



# Commercial tariffs

For Hong Kong commercial customers.  
Effective November 2018.



# An easy guide to commercial tariffs

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For Hong Kong commercial customers

November 2018

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. 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](http://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 52% 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\$15 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

If you hold a HSBC Business Direct account, BusinessVantage account, BusinessVantage Plus account, Hong Kong Dollar Current account, Foreign Currency Current account, Hong Kong Dollar Statement Savings account or CombiNations Statement Savings 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 <sup>†</sup>
Autopay	✓	✓				
View account balance	✓	✓	✓	✓	✓	
View transaction history	✓	✓	✓	✓		
View status of paper cheque issued	✓			✓		
Paper cheque-book request	✓			✓	✓	
Deposit paper cheque					✓	✓
View status of e-Cheque issued	✓					
View status of e-Cheque deposited	✓	✓				
Issue e-Cheque	✓					
Deposit e-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	✓	✓				

<sup>†</sup> 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](http://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](http://www.hsbc.com.hk) or call HSBC's 24-hour hotline on 2748 8288 for details.

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## A. General Services – All Accounts

Item	Charge
<b>Account address confirmation</b>	HK\$100
<b>Account history report</b>	
Any account within one calendar year <sup>1</sup>	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
<b>Account reactivation fee</b>	HK\$1,000
<b>Bank confirmation of information for audit purposes</b>	
Each confirmation by HSBC for month-end report as at the last calendar day of the month	HK\$ 300 per account ( minimum HK\$ 600) - via electronic submission* HK\$ 330 per account ( minimum HK\$ 660) - via paper-form submission
Other reports issued on request	Additional handling charge of HK\$300
<b>Bank reference letter</b>	
Each bank reference letter	HK\$300
Each supplementary copy	HK\$100
Urgent request	The Bank reserves the right to levy additional charges
<b>Bulk cash deposit – Hong Kong dollar/Renminbi notes (per customer per day)</b>	
Up to 200 pieces of notes	Waived
Over 200 pieces of notes	0.25% of the full amount <sup>2</sup> (minimum HK\$50)
<b>Bulk paper cheque deposit (per customer per day)</b>	
Up to 30 cheques	Waived
Over 30 cheques	HK\$1 per additional cheque <sup>3</sup>
<b>Counter transaction<sup>4</sup> (per customer per month)</b>	
0 – 50	Waived <sup>5</sup>
Over 50	HK\$10 per transaction from the 51 <sup>st</sup> counter transaction onwards

Item	Charge
<b>Business Internet Banking</b>	
Inactive service charge	HK\$250 <sup>6</sup>
Security Device issuance/replacement	HK\$100 per token
<b>Cashier's order</b>	
Issue/repurchase a cashier's order via HSBC branches, or issue via Business Internet Banking opt for branch pick up	HK\$50
Issue via HSBCnet or Business Internet Banking opt for delivery to applicant or beneficiary	HK\$40 plus a delivery charge <sup>7</sup>
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\$ 312 collected on behalf of Hong Kong Inter-Bank Clearing Limited on circulars issued
<b>Certificate of balance</b>	
To certify the balance of each account	HK\$200 per account
To certify the deposit interest earned on each account	HK\$150 per account (minimum HK\$250)
<b>Coins pay-in (per customer per day)</b>	
Below 500 coins	Waived
500 coins or more	2% of the full amount (minimum HK\$50)
<b>Company amendment</b>	
Change of directors/partners/committee members/authorised signatories	HK\$200
<b>Company search</b>	
For conducting a search at the Business Registration Office/Companies Registry on behalf of customers	HK\$150 for each company
<b>Account application fee</b>	HK\$1,200 for each application

\* For details submission (bank confirmation of information for audit purposes), please visit our public website at <http://www.business.hsbc.com.hk/en-gb/hk/generic/audit-confirmations>

- 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.
- Waived if the paper 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; paper cheque deposit (including bulk paper cheque deposit and house paper cheque deposit); paper 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
<b>Paper Statement*</b>	
To receive paper statement	HK\$20 per paper statement
<b>Copies of statement/voucher/paid cheque/historical consolidated statement/duplicate advice slip</b>	
Each copy (not page)	HK\$50
Large volume request	Negotiable
<b>Dividend tick-up account</b>	
For establishing tick-up facilities	HK\$1.50 per item
<b>Duplicate statement/transaction summary/interim statement</b>	
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
<b>E-mail<sup>8</sup></b>	
Request for payment/account transfer advices	HK\$60 per e-mail advice
<b>Follow-up telex/message to correspondent banks or HSBC's overseas offices</b>	
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.

\* 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, Foreign Currency Current accounts, Hong Kong Dollar Statement Savings account and CombiNations Statement Savings account. For HSBC Business Direct accounts, BusinessVantage accounts and BusinessVantage Plus accounts, the standard charge will be debited from your Hong Kong Dollar Savings account. For CombiNations Statement Savings account, the standard charge will be debited from the foreign currency account with the highest account balance. 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 a HSBC branch.

Item	Charge
<b>Foreign currency notes deposits/withdrawals in one single day (per account)</b>	
No fees up to:	If the single-day total deposit/withdrawal exceeds these amounts, normal charges will apply as follows:
AUD3,000 JPY300,000	Notes deposits: 0.25% of the total amount that day
CAD3,000 NZD4,000	Notes withdrawals: 0.25% of the total amount that day
CHF1,000 SGD1,000	Other currencies (regardless of amount): commission charge based on prevailing market rates
EUR2,000 THB20,000	The Bank reserves the right to levy an extra charge for deposit of bulk currency notes.
GBP2,000 USD7,500	
<b>Renminbi notes deposits<sup>^</sup>/withdrawals in one single day</b>	
Renminbi notes deposits	Waived
Renminbi notes withdrawals	Waived
<b>Foreign currency notes exchange</b>	
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
<b>Handling fee for accounts of companies struck off or deregistered by the Hong Kong Companies Registry</b>	
	HK\$300 per account
<b>Machine-readable bulk paper cheque deposit</b>	
For paper cheques deposited in bulk, with the customer either encoding amount in magnetic ink on each paper cheque/supplying magnetic diskette containing individual paper cheque numbers and amounts	HK\$0.50 per cheque
<b>Handling fee for account application via video conference</b>	
	HK\$2,000
<b>Overseas banking services</b>	
To assist in opening overseas HSBC account	HK\$1,000
<b>Overseas Company Account Opening*</b>	
	HK\$10,000
<b>Special Company Account Opening</b>	
	HK\$10,000
<ul style="list-style-type: none"> <li>• Company with 3 or more layers in its structure</li> <li>• Limited company in receivership/liquidation</li> <li>• Trust account</li> </ul>	

<sup>^</sup> Up to 200 pieces of notes per customer per day.

\* Definition of "Overseas Company" includes 1) Company not registered in Hong Kong under Part 16 of the Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance, or 2) Hong Kong incorporated companies with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas.

Item	Charge
<b>Request for HSBC's banker's opinion report<sup>9</sup></b>	
Each report provided to local banks by mail/facsimile	HK\$300
Each report provided to overseas banks by facsimile/telex	US\$50
<b>Request for other banker's opinion report</b>	
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
<b>Request for special account number</b>	
	HK\$800 per request
<b>Special clearing arrangement</b>	
To issue a special clearing memo to general customers for delivery to the paper cheque's/draft's issuing bank charges	HK\$60 plus other bank charges
Direct delivery of a paper cheque, draft, etc to the Minimum drawee bank for clearing other bank charges	HK\$200 plus
<b>Special payment requests</b>	
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
<b>Standing instructions</b>	
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
<b>Telex (any country)</b>	
One page	HK\$100
Up to three pages	HK\$200
Up to five pages	HK\$300
Large volume request	Negotiable
<b>Transaction charges</b>	
	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
<b>BusinessVantage Plus</b>	
Monthly service fee	HK\$500
Previous six months' total trade turnover <sup>#</sup>	HSBC <i>net</i> monthly fee
HK\$4,000,000 or above	Waived
Below HK\$4,000,000	HK\$1,000
<b>BusinessVantage</b>	
Previous three months' average total relationship balance (TRB)*	Monthly service fee <sup>†</sup>
HK\$500,000 or above	Waived
HK\$100,000 to below HK\$500,000	HK\$200
Below HK\$100,000	HK\$450
<b>HSBC Business Direct</b>	
Previous three months' average total relationship balance (TRB)*	Monthly service fee <sup>†</sup>
HK\$50,000 or above	Waived
Below HK\$50,000	HK\$200
Total number of counter transactions <sup>‡</sup> per month	Monthly transaction fee <sup>†</sup>
0 – 3	Waived
Over 3	HK\$10 per transaction from the 4 <sup>th</sup> counter transaction onwards
<b>Inactive account charge (every June and December)</b>	
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\$350
(ii) Inactive for more than 2 years	HK\$450
<b>Account closure fee</b>	
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; paper cheque deposit (including bulk paper cheque deposit and house paper cheque deposit); paper 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 <sup>#</sup>	Current	Savings	Current	Savings <sup>#</sup>	
<b>Monthly fee</b>									
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 <sup>†</sup>	N/A	N/A	N/A	RMB50	N/A	N/A	N/A	N/A	N/A
<b>Account closure</b>									
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
<b>Cheque-book delivery (per cheque book)</b>									
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
<b>Inactive account charges (per currency for every six months)</b>									
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
<b>Returned cheque</b>									
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
<b>Stop payment order</b>									
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 stop payment via Internet Banking (applicable to e-Cheque only)	Waived	N/A	Waived	N/A	Waived	N/A	N/A	N/A	N/A
To cancel each stop order (not available to e-Cheque)	HK\$100	N/A	HK\$100	N/A	HK\$100	N/A	N/A	N/A	N/A
<b>Unauthorised overdraft</b>									
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
<b>Overdraft</b>									
Interest	Negotiable	N/A	Negotiable	N/A	N/A	N/A	N/A	N/A	N/A
<b>Passbook replacement</b>									
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
<b>Counter transaction fee (for Easy Savings<sup>‡</sup> only)</b>									
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.

<sup>†</sup> Rolling average of the Renminbi savings account for the previous three months.

<sup>‡</sup> 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.

<sup>#</sup> Monthly fee applicable to both passbook savings account and statement savings account.

## D. Autopay Services

Item	Charge
<b>autoPay transaction fee</b>	
Using HSBC <i>net</i> /Business Internet Banking	
Authorised Institutions and banks	HK\$2.20 per transaction
Finance Companies	HK\$1.10 per transaction
Other types of companies	HK\$0.65 per transaction
Using machine-readable input medium <sup>#</sup>	
Authorised Institutions and banks	HK\$6.40 per transaction
Finance Companies	HK\$4.20 per transaction
Other types of companies	HK\$4.00 per transaction
<b>autoPay payment code charges</b>	
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
<b>Document delivery charge</b>	
Sent by registered mail/courier	HK\$100 each
<b>Direct Debit Authorisation (DDA) setup and amendment fee</b>	
	N/A

# Minimum charge = HK\$50.

## E. Payment Services

### E1. Inward payments

Item	Charge
<b>Payments of demand draft drawn on HSBC in Hong Kong</b>	
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)
<b>Payment of foreign currency remittance receipt/inward demand draft drawn on other local banks</b>	
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
<b>Telegraphic transfer<sup>^</sup></b>	
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
<b>Purchase of clean bills (demand drafts/cheques) drawn on overseas bank credit to an HSBC account<sup>††</sup></b>	
Each demand draft issued by HSBC Group member <sup>†</sup>	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)
<b>Payment of clean bills (demand drafts/cheques) drawn on overseas Banks sent for collection<sup>†</sup></b>	
Each demand draft/cheque	HK\$250 including postage (payable in advance)
<b>Clean bills (demand drafts/cheques) returned unpaid for any reason ‡</b>	
	HK\$150 each
<b>Encashment of a foreign currency clean bill (demand draft/cheque) postal order</b>	
	As for payment of foreign currency cheque

<sup>^</sup> Including inward payments from overseas bank accounts irrespective of routing arrangement.

As a consequence of executing transactions, HSBC may receive commission, income or revenue, from other entities. The fees, charges or commission charged directly by HSBC from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer.

<sup>††</sup> 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.

<sup>†</sup> Excluding Hang Seng Bank Limited and its subsidiaries

<sup>‡</sup> Plus correspondent bank and/or overseas bank charges (if applicable).

## E2. Outward payments

Item	Charge
<b>Telegraphic transfer debited from an account with HSBC<sup>†</sup></b>	
Each telegraphic transfer issued (payment details up to 140 characters)	
• Via HSBCnet/Business Internet Banking	
– To HSBC Group offices in mainland China <sup>†</sup>	HK\$100 <sup>†</sup>
– To all others	HK\$115 <sup>†</sup>
• Via HSBC Branches/Standing Instruction	
– Using Bank's standard form	HK\$240 <sup>††</sup>
• Additional fee for handling instructions not using Bank's standard form or instructions submitted by other submission channels (where accepted by the Bank)	HK\$150
• 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
<b>Telex confirmation to beneficiary banks</b>	
Each confirmation	HK\$200

<sup>†</sup> Including inward payments from overseas bank accounts irrespective of routing arrangement.

<sup>††</sup> Excluding Hang Seng Bank Limited and its subsidiaries.

<sup>‡</sup> 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.

Note:

1. For telegraphic transfer sending direct to or routing through Australia, Bangladesh, Brunei, Canada, France, 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 payment charges of the first overseas HSBC bank/branch (excluding Hang Seng Bank Limited and its subsidiaries). This flat fee of HK\$150 will not cover any subsequent charges imposed by any other correspondent banks and/or recipient banks.

For telegraphic transfers, 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 Notes 2 below. 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. Please refer to <<http://www.business.hsbc.com.hk/en-gb/payments/international-and-domestic-payments/telegraphic-transfer>> for details.

2. 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.

3. As a consequence of executing transactions, HSBC may receive commission, income or revenue, from other entities. The fees, charges or commission charged directly by HSBC from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer.

4. 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.

5. 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.

Item	Charge
<b>Demand drafts debited from an account with HSBC</b>	
Each demand draft issued via HSBC branches, or via Business Internet Banking opt for branch pick up	HK\$100 <sup>†</sup>
Each demand draft issued via HSBCnet or Business Internet Banking opt for delivery to applicant or beneficiary	HK\$75 plus a delivery charge <sup>†‡</sup>
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

## E3. Interbank funds transfers

Item	Charge
<b>Payment through Faster Payment System (FPS) (applicable to domestic payments up to HKD1 million or RMB1 million)</b>	
Each Hong Kong dollar/Renminbi outward FPS payment (up to 1 million) to the credit of an account held with other FPS Participants (note 4)	
Via HSBCnet/Business Internet Banking	HK\$15 <sup>†</sup>
Each outward FPS payment cancellation/return	HK\$250
Each outward FPS payment returned as a result of insufficient funds	HK\$150 <sup>†</sup>
Each inward FPS payment to the credit of an account with HSBC	Waived
<b>Payment through Real Time Gross Settlement (RTGS)</b>	
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/Standing Instruction	
– Using Bank's standard form	HK\$200
• Additional fee for handling instructions not using Bank's standard form or instructions submitted by other submission channels (where accepted by the Bank)	HK\$150
• 'OUR' Charge Option	
	HK\$ 220
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
<b>Payment through Electronic Clearing (ECG)</b>	
Each HKD outward payment to credit of an account held with other local banks via Business Internet Banking	HK\$35
<b>Payment advising service</b>	
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

<sup>†</sup> An extra charge of HK\$200 is made for 'remote' currencies, e.g. Korean won.

<sup>‡</sup> HK\$10 for domestic and HK\$16 for overseas deliveries per item.

\* Available for RTGS payment only.

<sup>††</sup> Charge not applicable if it is a merchant payment through FPS, e.g. payment to merchant via scanning of QR code.

<sup>†††</sup> If you instruct HSBC to make a payment through FPS from your account, which if executed, would either cause your account to go overdrawn or result in an overdraft that exceeds your overdraft limit, HSBC will reject your instruction and impose a handling charge for considering and returning your instruction on each occasion.

Note:

- For Outward RTGS transactions, effective from February 1 2016, remitters can opt for paying all charges of other banks such that beneficiary can receive the full payment amount. 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 note that HSBC does not guarantee that full payment can be made as it depends on the beneficiary 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.
- FPS Participant refers to a participant of FPS which may be a bank, other financial institution, a retail payment system operator, a licensed stored value facility, or any other person accepted by Hong Kong Interbank Clearing Limited (HKICL) as a participant of FPS from time to time.

## F. Guarantees

Item	Charge
<b>Standard utility guarantees</b>	
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
<b>Bond and performance guarantees</b>	
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
<b>Payment guarantees covering financial obligations</b>	
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
<b>Advising guarantee</b>	
	HK\$350 per request (HSBC customers) HK\$450 per request (non-HSBC customers)
<b>Amendment request</b>	
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
<b>Cable charges</b>	
Guarantee opening	Minimum HK\$750/RMB715 <sup>^</sup> (for 1st 3 pages) plus HK\$250/RMB240 <sup>^</sup> per additional page
Guarantee amendment	HK\$250/RMB240 <sup>^</sup> per page
Others	HK\$300/RMB285 <sup>^</sup> per page

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.

<sup>^</sup> RMB charges only apply to RMB denominated transactions

## G. Commercial Cards

### G1. Credit cards/Charge cards

Item	Hong Kong dollar									
	Business Card		RMB Business Card		Corporate Card		US\$ Corporate Card		Purchasing Card	
<b>Annual fee (per cardholder)</b> (Effective from 16 December 2013)	<b>Platinum Business MasterCard</b>		<b>RMB Business Card</b>		<b>World Corporate Card</b>		<b>USD World Corporate Card</b>		<b>Platinum Purchasing Card</b>	
		HK\$550								
	<b>World Business Card</b>		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				
		<b>Gold Business Card</b>	HK\$550			<b>Corporate Card</b>		<b>US\$ Corporate Card</b>		<b>Purchasing Card</b>
	<b>Platinum Business Card</b>				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				
<b>Card facility set-up fee</b>	N/A		N/A		1% of facility amount (minimum HK\$500/US\$65) and annual review fee subject to agreement					
<b>Card replacement fee</b>	N/A		N/A		N/A		N/A		N/A	
Card replacement before renewal	HK\$100		RMB85		HK\$100		US\$13		HK\$100	
<b>Joining fee</b>	N/A		N/A		N/A		N/A		HK\$2,500	
<b>Transaction fee</b>	N/A		N/A		N/A		N/A		HK\$5 per transaction	
<b>Cash advance fee</b>	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) <sup>†</sup>		N/A		Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55/US\$7) <sup>†</sup>				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) <sup>†</sup>		Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum RMB70) <sup>†</sup>		Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$80/US\$10) <sup>†</sup>				N/A	
<b>Minimum payment due</b>	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	
<b>Duplicate statement</b>	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
<b>Finance charge</b> (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% 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.
<b>Annualised Percentage Rate (APR) †</b>					
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
<b>Late charge</b> (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
<b>Overlimit handling fee</b> (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
<b>Foreign cheque clearing fee</b>	HK\$100	N/A	HK\$100	US\$13	HK\$100
<b>Returned cheque/rejected direct debit</b> (If drawn on banks other than HSBC)	HK\$100	RMB85	HK\$100	US\$13	HK\$100
<b>Sales slip retrieval</b> Each photocopy	HK\$30	RMB28	HK\$30	US\$4	HK\$30
<b>Card reference letter</b>	HK\$150	RMB150	HK\$150	US\$20	HK\$150
<b>Over-the-counter credit card payment handling fee</b>	HK\$20 per transaction	HK\$20 per transaction	HK\$20 per transaction	HK\$20 per transaction	N/A
<b>Management reports subscription fee</b> (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
<b>Annual fee</b>	waived
<b>Overseas ATM cash withdrawal <sup>†,‡</sup></b>	
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
<b>Local ATM cash withdrawal</b>	
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
<b>Card replacement fee</b> (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)
<b>Investigation of ATM transactions incorrectly made by customer</b>	HK\$120 per request

<sup>†</sup> Surcharges of overseas local bank may be levied (if applicable).

<sup>‡</sup> 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. Securities Services (for Local Securities Services, Overseas Securities Services, Bond Trading Services, and Unit Trusts Services)

Item	Charge			
	Local Securities Services (including equity linked instruments)	Overseas Securities Services	Bond Trading Services	Unit Trusts Services
<b>Buying and selling</b>				
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 <sup>1</sup>	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 <sup>2</sup> /management/other fees	N/A	N/A	N/A	Please refer to the respective prospectus of the fund
Switching fee <sup>3</sup>	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) <sup>4</sup>	N/A	N/A	N/A
Dual Tranche, Dual Counter Transfer (From HKD-Traded Shares/ETF to RMB-Traded Shares/ETF)	HKD\$100/effected transfer	N/A	N/A	N/A
Fees charged and payable to third parties				
• Ad valorem stamp duty	0.1% of transaction amount <sup>12</sup> (rounded up to the nearest dollar)	N/A	N/A	N/A
• Transaction levy <sup>5</sup>	0.0027% of transaction amount	N/A	N/A	N/A
• Investor compensation levy <sup>6</sup>	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 <sup>12</sup>	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. Securities Services (for Local Securities Services, Overseas Securities Services, Bond Trading Services, and Unit Trusts 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
<b>Receipt and delivery</b>				
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 <sup>1</sup> (minimum US\$300)	0.25% of transaction amount <sup>1</sup> (minimum US\$300)	HK\$100 per fund for External Transfer <sup>7</sup>
Physical scrip deposit (to be re-registered under HSBC Nominees name)	HK\$700 per stock per transaction	US\$10 per certificate <sup>1</sup> (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 <sup>1</sup> (minimum US\$20)	N/A	N/A
Scrip fees <sup>8</sup> (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. Securities Services (for Local Securities Services, Overseas Securities Services, Bond Trading Services, and Unit Trusts 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
<b>Custody services</b>				
Account maintenance fee <sup>9</sup>	HK\$150	HK\$150	HK\$150	HK\$150
<b>Nominee services</b>				
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 <sup>10</sup>				
• Receipt of cash <sup>11</sup>	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 <sup>12</sup> (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. Securities Services (for Local Securities Services, Overseas Securities Services, Bond Trading Services, and Unit Trusts Services) (continued)

Item	Charge			
	Local Securities Services (including equity linked instruments)	Overseas Securities Services	Bond Trading Services	Unit Trusts Services
<b>HSBC IPO Nominees services<sup>10</sup></b>				
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
<b>Ancillary services</b>				
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
<b>DC opening commission<sup>†</sup></b> Irrevocable/revocable DC	0.25% per six months validity period (minimum HK\$500)
Back to back DC	First USD50,000 1/2%; Thereafter USD50,001-USD100,000 3/16%; Balance 1/8%
Standby DC	(minimum HKD1,000) 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) Less HK\$50
Discount for DC applications submitted via Business Internet Banking or HSBCnet	
<b>DC amendment commission<sup>†</sup></b> 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
<b>Shipping guarantee/airway bill release/delivery order</b>	HK\$400 at time of issue/countersigning <sup>‡</sup>
<b>Import bills</b>	
Collection bills commission	0.125% (minimum HK\$500)
Direct settlement/Cancellation of DC/non-DC 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
<b>Other charges</b>	
Discrepancy fee	HK\$700
Reimbursement Commission	HK\$680
Hong Kong dollar bill commission/commission in lieu of exchange (to be charged if bills/loans are settled without foreign currency conversion with HSBC)	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.

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

<sup>‡</sup> 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
<b>Export DC advising (on all DCs/amendments)</b>	HK\$350/RMB330 <sup>^</sup> (HSBC customers) HK\$450/RMB430 <sup>^</sup> (non-HSBC customers)
<b>DC Confirmation Charges<sup>#</sup></b>	
DC at sight	Minimum of HK\$500
Deferred payment DC	Minimum of HK\$800
<b>Non-financed export bills</b>	
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 per DC bill drawn
Direct settlement/Cancellation of DC/non-DC bills	HK\$600

<sup>^</sup> RMB charges only apply to RMB denominated transactions

<sup>#</sup> DC Confirmation charges may vary country by country

\* Service upon customer's request

Item	Charge
<b>Financed export bills</b>	
Non-DC bills purchased – handling fee	HK\$300
DC bills – document checking fee	HK\$550 per set of invoices per DC bill drawn
Manufacturing advance – handling fee	0.125% (minimum HK\$450)
Packing credits – handling fee	0.125% (minimum HK\$450)
Direct settlement of Packing loan	HKD600
Direct settlement/Cancellation of DC /non-DC bills purchased	HKD600

Note: Financed export bills and packing credits are subject to our trade finance interest rate.

<b>Transfer of DC<sup>#</sup></b>	
Full transfer without substitution	HK\$600
Partial transfer with/without substitution	0.25% on transfer amount (minimum HK\$1,000)
Documents substitution fee	HK\$550
Discount for DC transfer applications submitted via Business Internet Banking or HSBCnet	Less HK\$50
<b>Amendment of transferred DC<sup>#</sup></b>	
Increase DC amount- with/without substitution	Same as transfer commission
Other terms- with/without substitution	HK\$600
<b>Other charges</b>	
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 (to be charged if bills/loans are settled without foreign currency conversion with HSBC)	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)

<sup>#</sup> 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
<b>CHATS / RTGS fee</b>	Please refer to Section E, Payment Services of the Commercial Tariffs
<b>Postage</b>	Prices vary according to weight, destination and method of delivery
<b>Cable charges</b>	
DC opening	Minimum HK\$750/RMB715 <sup>^</sup> (for 1st 3 pages) plus HK\$250/RMB240 <sup>^</sup> per additional page
DC amendment	HK\$250/RMB240 <sup>^</sup> per page
Others	HK\$300/RMB285 <sup>^</sup> per page (HSBC customers) HK\$400/RMB380 <sup>^</sup> per page (non-HSBC customers)
<b>Request for report/ statement</b>	HK\$100 per each report/statement
<b>Mail DC Opening Handling Charges</b>	Flat charge of HKD900

### 14. Default interest rates

Item	Charge	
<b>Past due import and export loans*</b>	Number of days past due	
In Hong Kong dollars and all other foreign currencies	<=30 Days	3.50%
	>30 and <= 60 Days	Prevailing Contract Rate + 4.50%
	>60 and <= 90 Days	6.00%
	>90 and <= 120 Days	7.50%
	>120 Days	9.00%

## J. Receivables Finance

Item	Charge
<b>Application fee for buyer credit protection limit</b>	HK\$500 per application
<b>Processing fee for indirect payment</b>	HK\$200 per invoice
<b>Processing fee for payment of non-factored invoice</b>	HK\$200 per invoice
<b>Site Audit Fee</b>	HK\$1,500 per visit

## K. Time Deposits

Item	Charge
<b>Withdrawal before maturity</b>	The Bank reserves the right to levy a charge*

\* We may, at our discretion, allow uplift of time deposit before maturity. Time deposit interest accrued will not be paid and handling charge, with calculation stated below, will apply:

Time Deposit Principal x (HSBC's Interbank Offered Rate - Time Deposit Interest Rate) x Number of Days due to Maturity/Total Number of Days in a Year (minimum HK\$200).

Note: After imposing the handling charge, the principal amount received may be less than the original time deposit placement amount. HSBC's Interbank Offered Rate is quoted by HSBC from time to time.

## L. Document Courier and Pick Up Services

Item	Charge
<b>Xpress Collect service</b>	
For designated districts (per location)	
Local paper cheques only (1 pick-up per day)	HK\$950 per month
Multiple documents (1 pick-up per day)	HK\$1,450 per month
For out-of-area service or 2 pick-ups per day	Pricing varies according to customer requirements
<b>Xpress Collect (Paper Cheques) service<sup>^</sup></b>	
For designated districts (per location)	
Flexible Ad-hoc Service Plan A (4 pick-ups per month)	HK\$290 per month
Flexible Ad-hoc Service Plan B (8 pick-ups per month)	HK\$480 per month
Flexible Ad-hoc Service Plan C (12 pick-ups per month)	HK\$600 per month
Monthly Plan (1 pick-up per day)	HK\$860 per month
Same day Ad-hoc Service	HK\$145 per use
For out-of-area service	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.

<sup>^</sup> Returned cheques will be sent by mail in the same way as counter-deposited cheques.

## M. Default Interest Rates

Item	Charge
<b>Unauthorised overdraft</b>	
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.
<b>Past due loans / banking facilities / hire purchase / leasing agreement</b>	
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.
<b>Past due import and export bills</b>	
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
<b>Unpaid amounts under guarantees given to the Bank (Rate for "Default Interest")</b>	
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
<b>Government stamp duty</b>	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).	