising the warrant conversion (minimum HK\$30/RMB30, maximum HK\$200/RMB200) | US\$25 per event | N/A | N/A |
| • Share consolidation/splitting | HK\$5/RMB5 per board lot on received stocks resulting from shares consolidation/splitting (minimum HK\$30/RMB30, maximum HK\$200/RMB200) | US\$25 per event | N/A | N/A |
| • Redemption on maturity | N/A | N/A | Waived | N/A |
| • Unclaimed entitlement claim handling | HK\$300/RMB300 per claim per distribution period plus 0.5% on cash dividend (minimum HK\$30/RMB30) | N/A | N/A | N/A |
| Equity linked instruments at maturity ¹⁰ | | | | |
| • Receipt of cash ¹¹ | 0.2% of cash received (maximum HK\$300/RMB300) | N/A | N/A | N/A |
| • Receipt of stock | HK\$5/RMB5 per board lot (minimum HK\$30/RMB30, maximum HK\$200/RMB200) plus stamp duty collected for HKSAR Government: 0.1% of transaction amount ¹² (rounded up to the nearest dollar) | N/A | N/A | N/A |
| • Handling charge for dividend claims | HK\$300/RMB300 per claim per distribution plus 0.5% on cash dividend (minimum HK\$30/RMB30) | N/A | N/A | N/A |

H. Deposit Account/Services (continued)

| Item | Charge | | | |
|---|--|------------------------------|-----------------------|----------------------|
| | Local Securities Services (including equity linked instruments) | Overseas Securities Services | Bond Trading Services | Unit Trusts Services |
| HSBC IPO Nominees services¹⁰ | | | | |
| Handling fee per Yellow Form application | | | | |
| • Through Business Internet Banking | HK\$50/RMB50 per application | N/A | N/A | N/A |
| • Through branches | HK\$100/RMB100 per application | N/A | N/A | N/A |
| Deposit transaction charge (for successful allotted shares) | HK\$5/RMB5 per board lot (minimum HK\$30/RMB30, maximum HK\$200/RMB200) | N/A | N/A | N/A |
| Ancillary services | | | | |
| Annual report/Prospectus request | HK\$20 per stock per hard copy plus postage | | | |
| Duplicate contract notes | HK\$50 for each copy | | | |
| Duplicate statement/transaction summary/interim statement | | | | |
| • To produce duplicate statement monthly/quarterly/ half-yearly/annually | HK\$200 p.a. | | | |
| • To produce duplicate statement at other intervals | Negotiable (minimum HK\$200 p.a.) | | | |
| • Request for account transaction summary or interim statement | The Bank reserves the right to levy a charge | | | |

- The fee does not include any levies/duties collected by overseas governments and out-of-pocket expenses charged by our brokers and agents/overseas custodians, which will be charged as applicable and for your account.
- For 'No Subscription Fee Series', there will be no redemption fee after the first year of investment or otherwise, 1% administration fee is collected from the redemption amount. The fee is calculated by reference to either the initial subscription price or the current redemption price (within the first investment year), whichever is lower.
- For Class A funds, switching is only allowed between two funds of the same fund house. The Bank will levy a 1% switching fee on switching orders for AllianceBernstein Funds, BlackRock Global Funds, Investec Funds and Prudential Asset Management Funds. For other Class A funds, please refer to the respective prospectus of the fund for details of the fees and charges.
- If there is more than one purchase transaction executed on a trading day (T) and/or the next following trading day (T+1), the sale transaction will first be matched with all purchase transactions executed on T based on their size, starting from the one with the largest quantity of purchased shares. After that, any unmatched sale shares will be matched with purchase transactions executed on T+1 based on their size, starting from the one with the largest quantity of purchased shares. Remaining shares of matched purchase transactions (if any) and/or unmatched purchase transactions (if any) are still subject to the deposit transaction charge with a minimum of HK\$30/RMB30 for each purchase transaction.
- The Securities and Futures (Levy) (Amendment) Order 2010 (the "Order") comes into operation on 1 October 2010. Effective from 1 Nov 2014, the Order reduces the transaction levy further from 0.003% to 0.0027% of the consideration for each purchase or sale of securities.
- Please note that the collection of these levies is subject to the Securities and Futures (Investor Compensation – Levy) (Amendment) Rules 2005 which provides a suspension and re-instatement mechanism whereby if the new asset value of the Investor Compensation Fund exceeds HK\$1.4 billion, the obligation to pay the levies under the Rules will be suspended. However, if the net asset value of the Investor Compensation Fund falls below HK\$1 billion, investors are required to pay the levies which will be reinstated. The suspension of payment of investor compensation levy will also include initial public offerings and open offers.
- Transfer-in/out is only allowed for the same name accounts. Funds not currently stocked by HSBC cannot be transferred in. Service charge for funds transfer-in will be waived.
- The scrip fee will be calculated with reference to the net increase in board lots (rounded up to the next board lot) since the previous book-close date on which fee was last collected by HKSCC for each security held in account. Net decrease in the number of board lots held in specific lines-of-stocks will not incur fee.
- The fee applies to all business integrated investment accounts and business investments accounts, and is due and payable in June and December every year on a day determined by the Bank from time to time. If that day falls on the 1st day of the month and is not a business day, the fee may be collected on the business day in May and November which immediately precedes that day, subject to the decision of the Bank. The fee is payable upon closure of accounts where the account is closed before the said payment dates.
- Related charges of the above local securities will also apply, where applicable.
- The fee is only applicable to equity link instruments listed on the Stock Exchange of Hong Kong Limited.
- Stamp duty, Transaction levy and HKEx Trading Fee will be collected in RMB or HKD equivalent (according to official exchange rate) for RMB denominated stock as determined by the Bank.

Note:

- CCASS is the central clearing and settlement system operated by Hong Kong Securities Clearing Company Limited (HKSCC).
- The Bank does not provide investment advice. The purchases and sales of securities involve an element of risk and securities prices are subject to upward and downward adjustments. Full details of the terms and conditions of the above services are available on request.
- There are certain charges for specific services which are not included here. These charges are available upon request.
- Please note that the charges listed above may be subject to changes without prior notice. The RMB charges shown are applicable to RMB denominated stock.

I. Import/Export

11. Import

| Item | Charge |
|--|--|
| DC opening commission[†] | |
| Irrevocable/revocable DC | 0.25% per six months validity period (minimum HK\$500) |
| Back to back DC | 0.35% per six months validity period (minimum HK\$1,000) |
| Standby DC | 2% p.a.(minimum HK\$1,000) |
| Revolving DC | 0.25% of the face value at the time of establishment of the credit (minimum HK\$500) |
| Discount for DC applications submitted via Business Internet Banking or HSBCnet | Less HK\$50 |
| DC amendment commission[†] | |
| All amendments to DCs except for amendments covering increases in amounts, or extension of the validity period beyond six months, for which the usual opening commissions (see above) are charged. | HK\$500 |
| Discount for DC amendments submitted via Business Internet Banking or HSBCnet | Less HK\$50 |
| Shipping guarantee/airway bill release/delivery order | |
| | HK\$400 at time of issue/countersigning [‡] |
| Import bills | |
| Collection bills commission | 0.125% (minimum HK\$500) |
| Direct settlement of collection bills | HK\$400 |
| Deferred payment/acceptance commission | 0.0625% per month (minimum HK\$500) |
| Handling commission (Bill amount less than US\$10,000 or equivalent) | HK\$350 |
| Bills overdue for payment | HK\$500 per month |
| Other charges | |
| Hong Kong dollar bill commission/commission in lieu of exchange | 0.25% (minimum HK\$500) |
| Amendment charges | HK\$350 |
| Clean import loan handling commission | 0.25% (minimum HK\$450) |

Note: Import loans are subject to our trade finance interest rate.

[†] Mail DCs/amendments longer than four pages will be charged HK\$150 per additional page.

[‡] Additional 0.25% (minimum HK\$350) for unredeemed shipping guarantee outstanding for more than one month. Thereafter, HK\$300 for every month until the Bank receives the transport documents or expiry of shipping guarantee. *

12. Export

| Item | Charge |
|--|--|
| Export DC advising (on all DCs/amendments) | |
| First advising | HK\$350 (HSBC customers) HK\$450 (non-HSBC customers) |
| Second advising | HK\$300 |
| DC Confirmation Charges[#] | |
| DC at sight | Minimum of HK\$500 |
| Deferred payment DC | Minimum of HK\$800 |
| Non-financed export bills | |
| DC/non-DC collection bills commission | 0.125% (minimum HK\$550) |
| DC bills sent to local banks on with recourse basis | 0.25% (minimum HK\$550) |
| DC bills sent to local banks on without recourse basis | 0.125% (minimum HK\$550) |
| DC bills – document checking fee** | HK\$850 per set of invoices |

[#] DC Confirmation charges may vary country by country.

** Service upon customer's request

| Item | Charge |
|---|--|
| Financed export bills | |
| Non-DC bills purchased – handling fee | HK\$300 |
| DC bills – document checking fee * | HK\$550 per set of invoices |
| Manufacturing advance – handling fee | 0.125% (minimum HK\$450) |
| Packing credits – handling fee | 0.125% (minimum HK\$450) |
| Note: Financed export bills and packing credits are subject to our trade finance interest rate. | |
| Transfer of DC[#] | |
| Full transfer without substitution | HK\$600 |
| Partial transfer with/without substitution | 0.25% on transfer amount (minimum HK\$800) |
| Discount for DC transfer applications submitted via Business Internet Banking or HSBCnet | Less HK\$50 |
| Amendment of transferred DC[#] | |
| Increase DC amount- with/without substitution * | Same as transfer commission |
| Other terms- with/without substitution | HK\$600 |
| Other charges | |
| Bills overdue for payment | HK\$500 per month |
| Deferred payment/acceptance commission | 0.0625% per month (minimum HK\$400) |
| Hong Kong dollar bill commission/commission in lieu of exchange | 0.25% (minimum HK\$500) |
| Handling commission (Bill amount less than US\$10,000 or equivalent) | HK\$350 |
| Amendment charges | HK\$350 |
| Clean export loan handling commission | 0.25% (minimum HK\$450) |

* Mail DCs/amendments longer than four pages will be charged HK\$150 per additional page.

13. Miscellaneous charges- applicable to both import and export

| Item | Charge |
|--|--|
| Postage | Prices vary according to weight, destination and method of delivery |
| Cable charges | |
| DC opening | Minimum HK\$750 (for 1st 3 pages) plus HK\$250 per additional page |
| DC amendment | HK\$250 per page |
| Others | HK\$300 per page (HSBC customers) HK\$400 per page (non-HSBC customers) |
| Request for report/statement | HK\$100 per each report/statement |
| Mail DC Opening (Courier/Postage) Charges | Flat charge of HKD900 |

14. Default interest rates

| Item | Charge | | | | | | | | | | | | | | | | | | | | |
|---|--|-----------|-------|--|--|--------------------|----------------------------|-------|--|--------------------|--|-------|------|---------------------|--|-------|--|-----------|--|-------|--|
| Past due import and export loans* | Number of days past due | | | | | | | | | | | | | | | | | | | | |
| In Hong Kong dollars and all other foreign currencies | <table border="0"> <tr> <td><=30 Days</td> <td>3.50%</td> <td></td> <td></td> </tr> <tr> <td>>30 and <= 60 Days</td> <td>Prevailing Contract Rate +</td> <td>4.50%</td> <td></td> </tr> <tr> <td>>60 and <= 90 Days</td> <td></td> <td>6.00%</td> <td>p.a.</td> </tr> <tr> <td>>90 and <= 120 Days</td> <td></td> <td>7.50%</td> <td></td> </tr> <tr> <td>>120 Days</td> <td></td> <td>9.00%</td> <td></td> </tr> </table> | <=30 Days | 3.50% | | | >30 and <= 60 Days | Prevailing Contract Rate + | 4.50% | | >60 and <= 90 Days | | 6.00% | p.a. | >90 and <= 120 Days | | 7.50% | | >120 Days | | 9.00% | |
| <=30 Days | 3.50% | | | | | | | | | | | | | | | | | | | | |
| >30 and <= 60 Days | Prevailing Contract Rate + | 4.50% | | | | | | | | | | | | | | | | | | | |
| >60 and <= 90 Days | | 6.00% | p.a. | | | | | | | | | | | | | | | | | | |
| >90 and <= 120 Days | | 7.50% | | | | | | | | | | | | | | | | | | | |
| >120 Days | | 9.00% | | | | | | | | | | | | | | | | | | | |

Note: Changes or revisions on the charge from the last issue of booklet are being highlighted with a red mark*.

J. Receivables Finance

| Item | Charge |
|--|-------------------------|
| Application fee for buyer credit protection limit | HK\$500 per application |
| Processing fee for indirect payment | HK\$200 per invoice |
| Processing fee for payment of non-factored invoice | HK\$200 per invoice |

K. Time Deposits

| Item | Charge |
|----------------------------|--|
| Withdrawal before maturity | The Bank reserves the right to levy a charge |

L. Document Courier and Cash Pick Up Services

| Item | Charge |
|---|---|
| Xpress Collect service | |
| For designated districts (per location) | |
| Local cheques only (1 pick-up per day) | HK\$750 per month |
| Multiple documents (1 pick-up per day) | HK\$1,100 per month |
| For out-of-area service or 2 pick-ups per day | Pricing varies according to customer requirements |
| Xpress Collect (Cheques) service[^] | |
| For designated districts (per location) | |
| Flexible Ad-hoc Service Plan A (4 pick-ups per month) | HK\$240 per month |
| Flexible Ad-hoc Service Plan B (8 pick-ups per month) | HK\$400 per month |
| Flexible Ad-hoc Service Plan C (12 pick-ups per month) | HK\$500 per month |
| Monthly Plan (1 pick-up per day) | HK\$700 per month |
| Same day Ad-hoc Service | HK\$120 per use |
| For out-of-area service | Pricing varies according to customer requirements |
| Cash pick-up service | |
| For Hong Kong dollar and/or foreign currency cash pick-up from customer's premise | Pricing varies according to customer requirements |

* New interest rates are applied to import and export loans which are approved and become past due on or after 1 February 2014.

[^] Returned cheques will be sent by mail in the same way as counter-deposited cheques.

M. Default Interest Rates

| Item | Charge |
|--|--|
| Unauthorised overdraft | |
| In Hong Kong dollars | Up to Best Lending Rate + 8% p.a. for customers with relationship managers |
| In US dollars | Up to Best Lending Rate + 6% p.a. |
| Past due loans / banking facilities / hire purchase / leasing agreement | |
| Hire purchase / leasing / Business Instalment Loan / Profits Tax Loan | Please refer to respective facility documentation |
| Other loans / banking facilities in Hong Kong dollars | Up to HSBC's Best Lending Rate + 8% p.a. |
| Other loans/banking facilities in currencies other than Hong Kong dollars | Up to the lending/interest rate set in the respective facility documentation + 6% p.a. |
| Past due import and export bills | |
| In Hong Kong dollars/other foreign currency | Depending on the number of days past due, up to additional 9% p.a. on the prevailing contract rate |
| Unpaid amounts under guarantees given to the Bank (Rate for "Default Interest") | |
| In Hong Kong dollars | Up to Best Lending Rate + 8% p.a. |
| In US dollars | Up to Best Lending Rate + 6% p.a. |

N. General

| Item | Charge |
|--|--|
| Government stamp duty | Payable at rates set by the government of the Hong Kong SAR in addition to the charges shown in this guide |
| HSBC is a member of the Hong Kong Association of Banks and adheres to the Uniform Customs and Practice for Documentary Credits, ICC Publication No.600 (2007 revision), and the Uniform Rules for Collections, ICC Publication No.522 (1995 revision). | |