

# Option to pay for all overseas/other banks charges (effective February 1 2016)

## 支付所有海外或其他銀行費用的選項 (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. 匯出匯款

- 由二零一六年二月一日起，付款人可選擇本人支付所有其他銀行費用，使收款人能全額收到匯款，但受下列附註列明的條件限制。請注意，本服務不適用於個人客戶。
- 本服務收取的總費用分別為230港元（匯往中國內地的美元電匯）和350港元（匯往中國內地以外地區的美金電匯，以及其他指定貨幣電匯）。
- 總費用包含上述150港元的費用及其他銀行費用，最高限額為400港元。對於超出400港元的部分，滙豐保留向匯款人索回差額的權利。
- 請注意，本服務不適用於匯往美國的美金電匯。
- 匯款人必須在匯款指示中填寫指定代碼。
- 指定貨幣電匯的全額匯款服務預期將於二零一六年上半年推出，我們屆時將提供相關資訊。

### 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. 跨行轉賬

- 由二零一六年二月一日起，付款人可選擇本人支付所有其他銀行費用，使收款人能全額收到匯款，但受下列附註列明的條件限制。請注意，本服務不適用於個人客戶。
- 本服務除收取「即時支付結算系統」的標準收費外，還會加收220港元費用。此費用包含最多300港元的其他銀行費用。對於超出300港元的部分，滙豐保留向匯款人索回差額的權利。
- 匯款人必須在匯款指示中填寫指定代碼，請參照以下附表一。

## 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.

## 附註：

- 請注意，由於其他海外銀行的業務慣例不受滙豐控制、或滙豐與收款銀行無直接代理銀行關係、或匯款指示中填寫的代碼格式不符合規定等原因，滙豐無法保證受款人將會全額收到匯款。
- 如客戶在指示中提供的資料不正確、不完整或不清晰，其他銀行可能會收取額外費用。有關費用可能在匯款或客戶戶口中扣取，而未必按照客戶最初的收費指示扣取。

**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
HSBCnet	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

美元電匯指示的遞交途徑	第一欄	第一欄選項	第二欄	請按以下格式在第二欄填寫下列代碼
電匯/跨行轉賬申請書(智能表格)	本地 / 海外費用	OUR: 付款人支付所有費用。	附言給受款銀行	PPRO
商務「網上理財」	本地 / 海外費用	"本公司支付所有銀行費用" *	附言給受款銀行	/ACC/<space>/PPRO/
滙豐財資網	費用	"從本人戶口中扣除"	給銀行的指示	PPRO
文件上傳	有關支援的檔案格式和其他相關資訊，請聯絡您的客戶服務代表			

\* 只適用於人民幣和歐元的本地跨行轉賬