HSBC
Commercial Tariffs
For Hong Kong Commercial Customers

Effective Nov 2026

Issued by The Hongkong and Shanghai Banking Corporation Limited

To save money, time and effort, please log on to Business Internet Banking at **www.hsbc.com.hk** for internet banking services.

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.

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$25 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 service fee
Business Integrated Account - you can save the monthly service fee by maintaining adequate total relationship balance with us.

Business Current Account & Business Savings Account - you can save the monthly service fee by keeping your average account balance at or above HK$25,000 or equivalent. 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 and loans.

Please refer to section A2 & A3 for the full details.

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 discounts and endless remarkable offers at designated merchants. You can also enjoy a 0.4% cash rebate on all purchases 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. Payment Services Monthly Package
The HSBC Payment Services Monthly Package enables you to pay a single fixed monthly fee for a set quota of eligible local and/or international payments. Instead of allocating a different budget for payments each month, you benefit from predictable, easy-to-manage banking costs designed to grow with your business.

Please refer to section E6 for the full details.

9. 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

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†
Account opening	Account opening		✓			
Payments & Transfers, Foreign Exchange	Autopay	✓	✓	✓		
	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	✓				
	Payment Services Monthly Package	✓				
Cheques	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	✓				
	Deposit e-Cheque	✓		✓		
Cards	Manage Debit Card		✓			
	Manage Credit Card	✓	✓			

		Business Internet Banking	HSBC HK Business Express mobile app	HSBCnet	Business Phonebanking	Self-service banking†
Investment	HK Stock Trading	✓				
	US Stock Trading	✓	✓			
	Unit Trust	✓				
	Bond and Certificate of Deposit	✓				
	View investment portfolio	✓	✓			
MPF	Prepare, view and submit MPF remittance statements	✓	✓			
Account Services	Form submission	✓				
	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 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	
Account Opening charges[1]		
Account application fee[2]		
via online Account Application Centre or HSBC HK Business Express mobile app	HK$1,300 per application	
Account Opening facilitated by an overseas HSBC branch[3]	HK$2,250 per service request	
Overseas Company Account Opening[4]	HK$11,000 per account	
Special Company Account Opening		
(Company with 3 or more layers in its structure, Limited company in receivership/liquidation or Trust account)	HK$11,000 per account	
Service Request charges		
Bank confirmation for audit purposes	Paper/Smart-form submission	Electronic submission[5]
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	
Company amendment	Paper/Smart-form submission	Electronic submission[6]
Change of directors/ partners/ committee members/ authorised signatories	HK$250	HK$200
Paper Statement[7]	HK$30 per paper statement	
Account history report		
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	
Certificate of account balance		
To certify the balance of each account	HK$200 per account	
Copies of statement/ historical consolidated statement	HK$100 per copy	
Duplicate statement/ transaction summary/ interim statement		
Duplicate statement monthly/ quarterly/ half-yearly/ annually/ (other intervals)	HK$200 per request	
Request for account transaction summary/ interim statement	HK$100 per copy	
Document delivery charge (sent by courier)	HK$100 per request	

1. Account opening charges are applicable to Hong Kong Commercial Customers only.
2. An additional fee of HK$300 will be charged for each application submitted in paper form or via other channels.
3. Subject to service availability. Overseas HSBC branch may charge additional fees for their Witness Service.
4. 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
5. Audit confirmation request submitted via "Confirmation.com". "Confirmation.com" is a global provider of online audit confirmations and a trusted service provider to HSBC. Extra cost may be incurred for using "Confirmation.com" services.
6. Business Information Update request submitted via Business Internet Banking.
7. 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
BusinessVantage	
Monthly service fee[8]	
Accounts with previous three months' average total relationship balance (TRB)[9]	
(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
HSBC Business Direct	
Monthly service fee[8]	
Accounts with previous three months' average total relationship balance (TRB)[9]	
(i) HK$100,000 or above	Waived
(ii) Below HK$100,000	HK$200
Counter transaction fee	
Number of transactions per month	
(i) First 3 transactions	Waived
(ii) From the 4th transaction onwards	Standard[10]
HSBC Sprint Account[11]	
Monthly service fee[8]	
(i) First 12 months after account is opened	Waived
Accounts with previous three months' average total relationship balance (TRB)[9]	
(ii) HK$50,000 or above	Waived
(iii) Below HK$50,000	HK$200
Counter transaction fee	Standard[10]
Other charges	
Inactive account charge[12] **(charge in every June and December)**	
Accounts with previous three months' average total relationship balance (TRB)[9] 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	HK$650

8. Monthly service 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.
9. 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.
10. Please refer to the counter transaction fee as listed in section B.
11. 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/bia-propositions
12. Business Integrated Account inactive account charge is applicable to Hong Kong Commercial Customers only.

A3. Business Current and Savings Accounts

Item	Charge
Monthly service fees[13]	
Accounts with monthly balance less than HK$25,000 or equivalent[14]	
Current Account – HKD	HK$75
Statement Savings Account – HKD	HK$50
CombiNations Statement Savings Account – USD	HK$50
Passbook Savings Account – HKD	HK$50
Inactive account charge[15] (charge in every June and December[16] per currency)	
Accounts inactive for two years or more with a balance lower than:	
AUD1,000 / EUR500 / JPY90,000 / SGD850	AUD40 / EUR30 / JPY4,000 / SGD40
CAD900 / GBP500 / NZD1,000 / THB22,000	CAD40 / GBP20 / NZD40 / THB1,000
CHF500 / HKD5,000 / RMB5,000 / USD650	CHF30 / HKD200 / RMB200 / USD30
Passbook replacement	
Due to damage to passbook/ loss of chop	HK$100 per request
Account closure	
Account closure requested by customer	
Current Account – All currencies	HK$250 per account
Statement Savings Account – HKD	HK$250 per account
CombiNations Statement Savings Account – All currencies	HK$250 per account
Passbook Savings Account – HKD	HK$250 per account
Improperly conducted account closed by the Bank	
Current Account – HKD, USD	HK$300 per account
Current Account – RMB	RMB300 per account

13. Business Current and Savings Accounts monthly service fees are applicable to Hong Kong Commercial Customers only.
14. 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.
15. 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.
16. Exception: For HKD passbook savings account, the inactive account charge would be collected every January and July.

B. General Services – All Accounts

B1. Request of Report/ Document Copies

Item	Charge
Account address confirmation	HK$100
Bank reference letter	HK$300 each copy
Each supplementary copy	HK$100
Urgent request	The Bank reserves the right to levy additional charges
Certificate of deposit interest earned on account	
To certify the deposit interest earned on each account	HK$150 per account (min HK$250)
Company search at the Business Registration Office/Companies Registry	HK$150 for each company
Copies of voucher/ paid cheque/ duplicate advice slip	HK$50 each copy (not page)
Request for payment/account transfer advices (email1)	HK$60 per e-mail advice
Copy of repayment schedule/ interest rate change advice	HKD100 per copy
Copy of notification letter confirming facility with approved terms	HKD100 per copy
Document delivery charge (sent by courier)	HK$100 per request

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

B2. Transaction / Bulk Deposit fee

Item	Charge
Bulk cash deposit at counter – HKD/RMB notes (per customer per day)	
Up to 200 pieces of notes	Waived
Over 200 pieces of notes	0.5% of full amount (min HK$50)
Paper cheque deposit at counter	HK$5 per deposit (regardless of number of cheques)
Bulk paper cheque deposit (Machine-readable)	
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
Coins changing/ withdrawal/ exchange to notes	HK$2 (Each bag of coins)
Coins pay-in (per customer per day)	
Below 500 coins	Waived
500 coins or more	2% of full amount (min HK$50)
Counter transaction[2] (per customer per month)	
0 – 50	Waived (Not applicable for HSBC Business Direct and HSBC Sprint Account Customers)
Over 51	HK$10 per additional transaction
Counter transaction fee (for Easy Savings[3] only)	
Teller-assisted transfer/ cash withdrawal (per transaction)	
Statement Savings Account – HKD	HK$20
Passbook Savings Account - HKD	HK$20
Gift Cheque	HK$12 per cheque
Foreign currency notes[4] deposits/withdrawals in one day (per account)	
If the single-day total deposit/ withdrawal exceeds these amounts, normal charges will apply as follows: AUD3,000 JPY300,000 CAD3,000 NZD4,000 CHF1,000 SGD1,000 THB20,000 EUR2,000 GBP2,000 USD7,500	Notes deposits/ withdrawals: 0.25% of the total amount that day. Other currencies (regardless of amount): commission charge based on prevailing market rates

Item	Charge	
Foreign currency notes exchange (non-HSBC customers)	RMB notes	Foreign currency notes
	HK$50	HK$100
RMB notes deposits in one day	Waived up to 200 notes	
RMB notes withdrawals in one day	Waived	
Special clearing arrangement		
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	
Special payment requests		
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	
Transaction charges	The Bank reserves the right to levy charges on transactions conducted.	

2. 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.
3. Existing Hong Kong dollar passbook savings account and Hong Kong dollar statement savings account registered for Easy Savings service will not be subjected to the minimum balance requirement and account monthly fee.
4. 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	
Cheque book issuance (per cheque book) (from 1 Mar 2023)	HK$50	N/A	HK$50	N/A	HK$50	N/A	N/A	N/A	N/A
Cheque book delivery (per cheque book)									
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
Returned cheque									
Each cheque returned due to insufficient funds	HK$180	N/A	RMB240	N/A	HK$180	N/A	N/A	N/A	N/A
Each cheque returned for other reasons	HK$85	N/A	RMB85	N/A	HK$85	N/A	N/A	N/A	N/A
Stop payment order									
To stop payment on each/a series of cheque(s), dividend warrant(s) in sequential order by the account holder	HK$180	N/A	HK$180	N/A	HK$180	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$180	N/A	HK$180	N/A	HK$180	N/A	N/A	N/A	N/A
Unauthorised overdraft									
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	N/A	HK$120 plus prevailing interest charges calculated on a daily basis and applied monthly	N/A	N/A
Overdraft Interest	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
Xpress Collect service	
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
Xpress Collect (Paper Cheques) service[5]	
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
Business Internet Banking	
Inactive service charge	HK$250[6]
Security Device issuance/replacement	HK$200 per token[7]
Security Device and/or Activation PIN delivery charges[8] **if sent by**	
- registered mail	HK$25 per service request
- courier	HK$250 per service request
Bank statement sent by SWIFT	US$100 per month
Customer reactivation fee	HK1,000
Business Phonebanking PIN (sent by courier)[9]	HK$200

6. Inactive service charge will be applied to Business Internet Banking profiles (including successfully enrolled profiles that are pending registration) that have not been accessed for every 180 consecutive calendar days. This fee is due and payable in June and December every year. Each profile is subject to a maximum of two inactive service charge instances every calendar year.
7. Alternatively, companies can activate HSBC Mobile Security Key via HSBC HK Business Express to access Business Internet Banking (free of charge).
8. No additional charge if delivered by normal mail or collected in person at HSBC Commercial Service Centre.
9. Courier service is offered to Business Integrated Account only.

C. Other General Services – All Accounts

Item	Charge
Cashier's order	
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[1]
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
Custody of title deeds, after the Bank has notified the customer of the Bank's decision to discharge the related mortgage[2]	HK$4,000 per year
Dividend tick-up account (For establishing tick-up facilities)	HK$1.50 per item
Follow-up telex/message to correspondent banks or HSBC's overseas offices (each per customer's request)	HK$200 plus any other overseas charges
Government stamp duty	Payable at rates set by the government of the Hong Kong SAR in addition to the charges shown in this guide
Handling fee for accounts of companies struck off or deregistered by the Hong Kong Companies Registry	HK$300 per account
Standing instructions	
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
Telex (any country) (1 page/ 3 pages/ 5 pages/ large volume request)	HK$100/ $200/ $300/ Negotiable

1. HK$20 or domestic and HK$25 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
Withdrawal before maturity	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
Foreign currency remittance receipt/inward demand draft drawn on other local banks	
Proceeds credited to an account with HSBC of the same currency	HK$120 each plus normal inward remittance charges*
Telegraphic transfer^	
Proceeds credited to an account with HSBC	HK$65
Proceeds credited to a beneficiary account with another bank • Through RTGS	HK$255
Proceeds credited to a beneficiary account with another bank by using an outward telegraphic transfer	HK$65 plus normal outward remittance charges
Payment of clean bills (demand drafts/cheques) drawn on overseas Banks sent for collection‡	
Each demand draft/cheque (payable in advance)	HK$250 including postage
Clean bills (demand drafts/cheques) returned unpaid for any reason‡	HK$150 each

^ 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.

‡ 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
Telegraphic transfer debited from an account with HSBC^	
Each telegraphic transfer issued (payment details up to 140 characters)	
• Via HSBCnet/Business Internet Banking &	
– To HSBC Group offices in mainland China¶	HK$100†
– To all others	HK$125†
Each telegraphic transfer instruction rejected due to insufficient funds	HK$150
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
Telex confirmation to beneficiary banks	HK$200 for each confirmation

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.

^ Including inward payments from overseas bank accounts irrespective of routing arrangement.

¶ Excluding Hang Seng Bank Limited and its subsidiaries.

† An extra charge of HK$200 is made for 'remote' currencies, e.g. Bangladeshi Taka, Korean won (capital injection payments only) etc.

& Telegraphic transfers issued via HSBC Branches using Bank's standard form will be at HK$480†. Telegraphic transfers issued via Standing Instruction using Bank's standard form will be at HK$260†. 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
Payment through Faster Payment System (FPS) (applicable to domestic payments up to HKD/RMB1 million)	
Each HKD/RMB outward FPS payment (up to 1 million) to the credit of an account held with other FPS Participants[6]	
Via HSBCnet/Business Internet Banking	HK$5‡
Each outward FPS payment cancellation/return	HK$250
Each inward FPS payment to the credit of an account with HSBC	Waived
Payment through Real Time Gross Settlement (RTGS)	
Each outward RTGS payment to the credit of an account held with other local banks	
• Via HSBCnet/Business Internet Banking&	HK$55
• 'OUR' Charge Option[5]	HK$ 280
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
Payment through Electronic Clearing (ECG)	
Each HKD outward payment to credit of an account held with other local banks via Business Internet Banking	HK$35

‡ Charge not applicable if it is a merchant payment through FPS, e.g. payment to merchant via scanning of QR code.

& Outward RTGS payment via HSBC Branches using Bank's standard form will be at HK$480. 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$250 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$250 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$280 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$250 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>
2. 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.
3. 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.
4. 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.
5. 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$280 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.
6. 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$5 plus IDD charge if applicable
Mail advice via HSBCnet (each page)	HK$10

E5. Autopay Services

Item	Charge	
Autopay transaction fee (per transaction)	HSBCnet/ Business Internet Banking	Machine-readable input medium^ (min HK$200)
Authorised Institutions and banks	HK$2.20	HK$8.30
Finance Companies	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	
Autopay payment code charges		
Request for additional payment code (free for first 4 Autopay-In/Autopay-out codes)	HK$150 per code	
Document delivery charge (Sent by registered mail/courier)	HK$100 each	
Direct Debit Authorisation (DDA) setup and amendment fee	N/A	
Each Autopay instruction returned as a result of insufficient funds	HK$180	
Change of each debtor reference	HK$1 (minimum charge HK$50)	
Request for copy of Autopay services documents		
Individual direct debit authorisation form	HK$30 per form	
A full direct debit authorisation list	HK$50 plus HK$0.50 per page	
Autopay report (reprint)	HK$50 per page	
Request for bank confirmation letter on Autopay	HK$120 per letter	
Self pick-up Autopay report	HK$100 per report	
Supply of Autopay data file report via e-mail	HK$150 per data file	

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

E6. Payment Services Monthly Package

Item	Charge				
	Silver	Gold	Platinum	Titanium	Local
Package Fee	HK$640 / month	HK$1,150 / month	HK$2,600 / month	HK$5,500 / month	HK$100 / month
Total Transaction Quota*	17	36	100	220	30
Eligible Payment Transaction	**Product Quotas*** "√" means subject to "Total Transaction Quota"				
Outward Telegraphic Transfer^	5	8	18	40	Not Applicable
Inward Telegraphic Transfer#	5	8	18	30	Not Applicable
Outward RTGS Payment^	√	√	8	10	Not Applicable
Inward RTGS Payment#	√	√	√	√	Not Applicable
Outward FPS Payment+	√	√	√	√	√
Outward Autopay transaction+	√	√	√	√	√

* For each type of Eligible Payment Transaction, the Total Transaction Quota and, where relevant, the Product Quotas will be consumed in the order set out below in each calendar month. For the avoidance of doubt, the transaction time of the Eligible Payment Transaction is irrelevant for quota consumption.

1) Outward Telegraphic Transfers via HSBCnet or Business Internet Banking (excluding item 2 below)
2) Outward Telegraphic Transfers via HSBCnet or Business Internet Banking to HSBC Group offices in Mainland China (HSBC Group offices exclude Hang Seng Bank Limited and its subsidiaries)
3) Inward Telegraphic Transfers
4) Outward Real Time Gross Settlement (RTGS) payments via HSBCnet or Business Internet Banking
5) Inward Real Time Gross Settlement (RTGS) payments
6) Outward Faster Payment System (FPS) payments via HSBCnet or Business Internet Banking
7) Outward Autopay transaction via HSBCnet or Business Internet Banking where Autopay beneficiary's account is not with HSBC
8) Outward Autopay transaction via HSBCnet or Business Internet Banking where Autopay beneficiary's account is with HSBC.

^ Outward telegraphic transfer / outward payments through Real Time Gross Settlement (RTGS) via HSBCnet or Business Internet Banking.

Telegraphic transfer with proceeds credited to an account with HSBC, and inward payment to the credit of an HSBC account through Real Time Gross Settlement (RTGS).

+ Outward FPS Payment and Autopay transaction refers to HKD/RMB outward payment through Faster Payment System or Autopay Services via HSBCnet or Business Internet Banking.

F. Guarantees

Item	Charge
Types of guarantees	
Performance or Custom related	2% (min HK$2,000)
Payment (covering financial obligations or including standard utility instruments)	2.5% (min HK$2,500)
Paper instruction fee	
Handling fee for transactions not submitted via HSBCnet/Business Internet Banking*	HK$500
Advising guarantee	HK$400
Postage	Prices vary according to destination and method of delivery
Amendment request	
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

Item	Charge
Cable charges	
Guarantee Opening	HK$750 per request
Guarantee amendment	HK$300 per request
Others	HK$300 per request
Outward payment fee related to claim payments/ sending reissuing commission/ fees and/or charges	HK$680
Handling fee of inward claim	HK$1,000
Standby DC	2% p.a (min 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.

G. Import / Export / Trade loans

G1. Import

Item	Charge
DC opening commission	
Irrevocable / revocable DC	0.25% per six months validity period (min HK$500)
Revolving DC	0.25% of the face value at the time of establishment of the credit (min HK$500)
DC overdrawn commission	0.25% (min HK$500)
DC expired commission	0.25% per six months validity period (min HK$500)
DC amendment commission 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
Shipping guarantee/airway bill release/delivery order	HK$400 at time of issue/ countersigning‡
Import bills	
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$550 per month
Other charges	
Discrepancy fee	HK$700
HKD bill commission/commission in lieu of exchange (to be charged if bills are settled without foreign currency conversion with HSBC)	0.25% (min HK$500)
Paper instruction fee Handling fee for transactions not submitted via HSBCnet/Business Internet Banking* (Import DC)	HK$500

‡ 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 before April2026. 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

G2. Export

Item	Charge
Export DC advising (on all DCs /amendments /cancellations)	HK$400
DC Confirmation Charges†	Min HK$800
Non-financed export bills	
DC/non-DC collection bills commission	0.125% (min 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
Financed export bills	
Non-DC bills purchased – handling fee	HK$300
DC bills – document checking fee	HK$550 per set of invoices per DC bill drawn
Direct settlement/Cancellation of DC /non-DC bills purchased	HK$600
Transfer of DC#	
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
Amendment of transferred DC#	
Increase DC amount - with/without substitution	Same as transfer commission
Cancellations or other terms - with/without substitution	HK$600
Other charges	
Bills overdue for payment	HK$550 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 are settled without foreign currency conversion with HSBC)	0.25% (min HK$500)
Handling commission (Bill amount < US$10,000 or equivalent)	HK$350
Inward payment fee – telegraphic transfer	HK$65 (or any foreign currency equivalent)
Paper instruction fee Any transactions not using latest version smart form^ or computer-typed forms or manually altered (unless agreed with HSBC) (Export Bill Presentation, DC/non-DC)	HK$200

† DC Confirmation charges may vary country by country
* Service upon customer's request
^ 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

G3. Trade loans

Item	Charge
Buyer loans	
Handling commission (Pre/Post Shipment/HSBC TradePay)	0.25% (min HK$500)
HSBC TradePay (for facility application submitted via Business Internet Banking)	
Handling commission	0.25% (min HK$500)
Set-up fee (at inception)	HK$2000
Annual fee (to be collected if no utilization in P12M)	HK$2000
Seller loans	
Handling commission (Manufacturing advance/Packing credit/Post Shipment/HSBC TradeCash)	0.25% (min HK$500)
Direct settlement (Packing credit)	HK$600
Other charges	
Interest reset fee	HK$350 for each successive interest period after the first interest period, and fees shall be payable on the date of utilization or advance
Amendment charges	HK$350
HKD loan commission/commission in lieu of exchange (to be charged if loans are settled without foreign currency conversion with HSBC)	0.25% (min HK$500)
Paper instruction fee	
Handling fee for transactions not submitted via HSBCnet/Business Internet Banking*	HK$500

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

G4. Miscellaneous charges - applicable to Import / Export / Trade loans

Item	Charge	
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)	HK$680	
Postage	Prices vary according to destination and method of delivery	
Cable charges (will be charged when cable is sent)		
DC opening (per request)	HK$800^	
DC amendment (per request)	HK$300^	
Others related to any Import transactions (per page)	HSBC customers	non-HSBC customers
	HK$300^	HK$400^
Any other transactions requiring cable to be sent / Export DC cancellation (per request)	HK$300	
Request for report/ statement	HK$100 per each report/statement	

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

G5. Default interest rates

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

H. Receivables Finance

Item	Charge
Application fee for buyer credit protection limit	HK$500 per application
Processing fee for indirect payment	HK$300 per invoice
Processing fee for payment of non-factored invoice	HK$300 per invoice
Audit Fee	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

I1. 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
Annual fee (per cardholder)	Platinum Business MasterCard/ Gold Business Card 1-2 cardholders HK$980 3-5 cardholders HK$780 6-9 cardholders HK$550 10 cardholders or above HK$300 World Business MasterCard/ Platinum Business Card HKD$550	1-2 cardholders RMB850 3-5 cardholders RMB680 6-9 cardholders RMB480 10 cardholders or above RMB260	1-2 cardholders HK$550 3-5 cardholders HK$480 6-9 cardholders HK$400 10-20 cardholders HK$300 21-250 cardholders HK$200 251 cardholders or above HK$120	central billing US$40 individual billing US$75	1-30 cardholders HK$350 31-40 cardholders HK$300 41-60 cardholders HK$250 61 cardholders or above HK$200
Card replacement fee (before renewal)	HK$100	RMB85	HK$100	US$13	HK$100
Transaction fee	N/A	N/A	N/A	N/A	HK$5 per transaction
Cash advance fee (per transaction)					
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
Minimum payment due	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
Duplicate statement (each)	HK$30	RMB26	HK$30	US$4	HK$30
Finance charge	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.				
Annualised Percentage Rate (APR) ‡					
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
Late charge	Minimum Payment Due or HK$250/RMB250/US$32, whichever is the lower				
Overlimit handling fee	HK$180	RMB160	HK$180	US$23	HK$130
Foreign cheque clearing fee	HK$100	N/A	HK$100	US$13	HK$100
Returned cheque/rejected direct debit (If drawn on banks other than HSBC)	HK$100	RMB85	HK$100	US$13	HK$100
Over-the-counter credit card payment handling fee	HK$20 per transaction				N/A
Management reports subscription fee (applicable to reports sent by post)	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.

I2. ATM cards/Business debit cards

Item	Charge
Annual fee	waived
Overseas ATM cash withdrawal †. ‡ (per transaction)	
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
Local ATM cash withdrawal	
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
Card replacement fee	
(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 oversea 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 .
- 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 .
- 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/ .

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.

I3. Business Debit Mastercard

Item	Charge
Annual fee	waived
Overseas ATM cash withdrawal (Mastercard/ Cirrus network)[1, 2, 3] (per transaction)	HK$40
Local ATM cash withdrawal	
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
Card replacement fee	
(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 .

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
Buying and selling Brokerage fee	
Trading through Business Internet Banking/BizExpress Mobile app	0.25% of transaction amount (min HK$100/RMB100)
Trading through branches	0.4% of transaction amount (min HK$100/RMB100)
Deposit transaction charge (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)[1]
Fees charged and payable to third parties[9]	
Ad valorem stamp duty	0.1% of transaction amount[2] (rounded up to the nearest dollar)
Transaction levy	0.0027% of transaction amount
Investor compensation levy[3]	0.002% of transaction amount (if applicable)
HKEx Trading Fee (collected for the Stock Exchange of Hong Kong Ltd)	0.00565% of transaction amount[2]
Accounting and Financial Reporting Council ("AFRC") Transaction Levy	0.00015% of transaction amount[2]
Italian Financial Transaction Tax (IFTT) For purchase of eligible Italian companies with market capitalization of more than Euro 500m and listed in Hong Kong. (Collected for Italian Government)	0.2% 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)
Receipt via CCASS / Transfer in from Authorized Share Registrar*	HK$250/RMB250 per transaction per stock
Delivery via CCASS / Transfer out to Authorized Share Registrar* For US securities listed in Hong Kong, the following additional charges will apply when involving cross-border transfer:	0.03% of previous trade day market value (min HK$700 per transaction per stock) i. CCASS fee of HK$200 per receipt/delivery transaction per stock ii. Handling charge of HK$100 per transaction per stock iii. Out-of-pocket expenses incurred by HKSCC
Dual Tranche, Dual Counter Transfer (From HKD-Traded Shares/ETF to RMB-Traded Shares/ETF)	HKD$100/effected transfer
Physical scrip deposit – non-Uncertificated Securities Market stock (to be re-registered under HSBC Nominees name)*	i. Transfer and registration fee of 0.02% of previous trade day market value (min HK$20 per transaction per stock), and ii. HK$250 per transaction per stock
Physical scrip deposit – Uncertificated Securities Market stock (to be re-registered under HSBC Nominees name)*	i. Dematerialization fee of HK$5 per certificate (min HK$20 per transaction per stock), and ii. Transfer and registration fee of 0.02% of previous trade day market value (min HK$20 per transaction per stock), and iii. HK$250 per transaction per stock
Physical scrip withdrawal (in self-name)*	0.03% of previous trade day market value (min HK$700 per transaction per stock)
For US securities listed in Hong Kong, the following additional charges will apply	i. CCASS fee of HK$600 per receipt/ delivery transaction per stock ii. Handling charge of HK$100 per transaction per stock iii. Out-of-pocket expenses incurred by HKSCC
For delisted HK stock*	iv. HK$ 10 per transaction per stock
Fees charged and payable to third parties[9]	
Transfer deed stamp duty	HK$5 for each transfer deed
Ad valorem stamp duty involving change of beneficial ownership	0.1% of transaction amount, or the single rate 0.2% of transaction value for both parties.

Item	Charge
Account maintenance fee[4]	HK$150
Nominee services	
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)
• 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)
Equity linked instruments at maturity[5]	
• Receipt of cash[6]	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[2] (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)
HSBC IPO Nominees services[5]	
Handling fee per application	
• Through Business Internet Banking	HK$50/RMB50 per application
Deposit transaction charge (for successful allotted shares)	HK$5/RMB5 per board lot (min HK$30/RMB30, max HK$200/RMB200)
Ancillary services	
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

*The tariff will take effect on 7 December 2026.

J2. Overseas Securities Services

Item	Charge
Buying and selling	
Brokerage fee	This fee varies with each market[7]
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
Receipt and delivery	0.25% of transaction amount[7] (min US$300)
Physical scrip deposit (to be re-registered under HSBC Nominees name)	US$10 per certificate[7] (min US$20)
Physical scrip withdrawal (in self-name)	US$10 per certificate[7] (min US$20)
Fees charged and payable to third parties[9]	
Re-registration fee for physical scrip	US$10 per certificate (min US$50 per transaction)
Custody services	
Account maintenance fee[4]	HK$150
Nominee services	
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
Buying and selling	
Brokerage fee	Waived
Handling charge	Waived
Receipt and delivery	0.25% of transaction amount[8] (min US$300)
Custody services	
Account maintenance fee[4]	HK$150
Nominee services	
Collection of dividends/interest and other corporate actions	
With cash and scrip dividend	Waived
Redemption on maturity	Waived

J4. Unit Trusts Services

Item	Charge
Buying and selling	
Subscription/redemption/management/other fees	Please refer to the respective prospectus of the fund
Switching fee	1% of switching amount for Class A funds
Receipt and delivery	HK$100 per fund for External Transfer[8]
Custody services	
Account maintenance fee[4]	HK$150

J5. US Securities Services

Item	Charge	
Buying and Selling		
Brokage Fee		
Trading through Business Internet Banking 1st 1000 shares over 1000 shares	USD20 per transaction (flat fee) Flat fee + USD0.015 per additional share	
Fees charged and payable to third parties[9]		
SEC fee (for sales of securities transactions) (collected for SEC)	0.00206% on the transaction amount	
French Financial Transaction Tax (FTT) For purchase of eligible French companies listed in US as American Depository Receipt (ADR). Please refer to Euroclear France (https://www.euroclear.com./site/public/EF) 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	
Italian Financial Transaction Tax (IFTT) For purchase of eligible Italian companies with market capitalization more than Euro 500m and listed in US as ADR (collected for Italian 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)	
Spanish Financial Transaction Tax (SFTT) 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)	
Custody services		
Account maintenance fee[4]	HK$150	
Nominee Services		
Finnish dividend withholding tax payments (collected for Finnish Government)[9]	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[10]	
Scrip handling and settlement-related services		
Receipt	Waived[10]	
Delivery	USD150 per line of stock	
American Depository Receipt (ADR) Fee	USD0.01-0.05 per share[11]	
Online information services		
Online Real-time quote	Free quote entitlement per month	99,999 quotes[12]
	Cost per additional quote	HK$0.1 per quote[13]

1. 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.
2. 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).
3. 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.
4. 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.

5. Related charges of the above local securities will also apply, where applicable.
6. The fee is only applicable to equity link instruments listed on the Stock Exchange of Hong Kong Limited.
7. 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.
8. 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.
9. Fees charged and payable to third parties are subject to change from time to time without prior notice.
10. Customers will need to pay if there is any out of pocket cost incurred.
11. 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.
12. All unused quotes will not be carried forward.
13. 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.

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.

K. Default Interest Rates

Item	Charge
Unauthorised overdraft (for current accounts only)	
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.
Past due loans/banking facilities/hire purchase/leasing agreement	
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.
Unpaid amounts under guarantees given to the Bank (Rate for "Default Interest")	
In Hong Kong dollars	Up to Best Lending Rate + 8% p.a.
In US dollars	Up to Best Lending Rate + 6% p.a.