

## 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).	