

HSBC  
Commercial Tariffs  
For Hong Kong Commercial Customers

Effective November 2024



# An easy guide to commercial tariffs

For Hong Kong commercial customers

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 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.

# Eight tips to save you money

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## 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. 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.

## 4. 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.

## 5. 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.

## 6. 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.

## 7. 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.

## 8. Paper Statement Fee

If you hold a HSBC Sprint Account, HSBC Business Direct account, BusinessVantage 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 paper statement fee applying to each paper statement issued by signing up for the eStatement service (free of charge) and you will no longer receive the aforesaid paper statements.

Join us now to create a greener world.

# Three tips to save you time and effort

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## 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 (The displaying information for the self-service banking channels table has been updated on next page to enhance clarity).

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	HSBC HK Business Express mobile app	HSBCnet	Business Phonebanking	Self-service banking†
<b>Account opening</b>	Account opening		✓			
	Autopay	✓	✓	✓		
<b>Payments &amp; Transfers, Foreign Exchange</b>	Transfer and Payment	✓	✓	✓	✓	✓
	Pay Bills	✓	✓			✓
	QR code payment		✓			
	Real time foreign exchange rate checking	✓	✓	✓		
	Remittance transaction	✓	✓	✓		
	Account Transfer and Payment to 3rd party	✓	✓	✓	✓	
	Track payment status	✓	✓	✓		
	Incoming fund notification	✓	✓			
	Apply cashier's order				✓	
	Payment beneficiary advising	✓	✓	✓		
	Set up direct debit authorisation	✓				
<b>Cheques</b>	Paper cheque-book request	✓	✓		✓	✓
	Deposit paper cheque		✓			✓
	View status of paper cheque issued	✓			✓	
	View status of e-Cheque issued	✓				
	View status of e-Cheque deposited	✓		✓		
	Issue e-Cheque	✓				
<b>Cards</b>	Deposit e-Cheque	✓		✓		
	Manage Debit Card		✓			
	Manage Credit Card	✓	✓			

		Business Internet Banking	HSBC HK Business Express mobile app	HSBCnet	Business Phonebanking	Self-service banking†
<b>Investment</b>	HK Stock Trading	✓				
	US Stock Trading	✓	✓			
<b>Investment</b>	Bond and Certificate of Deposit	✓				
	View investment portfolio	✓	✓			
<b>MPF</b>	Prepare, view and submit MPF remittance statements	✓	✓			
	Form submission	✓				
<b>Account Services</b>	View account balance	✓	✓	✓	✓	✓
	View transaction history	✓	✓	✓	✓	
	Download eStatement & eAdvice	✓	✓	✓		
	Deposit / Withdraw Cash					✓
	Update passbook					✓
	Place / renew time deposit	✓		✓		
	Trade services: transactions and enquiries	✓	✓	✓		
	Global account reporting			✓		
	Non-HSBC account reporting			✓		

† Self-service machines include ATM, 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'.

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## A. Account Solutions

### A1. Account Opening/ Service Request

Item	Charge	
<b>Account Opening charges</b>		
<b>Account application fee<sup>1</sup></b>		
via online Account Application Centre	HK\$1,300 for each application	
<b>Account Opening facilitated by an overseas HSBC branch<sup>2</sup></b>	HK\$2,250	
<b>Overseas Company Account Opening<sup>3</sup></b>	HK\$11,000	
<b>Special Company Account Opening</b>		
(Company with 3 or more layers in its structure, Limited company in receivership/liquidation or Trust account)	HK\$11,000	
<b>Service Request charges</b>		
<b>Bank confirmation for audit purposes<sup>4</sup></b>		
	Paper/Smart-form submission	Electronic submission <sup>5</sup>
Each confirmation by HSBC for month-end report as the last calendar day of the month	HK\$380 per account (min HK\$760)	HK\$320 per account (min HK\$640)
Request for report date other than month-end	Additional handling charge of HK\$300 per report	
<b>Company amendment</b>		
	Paper/Smart-form submission	Electronic submission <sup>6</sup>
Change of directors/ partners/ committee members/ authorised signatories	HK\$250	HK\$200
<b>Paper Statement<sup>7</sup></b>	HK\$20 per paper statement	
<b>Account history report<sup>4</sup></b>		
Any account within 1/2/3 calendar year(s)	HK\$250/750/1,000	
Each additional calendar year over three calendar years (up to 7 calendar years)	HK\$1,000	
<b>Certificate of account balance<sup>4</sup></b>		
To certify the balance of each account	HK\$200 per account	
<b>Copies of statement/ historical consolidated statement<sup>4</sup></b>	HK\$50 each copy (not page)	
<b>Duplicate statement/ transaction summary/ interim statement</b>		
Duplicate statement monthly/ quarterly/ half-yearly/ annually/ (other intervals)	HK\$200 p.a./ (Negotiable)	
Request for account transaction summary/ interim statement	HK\$50 per copy	

- An additional fee of HK\$300 will be charged for each application submitted in paper form or via other channels.
- Subject to service availability
- Definition of "Overseas Company" includes
  - Company not registered in Hong Kong under Part 16 of the Companies Ordinance (applicable to limited companies only) and the Business Registration Ordinance, or
  - Hong Kong incorporated companies with corporate shareholder(s) and/or corporate director(s) that are incorporated overseas
- Document delivery charge sent by local courier or overseas courier are HK\$25 and HK\$60 respectively.
- "Confirmation" is a global provider of online audit confirmations and a trusted service provider to HSBC. Extra cost may be incurred for using "Confirmation" services.
- Business Information Update request submitted via Business Internet Banking.
- HSBC has the discretion to apply a standard charge to each paper statement issued for HSBC Sprint Accounts, HSBC Business Direct accounts, BusinessVantage accounts, Hong Kong Dollar Current accounts, Foreign Currency Current accounts, Hong Kong Dollar Statement Savings account and CombiNations Statement Savings account. For HSBC Sprint Accounts, HSBC Business Direct accounts and BusinessVantage accounts, the standard charge will be debited from the Hong Kong Dollar Savings sub-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.

## A2. Business Integrated Accounts

Item	Charge
<b>BusinessVantage</b>	
<b>Monthly service fee<sup>8</sup></b>	
Accounts with previous three months' average total relationship balance (TRB) <sup>9</sup>	
(i) HK\$500,000 or above	Waived
(ii) HK\$100,000 to below HK\$500,000	HK\$200
(iii) Below HK\$100,000	HK\$450
<b>HSBC Business Direct</b>	
<b>Monthly service fee<sup>8</sup></b>	
Accounts with previous three months' average total relationship balance (TRB) <sup>9</sup>	
(i) HK\$100,000 or above	Waived
(ii) Below HK\$100,000	HK\$200
<b>Counter transaction fee</b>	
Number of transactions per month	
(i) First 3 transactions	Waived
(ii) From the 4 <sup>th</sup> transaction onwards	Standard <sup>10</sup>
<b>HSBC Sprint Account<sup>11</sup></b>	
<b>Monthly service fee<sup>8</sup></b>	
(i) First 12 months after account is opened	Waived
Accounts with previous three months' average total relationship balance (TRB) <sup>9</sup>	
(i) HK\$50,000 or above	Waived
(ii) Below HK\$50,000	HK\$200
<b>Counter transaction fee</b>	
Standard <sup>10</sup>	
<b>Other charges</b>	
<b>Inactive account charge (charge in every June and December)</b>	
Accounts with previous three months' average total relationship balance (TRB) <sup>9</sup> 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>	
HK\$500	

- Monthly service fee will be charged on the fourth working day of each month. The standard charge will be collected from the Business Integrated Account HKD Savings sub-account. In case of insufficient fund, the outstanding amount will be further collected from the Business Integrated Account HKD Current sub-account. The monthly service fee applies to each Business Integrated Account held by the customer.
- 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 and Structured Notes
  - 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;
  - 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.
- Please refer to the counter transaction fee as listed in section B.
- Please refer to the HSBC public website for the eligibility requirements for opening an HSBC Sprint Account: <https://www.business.hsbc.com.hk/en-gb/products/hsbc-sprint-account>.

### A3. Business Current and Savings Accounts

Item	Charge
<b>Monthly fee</b>	
<b>Accounts with monthly balance less than HK\$25,000 or equivalent<sup>12</sup></b>	
Current Account – HKD	HK\$75
Statement Savings Account – HKD	HK\$50
CombiNations Statement Savings Account – USD	HK\$50
CombiNations Statement Savings Account – other foreign currencies	Waived
Passbook Savings Account – HKD	HK\$50
<b>Inactive account charge<sup>13</sup> (per currency for every six months)</b>	
<b>Accounts inactive for two years or more with a balance lower than:</b>	
AUD350      EUR200      JPY50,000      SGD350	AUD20      EUR20      JPY2,000      SGD20
CAD350      GBP200      NZD350      THB10,000	CAD20      GBP20      NZD20      THB1,000
CHF350      HKD2,000      RMB1,000      USD250	CHF20      HKD100      RMB100      USD20
<b>Passbook replacement</b>	
<b>Due to damage to passbook/ loss of chop</b>	HK\$100
<b>Account closure</b>	
<b>Lost passbook</b>	HK\$50
<b>Within three months of the date of its opening</b>	
Current Account – HKD, USD, other foreign currencies	HK\$200
Current Account – RMB	RMB200
Statement Savings Account – HKD	HK\$50
CombiNations Statement Savings Account – RMB	RMB50
CombiNations Statement Savings Account – USD, other foreign currencies	HK\$50
Passbook Savings Account – HKD	HK\$50
<b>Improperly conducted account closed by the Bank</b>	
Current Account – HKD, USD	HK\$300
Current Account – RMB	RMB300

12. 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.

13. For currency not in list, please contact our branches or your Relationship Manager for the corresponding inactive account charge (if applicable) before opening the account.



## B. General Services – All Accounts

### B1. Request of Report/ Document Copies

Item	Charge
<b>Account address confirmation</b>	HK\$100
<b>Bank reference letter</b>	HK\$300 each copy
Each supplementary copy	HK\$100
Urgent request	The Bank reserves the right to levy additional charges
Document delivery charge if sent by courier	HK\$25 for local courier    HK\$60 for overseas courier
<b>Certificate of deposit interest earned on account</b>	
To certify the deposit interest earned on each account	HK\$150 per account (min HK\$250)
Document delivery charge if sent by courier	HK\$25 for local courier    HK\$60 for overseas courier
<b>Company search at the Business Registration Office/Companies Registry</b>	HK\$150 for each company
<b>Copies of voucher/ paid cheque/ duplicate advice slip</b>	HK\$50 each copy (not page)
Document delivery charge if sent by courier	HK\$25 for local courier    HK\$60 for overseas courier
<b>Request for payment/account transfer advices (email')</b>	HK\$60 per e-mail advice

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

### B2. Transaction / Bulk Deposit fee

Item	Charge
<b>Bulk cash deposit at counter – HKD/RMB notes (per customer per day)</b>	
Up to 200 pieces of notes	Waived
Over 200 pieces of notes	0.5% of full amount (min HK\$50)
<b>Paper cheque deposit at counter</b>	HK\$5 per deposit (regardless of number of cheques)
<b>Bulk paper cheque deposit (Machine-readable)</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>Coins pay-in (per customer per day)</b>	
Below 500 coins	Waived
500 coins or more	2% of full amount (min HK\$50)
<b>Counter transaction<sup>2</sup> (per customer per month)</b>	
0 – 50	Waived (Not applicable for HSBC Business Direct and HSBC Sprint Account Customers)
Over 51	HK\$10 per additional transaction
<b>Counter transaction fee (for Easy Savings<sup>3</sup> only)</b>	
Teller-assisted transfer/ cash withdrawal (per transaction)	
Statement Savings Account – HKD	HK\$20
Passbook Savings Account - HKD	HK\$20
<b>Foreign currency notes<sup>4</sup> deposits/withdrawals in one day (per account)</b>	
If the single-day total deposit/ withdrawal exceeds these amounts, normal charges will apply as follows:	Notes deposits/ withdrawals: 0.25% of the total amount that day. Other currencies (regardless of amount): commission charge based on prevailing market rates
AUD3,000    JPY300,000    CAD3,000    NZD4,000    CHF1,000	
SGD1,000    THB20,000    EUR2,000    GBP2,000    USD7,500	
<b>Foreign currency notes exchange (non-HSBC customers)</b>	
	RMB notes    Foreign currency notes
	HK\$50    HK\$100

Item	Charge
<b>RMB notes deposits in one day</b>	Waived up to 200 notes
<b>RMB notes withdrawals in one day</b>	Waived
<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	HK\$60 plus other bank charges
Direct delivery of a paper cheque, draft, etc to the Minimum drawee bank for clearing	HK\$200 plus other bank charges
<b>Special payment requests</b>	
To any account with HSBC Hong Kong not using Bank's standard form	HK\$150 per transaction
To any account with HSBC Hong Kong using Bank's standard form not submitted at branch	HK\$150 per transaction
To any account with HSBC Hong Kong - via HSBCnet/Business Internet Banking - via Bank's standard form submitted at branch	Waived
<b>Transaction charges</b>	The Bank reserves the right to levy charges on transactions conducted.

- 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.
- 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.
- The Bank reserves the right to levy an extra charge for deposit of bulk currency notes.

### B3. Cheque book / Overdraft

Item	Hong Kong dollar		Renminbi		US dollar		Other foreign currencies		CombiNations Statement Savings Account
	Current	Savings	Current	Savings	Current	Savings	Current	Savings	
<b>Cheque book issuance (per cheque book)</b> (from 1 Mar 2023)	HK\$50	N/A	HK\$50	N/A	HK\$50	N/A	N/A	N/A	N/A
<b>Cheque book delivery (per cheque book)</b>									
By registered mail (Waived by ordinary mail)	HK\$30	N/A	HK\$30	N/A	HK\$30	N/A	N/A	N/A	N/A
<b>Returned cheque</b>									
Each cheque returned due to insufficient funds	HK\$165	N/A	RMB220	N/A	HK\$165	N/A	N/A	N/A	N/A
Each cheque returned for other reasons	HK\$75	N/A	RMB75	N/A	HK\$75	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\$165	N/A	HK\$165	N/A	HK\$165	N/A	N/A	N/A	N/A
e-Cheque (each stop via Internet Banking)	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\$165	N/A	HK\$165	N/A	HK\$165	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		N/A		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
<b>Overdraft Interest</b>	Negotiable	N/A	Negotiable	N/A	N/A	N/A	N/A	N/A	N/A

#### B4. Document Courier and Pick Up Services

Item	Charge
<b>Xpress Collect service</b>	
Local paper cheques only (1 pick-up per day)	HK\$1,100 per month
Multiple documents (1 pick-up per day)	HK\$1,700 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>5</sup></b>	
For designated districts (per location)	
Flexible Ad-hoc Service Plan A (4 pick-ups per month)	HK\$350 per month
Flexible Ad-hoc Service Plan B (8 pick-ups per month)	HK\$600 per month
Flexible Ad-hoc Service Plan C (12 pick-ups per month)	HK\$800 per month
Monthly Plan (1 pick-up per day)	HK\$1,100 per month
Same day Ad-hoc Service	HK\$170 per use
For out-of-area service	Pricing varies according to customer requirements

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

#### B5. Digital Banking Channels/ Customer Reactivation

Item	Charge
<b>Business Internet Banking</b>	
Inactive service charge	HK\$250 <sup>6</sup>
Security Device issuance/replacement	HK\$200 per token <sup>7</sup>
<b>Bank statement sent by SWIFT</b>	US\$100 per month
<b>Customer reactivation fee</b>	HK1,000

6. 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.

7. Alternatively, companies can activate HSBC Mobile Security Key via HSBC HK Business Express to access Business Internet Banking (free of charge).

#### C. Other General Services – All Accounts

Item	Charge
<b>Cashier's order</b>	
Issue/repurchase a cashier's order via HSBC branches	HK\$80
Issue via HSBCnet opt for delivery to applicant or beneficiary	HK\$50 plus a delivery charge <sup>1</sup>
Additional fee for instructions not using Bank's standard form (where accepted by the Bank)	HK\$150
Loss of a cashier's order (including charges collected on behalf of Hong Kong Inter-Bank Clearing Limited on circulars issued)	HK\$60 plus HK\$331 collected on behalf of Hong Kong Inter-Bank Clearing Limited on circulars issued
<b>Custody of title deeds, after the Bank has notified the customer of the Bank's decision to discharge the related mortgage<sup>2</sup></b>	HK\$4,000 per year
<b>Dividend tick-up account (For establishing tick-up facilities)</b>	HK\$1.50 per item
<b>Follow-up telex/message to correspondent banks or HSBC's overseas offices (each per customer's request)</b>	HK\$200 plus any other overseas charges
<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
<b>Handling fee for accounts of companies struck off or deregistered by the Hong Kong Companies Registry</b>	HK\$300 per account
<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) (1 page/ 3 pages/ 5 pages/ large volume request)</b>	HK\$100/ \$200/ \$300/ Negotiable

1. HK\$10 or domestic and HK\$16 for overseas deliveries per item.

2. The Bank will start levying this fee 3 months after the date of the relevant notification.

#### D. 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.

## E. Payment Services

### E1. Inward payments

Item	Charge
<b>Demand draft drawn on HSBC in Hong Kong</b>	
Proceeds paid in Hong Kong dollar cash 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)	commission of 0.30% (min HK\$80)
<b>Foreign currency remittance receipt/inward demand draft drawn on other local banks</b>	
Proceeds credited to an account with HSBC of the same currency	HK\$120 each plus normal inward remittance charges*
<b>Telegraphic transfer<sup>^</sup></b>	
Proceeds credited to an account with HSBC	HK\$65
Proceeds credited to a beneficiary account with another bank	Through RTGS   Cashier's order HK\$255   HK\$200
Proceeds credited to a beneficiary account with another bank by using an outward telegraphic transfer	HK\$65 plus normal outward remittance charges
Proceeds paid by HKD cashier's order originated from HSBC customers in HK to non-HSBC customers in HK	HK\$250
Proceeds paid in cash of the same foreign currency as the remittance received to HSBC customers in HK who does not hold account in the remittance currency (subject to availability of the currency note)	HK\$65 plus commission of 0.25% (min HK\$100)
Proceeds redirected to another bank, at the request of the beneficiary, by using an outward remittance (telegraphic transfer, RTGS)	HK\$65 plus commission of 0.25% (min 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>	commission of 0.25% (min HK\$100)
Each demand draft issued by non-HSBC bank	commission of 0.375% (min HK\$100)
Each cheque	commission of 0.375% (min HK\$100)
<b>Payment of clean bills (demand drafts/cheques) drawn on overseas Banks sent for collection<sup>†</sup></b>	
Each demand draft/cheque (payable in advance)	HK\$250 including postage
Each demand draft/cheque returned unpaid for any reason <sup>†</sup>	HK\$150 each

<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).

\* Charges are derived from the inward remittance initiated by the other local bank for clearing the foreign currency remittance receipt/ inward demand draft. This will include the fees charged by HSBC and the remitting bank

### 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 <sup>§</sup>	
– To HSBC Group offices in mainland China <sup>†</sup>	HK\$100 <sup>†</sup>
– To all others	HK\$125 <sup>†</sup>
• Additional fee for payment details exceeding 140 characters requiring the use of an additional telex (each telex)	HK\$120
Each telegraphic transfer instruction rejected due to insufficient funds	HK\$150

Item	Charge
Each amendment/enquiry/return of a telegraphic transfer	HK\$250 plus any additional charges levied by the overseas bank
Each cancellation of a telegraphic transfer (via HSBCnet/Business Internet Banking)	HK\$250 plus any additional charges levied by the overseas bank
Each cancellation of a telegraphic transfer (via Bank's standard form)	HK\$350 plus any additional charges levied by the overseas bank
<b>Telex confirmation to beneficiary banks</b>	
	HK\$200 for each confirmation
<b>Demand drafts debited from an account with HSBC</b>	
Each demand draft repurchased	HK\$150
Each report of loss of a demand draft	HK\$300 plus any additional fee levied by the drawee bank

Note: 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> 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\$200 is made for 'remote' currencies, e.g. Bangladeshi Taka, Korean won (capital injection payments only) etc.

<sup>§</sup> Telegraphic transfers issued via HSBC Branches using Bank's standard form will be at HK\$350t. Telegraphic transfers issued via Standing Instruction using Bank's standard form will be at HK\$260t. If not using Bank standard form or instructions submitted by other submission channels (where accepted by the Bank) will incur an additional fee of HK\$165 on top of the fee for using Bank's standard form.

### E3 Interbank funds transfer

Item	Charge
<b>Payment through Faster Payment System (FPS) (applicable to domestic payments up to HKD/RMB1 million)</b>	
Each HKD/RMB outward FPS payment (up to 1 million) to the credit of an account held with other FPS Participants <sup>§</sup>	
Via HSBCnet/Business Internet Banking	HK\$5 <sup>†</sup>
Each outward FPS payment cancellation/return	HK\$250
Each inward FPS payment to the credit of an account with HSBC	Waived
<b>Payment through Real Time Gross Settlement (RTGS)</b>	
Each outward RTGS payment to the credit of an account held with other local banks	
• Via HSBCnet/Business Internet Banking <sup>§</sup>	HK\$55
• 'OUR' Charge Option <sup>§</sup>	HK\$ 220
Each RTGS payment instruction rejected due to insufficient funds	HK\$150
Each inward RTGS payment to the credit of an HSBC account	HK\$15
Each outward RTGS payment amendment/enquiry	HK\$250 plus any additional charges levied by the beneficiary bank
Each outward RTGS payment cancellation (via HSBCnet/Business Internet Banking)	HK\$250 plus any additional charges levied by the beneficiary bank
Each outward RTGS payment cancellation (via Bank's standard form)	HK\$350 plus any additional charges levied by the beneficiary bank
<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

<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> Outward RTGS payment via HSBC Branches using Bank's standard form will be at HK\$310. Outward RTGS payment via Standing Instructions using Bank's standard form will be at HK\$220. If not using Bank's standard form or instructions submitted by other submission channels (where accepted by the Bank) will incur an additional fee of HK\$165 on top of the fee for using Bank's standard form.

Notes: (applicable to E2 and E3)

1. For telegraphic transfer sending direct to, or routing through Australia, Bangladesh, France, Mainland China, India, Indonesia, Japan, Korea (South), Macau SAR, Malaysia, Mauritius, New Zealand, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, UK, USA and Vietnam, an optional flat fee of HK\$150 can be made to cover 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 1 February 2016, remitters can opt for paying all other bank charges such that beneficiary can receive the full payment amount, subject to limitations specified under Note 2 below. A fee will be charged for this service, which is (i) HK\$230 for USD telegraphic transfers to Mainland China, and (ii) HK\$350 for USD to countries other than Mainland

China and telegraphic transfers in selected currencies, respectively. This fee covers the above HK\$150 flat fee and other banks' fees up to HK\$400 beyond which HSBC reserves the right to claim back from the remitter. Please note this service is not applicable for USD telegraphic transfers to USA. Specific code word with "PPRO" is required in the payment instruction. For detailed instructions on input format requirement, please refer to the "USD Telegraphic Transfer" section of the document "Customer Information Sheet for Outward Payments" <<https://www.hsbc.com.hk/content/dam/hsbc/hk/docs/transfer-payments/customer-information-sheet-for-outward-payments.pdf>>

- Please note that HSBC does not guarantee 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 code word 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 instructions. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.
- For telegraphic transfer 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.
- For Outward RTGS transactions, effective from 1 February 2016, remitters can opt for paying all charges of other banks such that beneficiary can receive the full payment amount. A fee of HK\$220 will be charged for this service over and above the standard RTGS charges. This fee covers other banks' fees up to HK\$300 beyond which HSBC reserves the right to claim back from the remitter. Specific code word with "PPRO" 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 code word specified in the payment instruction is not in the required format.
- 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.

#### E4 Payment Advising Service

Item	Charge
Payment advising service	
e-Advice via Business Internet Banking or SMS advice via HSBCnet (each SMS and e-advice)	HK\$1
Email advice via HSBCnet (each email)	Waived
Fax advice via HSBCnet (each page)	HK\$1.50 plus IDD charge if applicable
Mail advice via HSBCnet (each page)	HK\$2.00 plus postage if applicable

#### E5 Autopay Services

Item	Charge
<b>Autopay transaction fee (per transaction)</b>	HSBCnet/ Business Internet Banking
Authorised Institutions and banks Finance Companies	Machine-readable input medium <sup>^</sup> (min HK\$200) HK\$2.20 HK\$8.30 HK\$1.10 HK\$5.50
Other types of companies	AutoPay Second Party's account - With HSBC - HK\$0.50 AutoPay Second Party's account - Not with HSBC - HK\$1.00 HK\$5.20
Stop payment after instruction submitted to the Bank	HK\$70
<b>Autopay payment code charges</b>	
Request for additional payment code (free for first 4 autopay-In/autopay-out codes)	HK\$150 per code
<b>Document delivery charge (Sent by registered mail/courier)</b>	HK\$100 each
<b>Direct Debit Authorisation (DDA) setup and amendment fee</b>	N/A
<b>Each autoPay instruction returned as a result of insufficient funds</b>	HK\$165
<b>Change of each debtor reference</b>	HK\$1 (minimum charge HK\$50)
<b>Request for copy of autoPay services documents</b>	
Individual direct debit authorisation form	H\$30 per form
A full direct debit authorisation list	HK\$50 plus HK\$0.50 per page
Autopay report (reprint)	HK\$50 per page

Item	Charge
Supply of file containing direct debit authorisation	HK\$150 per file
Supply of file containing rejected Autopay items	HK\$150 per file

<sup>^</sup>Machine-readable input medium is only available to customers approved by the Bank.

#### F. Guarantees

Item	Charge
<b>Types of guarantees</b>	
Amounts up to US\$50,000 (or its equivalent in other currencies)	Standard -utility 2.0% p.a. (min HK\$1,000)
	Bond and performance 2.0% p.a. (min HK\$2,000)
	Payment (covering financial obligations) 2.5% p.a. (min HK\$2,500)
Amounts above US\$50,000 (or its equivalent in other currencies)	Negotiable
<b>Paper instruction fee</b>	
Handling fee for transactions not submitted via HSBCnet/Business Internet Banking*	HK\$300
<b>Advising guarantee</b>	HSBC customers non-HSBC customers
	HK\$350 HK\$450
<b>Postage</b>	Prices vary according to weight, destination and method of delivery
<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 in amount with opening commissions of the corresponding guarantee type (min 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	
- For the first 3 pages	HK\$750 (min)
- Per additional page onwards	HK\$250
Guarantee amendment (per page)	HK\$250
Others (per page)	HK\$300
<b>Outward payment fee related to claim payments/ sending reissuing commission/ fees and/or charges</b>	HK\$680
<b>Handling fee of inward claim</b>	HK\$1,000

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.

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

\*Transactions not using Bank's latest Smart Forms or computer-typed forms (unless otherwise agreed with HSBC) will incur an additional fee of HK\$200. For latest Smart Forms, please visit our form download centre at: <https://www.business.hsbc.com.hk/en-gb/form-download-centre/import-and-export-forms>

## G. Import/Export

### G1. Import

Item	Charge									
<b>DC opening commission<sup>†</sup></b>										
Irrevocable / revocable DC	0.25% per six months validity period (min HK\$500)									
Back to back DC (min HKD1,000)	<table border="1"> <thead> <tr> <th>First</th> <th>Thereafter</th> <th>Balance</th> </tr> </thead> <tbody> <tr> <td>USD50,000</td> <td>USD50,001- USD100,000</td> <td></td> </tr> <tr> <td>0.5%</td> <td>0.1875%</td> <td>0.125%</td> </tr> </tbody> </table>	First	Thereafter	Balance	USD50,000	USD50,001- USD100,000		0.5%	0.1875%	0.125%
First	Thereafter	Balance								
USD50,000	USD50,001- USD100,000									
0.5%	0.1875%	0.125%								
Standby DC	2% p.a. (min HK\$1,000)									
Revolving DC	0.25% of the face value at the time of establishment of the credit (min HK\$500)									
<b>DC overdrawn commission</b>										
	0.25% (min HK\$500)									
<b>DC expired commission</b>										
	0.25% per six months validity period (min HK\$500)									
<b>DC amendment commission<sup>†</sup></b>										
All cancellations or 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\$600									
<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% (min HK\$550)									
Direct settlement/Cancellation of DC/non-DC bills	HK\$600									
Deferred payment/acceptance commission	0.0625% per month (min HK\$500)									
Handling commission (Bill amount <US\$10,000 or equivalent)	HK\$350									
Bills overdue for payment	HK\$500 per month									
<b>Other charges</b>										
Discrepancy fee	HK\$700									
HKD bill commission/commission in lieu of exchange (to be charged if bills/loans are settled without foreign currency conversion with HSBC)	0.25% (min HK\$500)									
Amendment charges	HK\$350									
Buyer Loans handling commission (Pre/Post Shipment)	0.25% (min HK\$500)									
Buyer loans interest reset fee	HKD350 for each successive interest period after the first interest period, and fees shall be payable on the date of utilization or advance									
<b>Paper instruction fee - Buyer Loan (Pre/Post Shipment) and Import DC</b>										
Handling fee for transactions not submitted via HSBCnet/Business Internet Banking*	HK\$300									

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% (min 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.

\* Transactions not using Bank's latest Smart Forms or computer-typed forms (unless otherwise agreed with HSBC) will incur an additional fee of HK\$200. For latest Smart Forms, please visit our form download centre at: <https://www.business.hsbc.com.hk/en-gb/form-download-centre/import-and-export-forms>

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

### G2. Export

Item	Charge				
<b>Export DC advising (on all DCs /amendments /cancellations)</b>					
	<table border="1"> <thead> <tr> <th>HSBC customers</th> <th>Non-HSBC customers</th> </tr> </thead> <tbody> <tr> <td>HK\$400</td> <td>HK\$500</td> </tr> </tbody> </table>	HSBC customers	Non-HSBC customers	HK\$400	HK\$500
HSBC customers	Non-HSBC customers				
HK\$400	HK\$500				
<b>DC Confirmation Charges<sup>†</sup></b>					
DC at sight	Min HK\$500				
Usance DC	Min HK\$800				
<b>Non-financed export bills</b>					
DC/non-DC collection bills commission	0.125% (min HK\$550)				
DC bills – document checking fee <sup>*</sup>	HK\$850 per set of invoices per DC bill drawn				
Direct settlement/Cancellation of DC/non-DC bills	HK\$600				
<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	0.25% (min. HK\$500)				
Packing credits – handling fee	0.25% (min. HK\$500)				
Direct settlement of Packing loan	HKD600				
Direct settlement/Cancellation of DC /non-DC bills purchased	HKD600				
<b>Transfer of DC<sup>#</sup></b>					
Full transfer without substitution	HK\$600				
Partial transfer with/without substitution	0.25% on transfer amount (min HK\$1,000)				
Documents substitution fee	HK\$550				
<b>Amendment of transferred DC<sup>#</sup></b>					
Increase DC amount - with/without substitution	Same as transfer commission				
Cancellations or 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 (min HK\$500)				
HKD bill commission/commission in lieu of exchange (to be charged if bills/loans are settled without foreign currency conversion with HSBC)	0.25% (min HK\$500)				
Handling commission (Bill amount < US\$10,000 or equivalent)	HK\$350				
Amendment charges	HK\$350				
Inward payment fee- telegraphic transfer	HK\$65 (or any foreign currency equivalent)				
Post Shipment Seller Loans handling commission	0.25% (min HK\$500)				
Seller loan interest reset fee	HKD350 for each successive interest period after the first interest period, and fees shall be payable on the date of utilization or advance				
<b>Paper instruction fee - Seller Loans (Pre/Post Shipment)</b>					
Handling fee for transactions not submitted via HSBCnet/Business Internet Banking <sup>‡</sup>	HK\$300				

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

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

<sup>\*</sup>Service upon customer's request

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

<sup>‡</sup> Transactions not using Bank's latest Smart Forms or computer-typed forms (unless otherwise agreed with HSBC) will incur an additional fee of HK\$200.

### G3. Miscellaneous charges - applicable to both import and export

Item	Charge	
<b>Outward payment fee (any outward payment is applicable under Section G, other than a payment debited from and credited to an account with HSBC in Hong Kong)</b>	HK\$680	
<b>Postage</b>	Prices vary according to weight, destination and method of delivery	
<b>Cable charges (will be charged when cable is sent)</b>		
DC – for first 3 pages	HK\$750 <sup>^</sup> (min)	
opening – per additional page onwards	HK\$250 <sup>^</sup>	
DC amendment (per page)	HK\$250 <sup>^</sup>	
Others / Export DC Cancellation (per page) <sup>^</sup>	HSBC customers	non-HSBC customers
	HK\$300 <sup>^</sup>	HK\$400 <sup>^</sup>
<b>Request for report/ statement</b>	HK\$100 per each report/statement	
<b>Mail DC Opening Handling Charges</b>	Flat charge of HKD900	
<b>Paper Instruction Fee - Export Bill Presentation (DC/non-DC)</b>		
Any transactions not using latest version smart form* or computer-typed forms or manually altered (unless agreed with HSBC)	HK\$200	

\* For latest Smart Forms, please visit our form download centre at:

<https://www.business.hsbc.com.hk/en-gb/form-download-centre/import-and-export-forms>

<sup>^</sup> HKD120/ USD15 cable fees would be charged if sending and receiving banks are both HSBC Hong Kong

### G4. Default interest rates

Item	Charge										
<b>Past due import and export loans</b>	<b>Number of days past due</b>										
In HKD and all other foreign currencies	<=30 Days	<table border="1"> <tr> <td rowspan="6">Prevailing Contract Rate</td> <td rowspan="6">+</td> <td>3.50%</td> <td rowspan="6">p.a.</td> </tr> <tr> <td>4.50%</td> </tr> <tr> <td>6.00%</td> </tr> <tr> <td>7.50%</td> </tr> <tr> <td>9.00%</td> </tr> <tr> <td></td> </tr> </table>	Prevailing Contract Rate	+	3.50%	p.a.	4.50%	6.00%	7.50%	9.00%	
	Prevailing Contract Rate				+		3.50%	p.a.			
							4.50%				
							6.00%				
							7.50%				
							9.00%				
>30 and <= 60 Days											
>60 and <= 90 Days											
>90 and <= 120 Days											
>120 Days											
<b>Past due import and export bills</b>	Depending on the number of days past due, up to additional 9% p.a. on the prevailing contract rate										
In HKD/other foreign currencies											

### H. 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\$300 per invoice
<b>Processing fee for payment of non-factored invoice</b>	HK\$300 per invoice
<b>Audit Fee</b>	HK\$2500 per audit

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).

## I. Commercial Cards

### 11. Credit cards/Charge cards

Item	Business Card	RMB Business Card	World Corporate Card/ Corporate Card	USD World Corporate Card/ Corporate Card	Platinum Purchasing Card/ Purchasing Card			
<b>Annual fee (per cardholder)</b>	Platinum Business MasterCard/ Gold Business Card	HKD\$550 1-2 cardholders 3-5 cardholders 6-9 cardholders	RMB850 RMB680 RMB480	1-2 cardholders 3-5 cardholders 6-9 cardholders	HK\$550 HK\$480 HK\$400	central billing individual billing US\$40 US\$75	1-30 cardholders 31-40 cardholders 41-60 cardholders 61 cardholders or above	HK\$350 HK\$300 HK\$250 HK\$200
	World Business MasterCard/ Platinum Business Card	10 cardholders or above	RMB260	10-20 cardholders	HK\$300			
	1-2 cardholders	HK\$980		21-250 cardholders	HK\$200			
	3-5 cardholders	HK\$780		251 cardholders or above	HK\$120			
	6-9 cardholders	HK\$550						
	10 cardholders or above	HK\$300						
<b>Card replacement fee (before renewal)</b>	HK\$100	RMB85		HK\$100	US\$13		HK\$100	
<b>Transaction fee</b>	N/A	N/A		N/A	N/A		HK\$5 per transaction	
<b>Cash advance fee (per transaction)</b>								
From ATM*	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55/RMB50/ US\$7)*						N/A	
Over-the-counter advances	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$80/RMB70/ US\$10)*						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/RMB50) plus overdue or overlimit due whichever is higher			N/A	N/A		N/A	
<b>Duplicate statement (each)</b>	HK\$30	RMB26		HK\$30	US\$4		HK\$30	
<b>Finance charge</b>	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)/ 2% for purchasing card 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	34.46%	34.46%		33.37%	33.37%		25.43%	
On cash advance (inclusive of the handling and cash advance fees)	35.61%	35.61%		35.61%	35.61%		N/A	
<b>Late charge</b>	Minimum Payment Due or HK\$250/RMB250/US\$32, whichever is the lower							
<b>Overlimit handling fee</b>	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 (If drawn on banks other than HSBC)</b>	HK\$100	RMB85		HK\$100	US\$13		HK\$100	
<b>Over-the-counter credit card payment handling fee</b>	HK\$20 per transaction						N/A	
<b>Management reports subscription fee (applicable to reports sent by post)</b>	HK\$150 per annum	N/A		N/A	N/A		N/A	

\* 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.

‡ 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

The interest rate of a cash advance transaction (if applicable) will continue to accrue on a daily basis after the statement cut-off date and the accrued interest will only be charged and shown in the next statement. You may contact us to ascertain the amount of interest accrued after the current statement cut-off date and up to the payment date if you want to fully settle the interest.



## 12. ATM cards/Business debit cards

Item	Charge
<b>Annual fee</b>	waived
<b>Overseas ATM cash withdrawal †. ‡ (per transaction)</b>	
From the HSBC Group's ATM network outside of HK	HK\$20
From overseas networks/sites (ExpressNet or Megalink in the Philippines, Industrial and Commercial Bank of China in Guangzhou, Wells Fargo Bank in USA)	
From UnionPay network	HK\$50
From Visa/Plus network	HK\$40
<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)	HK\$25 per transaction
From non-HSBC Group's ATM in HK (UnionPay network)	HK\$15 per transaction
<b>Card replacement fee</b>	
(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. Credit cards are excluded)	HK\$50

† 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) is applied by HSBC on such HKD amount which reflects the cost imposed by Visa, please visit [www.visa.com.hk/en\\_HK/travel-with-visa/exchange-rate-calculator.html](http://www.visa.com.hk/en_HK/travel-with-visa/exchange-rate-calculator.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 [www.unionpayintl.com](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 [www.hsbc.com.hk/investments/products/foreign-exchange/currency-rate/](http://www.hsbc.com.hk/investments/products/foreign-exchange/currency-rate/).

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 Jan 2021):

Australia, Bahrain, Bangladesh, Bermuda, Canada, Mainland China, Egypt, India, Indonesia, Macau, Malaysia, 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.

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.

## 13. Business Debit Mastercard

Item	Charge
<b>Annual fee</b>	waived
<b>Overseas ATM cash withdrawal (Mastercard/ Cirrus network)<sup>1, 2, 3</sup> (per transaction)</b>	HK\$40
<b>Local ATM cash withdrawal</b>	
From the HSBC Group's ATM network in HK	No charge
From non-HSBC Group's ATM network in HK (Mastercard/ Cirrus network)	HK\$25 per transaction
<b>Card replacement fee</b>	
(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. Credit cards are excluded)	HK\$50

1. Surcharges of overseas bank may be levied (if applicable).

2. Please note that any withdrawal of one of the 12 supported currencies through overseas ATMs will be debited from your respective foreign currency account, if you have sufficient foreign currency. If you do not have sufficient foreign currency to complete the withdrawal, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to our prevailing exchange rates.

3. If you withdraw in a currency other than the 12 supported ones, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to a rate determined by us with reference to the exchange rate adopted by Mastercard on the date of conversion. For reference exchange rate set by Mastercard, please visit [www.mastercard.com/global/currencyconversion/index.html](http://www.mastercard.com/global/currencyconversion/index.html).

Note: The supported currencies of HSBC Mastercard Debit card are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, SGD, THB and USD.

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.

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.

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

## J. Securities Services

### J1. Local Securities Services (including equity linked instruments)

Item	Charge
<b>Buying and selling</b>	
<b>Brokerage fee</b>	
Trading through Business Internet Banking	0.25% of transaction amount (min HK\$100/RMB100)
Trading through branches	0.4% of transaction amount (min HK\$100/RMB100)
<b>Deposit transaction charge</b> (for purchase transaction only)	
	HK\$5/RMB5 per board lot (min HK\$30/RMB30, max 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>1</sup>
<b>Fees charged and payable to third parties</b>	
Ad valorem stamp duty	0.1% of transaction amount <sup>2</sup> (rounded up to the nearest dollar) (effective from 17Nov2023)
Transaction levy	0.0027% of transaction amount
Investor compensation levy <sup>3</sup>	0.002% of transaction amount (if applicable)
HKEx Trading Fee (collected for the Stock Exchange of Hong Kong Ltd)	0.00565% of transaction amount <sup>2</sup> (effective 1Jan2023)
Accounting and Financial Reporting Council ("AFRC") Transaction Levy	0.00015% of transaction amount <sup>2</sup>
<b>Italian Financial Transaction Tax</b>	
For purchase of eligible Italian companies with market capitalization of more than Euro 500m and listed in Hong Kong. (Collected for Italian Government)	0.10% on the net purchase amount (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)
<b>Receipt and delivery</b>	
For US securities listed in Hong Kong, the following additional charges will apply when involving cross-border transfer:	HK\$250/RMB250 per instruction per stock (via CCASS) 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
<b>Dual Tranche, Dual Counter Transfer</b> (From HKD-Traded Shares/ETF to RMB-Traded Shares/ETF)	
	HKD\$100/effected transfer
<b>Physical scrip deposit</b> (to be re-registered under HSBC Nominees name)	
	HK\$700 per stock per transaction
<b>Physical scrip withdrawal</b> (in self name) For US securities listed in Hong Kong, the following additional charges will apply.	
	HK\$5 per board lot (min HK\$700) 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
<b>Scrip fees</b> <sup>4</sup> (To be collected at Announced book-close date of each security)	
	HK\$1.50/RMB1.50 per board lot
<b>Fees charged and payable to third parties</b>	
Transfer deed stamp duty	HK\$5 for each transfer deed
Ad valorem stamp duty involving change of beneficial ownership	0.13% of transaction amount <sup>2</sup> (rounded up to the nearest dollar)
Re-registration fee for physical scrip	HK\$2.50 per board lot
<b>Custody services</b>	
Account maintenance fee <sup>5</sup>	HK\$150
<b>Nominee services</b>	
Collection of dividends/interest and other corporate actions	
• With cash and scrip dividend	0.5% of dividend amount (min HK\$30/RMB30, max HK\$2,500/RMB2,500)
• Without cash consideration	HK\$5/RMB5 per board lot (min HK\$30/RMB30, max HK\$200/RMB200)
• Collection of bonus issue	HK\$5/RMB5 per board lot (min HK\$30/RMB30, max HK\$200/RMB200)
• Exercise rights	HK\$5/RMB5 per board lot on received stocks resulting from exercising the rights (min HK\$30/RMB30, max HK\$200/RMB200)

Item	Charge
• Warrant conversion	HK\$50/RMB50 per transaction plus HK\$5/RMB5 per board lot on received stocks resulting from exercising the warrant conversion (min HK\$30/RMB30, max HK\$200/RMB200)
• Share consolidation/splitting	HK\$5/RMB5 per board lot on received stocks resulting from shares consolidation/splitting (min HK\$30/RMB30, max HK\$200/RMB200)
• Unclaimed entitlement claim handling	HK\$300/RMB300 per claim per distribution period plus 0.5% on cash dividend (min HK\$30/RMB30)
<b>Equity linked instruments at maturity</b> <sup>6</sup>	
• Receipt of cash <sup>7</sup>	0.2% of cash received (max HK\$300/RMB300)
• Receipt of stock	HK\$5/RMB5 per board lot (min HK\$30/RMB30, max HK\$200/RMB200) plus stamp duty collected for HKSAR Government: 0.1% of transaction amount <sup>2</sup> (rounded up to the nearest dollar)
• Handling charge for dividend claims	HK\$300/RMB300 per claim per distribution plus 0.5% on cash dividend (min HK\$30/RMB30)
<b>HSBC IPO Nominees services</b> <sup>6</sup>	
Handling fee per Yellow Form application	
• Through Business Internet Banking	HK\$50/RMB50 per application
• Through branches	HK\$100/RMB100 per application
<b>Deposit transaction charge</b> (for successful allotted shares)	
	HK\$5/RMB5 per board lot (min HK\$30/RMB30, max HK\$200/RMB200)
<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 (min HK\$200 p.a.)
• Request for account transaction summary or interim statement	The Bank reserves the right to levy a charge

### J2. Overseas Securities Services

Item	Charge
<b>Buying and selling</b>	
Brokerage fee	This fee varies with each market <sup>8</sup>
Handling charge	0.5% of transaction amount for the first US\$100,000 and 0.25% thereafter (min US\$50 per transaction) An additional US\$100 will be charged for sales of physical scrips
<b>Receipt and delivery</b>	
	0.25% of transaction amount <sup>8</sup> (min US\$300)
<b>Physical scrip deposit</b> (to be re-registered under HSBC Nominees name)	
	US\$10 per certificate <sup>8</sup> (min US\$20)
<b>Physical scrip withdrawal</b> (in self name)	
	US\$10 per certificate <sup>8</sup> (mini US\$20)
<b>Fees charged and payable to third parties</b>	
Re-registration fee for physical scrip	US\$10 per certificate (min US\$50 per transaction)
<b>Custody services</b>	
Account maintenance fee <sup>5</sup>	HK\$150
<b>Nominee services</b>	
Collection of dividends/interest and other corporate actions	
• With cash and scrip dividend	0.5% on gross amount collected before the deduction of overseas government withholding tax (min US\$7)
• Without cash consideration	US\$25 per event
• Collection of bonus issue	US\$25 per event
• Exercise rights	US\$25 per event
• Warrant conversion	US\$25 per event
• Share consolidation/splitting	US\$25 per event

### J3. Bond Trading Services

Item	Charge
<b>Buying and selling</b>	
Brokerage fee	Waived
Handling charge	Waived
<b>Receipt and delivery</b>	0.25% of transaction amount <sup>8</sup> (min US\$300)
<b>Custody services</b>	
Account maintenance fee <sup>5</sup>	HK\$150
<b>Nominee services</b>	
Collection of dividends/interest and other corporate actions	
With cash and scrip dividend	Waived
Redemption on maturity	Waived

### J4. Unit Trusts Services

Item	Charge
<b>Buying and selling</b>	
Subscription/redemption/management/other fees	Please refer to the respective prospectus of the fund
Switching fee	1% of switching amount for Class A funds
<b>Receipt and delivery</b>	HK\$100 per fund for External Transfer <sup>9</sup>
<b>Custody services</b>	
Account maintenance fee <sup>5</sup>	HK\$150

### J5. US Securities Services (effective 1Jan2023)

Item	Charge
<b>Buying and Selling</b>	
<b>Brokage Fee</b>	
Trading through Business Internet Banking 1st 1000 shares over 1000 shares	USD20 per transaction (flat fee) Flat fee + USD0.015 per additional share
Trading through branches 1st 1000 shares over 1000 shares	USD50 per transaction (flat fee) Flat fee + USD0.015 per additional share
<b>Fees charged and payable to third parties</b>	
SEC fee (for sell transaction only) (collected for SEC)	0.00278% <sup>10</sup> of transaction amount (effective on 22 May 2024)
<b>French Financial Transaction Tax (FTT)</b>	
For purchase of eligible French companies listed in US as American Depository Receipt (ADR). Please refer to Euroclear France ( <a href="https://www.euroclear.com/site/public/EF">https://www.euroclear.com/site/public/EF</a> ) for latest eligible French company list. (collected for French Government)	0.30% of the purchase amount for French Companies listed in US and eligible for FTT
<b>Italian Financial Transaction Tax (IFTT)</b>	
For purchase of eligible Italian companies with market capitalization more than Euro 500m and listed in US as ADR (collected for Italian Government)	0.10% on the net settlement amount (Tax deduction from the intraday netting permitted based on the weighted average purchase price and the net purchase share quantity executed in the same settlement day)
<b>Spanish Financial Transaction Tax (SFTT)</b>	
For purchase of eligible Spanish companies with market capitalization more than Euro 1000m and listed in US as ADR (collected for Spanish Government)	0.20% on the net settlement amount (Tax deduction from the intraday netting permitted based on the weighted average purchase price and the net purchase share quantity executed in the same settlement day)
<b>Custody services</b>	
Account maintenance fee <sup>5</sup>	HK\$150
<b>Nominee Services</b>	
Finnish dividend withholding tax payments (collected for Finnish Government)	If you are a Finnish tax resident investor with Finnish stock holding receiving Finnish dividend payments, we will apply 50% Finnish withholding tax according to Finnish tax regulations.
Collection of dividends and other corporation actions	Waived <sup>11</sup>

Item	Charge
<b>Scrip handling and settlement-related services</b>	
Receipt	Waived <sup>11</sup>
Delivery	USD150 per line of stock
American Depository Receipt (ADR) Fee	USD0.01-0.05 per share <sup>12</sup>
<b>Online information services</b>	
Online Real-time quote	Free quote entitlement per month
	99,999 quotes <sup>13</sup>
	Cost per additional quote
	HK\$0.1 per quote <sup>14</sup>

- 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.
  - Stamp duty, Transaction levy and HKEx Trading Fee - for RMB denominated stock, they will be collected in RMB or HKD equivalent (according to official exchange rate) as determined by the Bank; for USD denominated stock, they will be collected in HKD equivalent (according to official exchange rates as determined by the Bank). Stamp duty of 0.1% of transaction amount is payable equally by seller (transferor) and buyer (transferee).
  - 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 net 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.
  - 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.
  - 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.
  - 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.
- 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.
- SEC fee is subject to review by U.S. Securities Commission (SEC) from time to time.
  - Customers will need to pay if there is any out of pocket cost incurred.
  - Customer holding ADRs may be charged ADR fee regularly (e.g. annually) by the Depository Receipts Agent through HSBC. Fees will be automatically deducted from your HSBC Integrated Account(s) and shown on your statement(s) as "ADR fee". ADR fee is subject to the final confirmation from the Depository Receipts Agent and the captioned price range is for reference only.
  - All unused quotes will not be carried forward.
  - The fee incurred will be debited from your designated or default charge account on the 4th/5th working day of the following month, and is payable upon closure of accounts where the account is closed before the payment date.

## K. Default Interest Rates

Item	Charge
<b>Unauthorised overdraft (for current accounts only)</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>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.