

B. Business Integrated Accounts

Item	Charge
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\$200
Below HK\$100,000	HK\$450
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\$200
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\$350
(ii) Inactive for more than 2 years	HK\$450
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; 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.	