

HSBC
Commercial Tariffs
For Hong Kong Commercial Customers

Effective Aug 2025



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** for
internet banking services.

Eight 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 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

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 | | ✓ | | | |
| | Autopay | ✓ | ✓ | ✓ | | |
| Payments & Transfers, Foreign Exchange | 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 | | | | | |
| | Paper cheque-book request | ✓ | ✓ | | ✓ | ✓ |
| | Deposit paper cheque | | ✓ | | | ✓ |
| Cheques | 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 | ✓ | ✓ | | | |
| | Form submission | ✓ | | | | |
| Account Services | 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'.

Contents

| Item | Page |
|---|----------|
| A. Account Solutions | |
| A1. Account Opening/ Service Request | 1 |
| Account application fee | |
| Account Opening facilitated by an overseas HSBC branch | |
| Overseas Company Account Opening | |
| Special Company Account Opening | |
| Bank confirmation for audit purposes | |
| Company amendment | |
| Paper Statement | |
| Account history report | |
| Certificate of account balance | |
| Copies of statement / historical consolidated statement | |
| Duplicate statement / transaction summary / interim statement | |
| A2. Business Integrated Accounts | 2 |
| BusinessVantage | |
| HSBC Business Direct | |
| HSBC Sprint Account | |
| Inactive account charge | |
| Account closure fee | |
| A3. Business Current and Savings Accounts | 3 |
| Monthly fee | |
| Inactive account charge | |
| Passbook replacement | |
| Account closure | |
| B. General Services – All Accounts | 5 |
| B1. Request of Report/ Document Copies | |
| Account address confirmation | |
| Bank reference letter | |
| Certificate of deposit interest earned on account | |
| Company search | |
| Copies of voucher/ paid cheque/ duplicate advice slip | |
| Request for payment/account transfer advices (email) | |
| B2. Transaction / Bulk Deposit fee | 5 |
| Bulk cash deposit at counter – HKD/RMB notes | |
| Paper cheque deposit at counter | |
| Bulk paper cheque deposit (Machine-readable) | |
| Coins pay-in | |
| Counter transaction | |
| Counter transaction fee (for Easy Savings only) | |
| Foreign currency notes deposits/withdrawals in one day (per account) | |
| Foreign currency notes exchange | |
| RMB handling in one single day | |
| Special clearing arrangement | |
| Special payment requests | |
| Transaction charges | |
| B3. Cheque book / Overdraft | 7 |
| Cheque book issuance (per cheque book) | |
| Cheque book delivery (per cheque book) | |
| Returned cheque | |
| Stop payment order | |
| Unauthorised overdraft | |
| Overdraft | |
| B4. Document Courier and Pick Up Services (Xpress Collect Service) | 9 |

| Item | Page |
|---|-----------|
| B5. Digital Banking Channels / Customer Reactivation | 9 |
| Business Internet Banking | |
| Bank statement sent by SWIFT | |
| Customer reactivation fee | |
| C. Other General Services – All Accounts | 10 |
| Cashier's order | |
| Custody of title deeds, after the Bank has notified the customer of Bank's decision to discharge the related mortgage | |
| Dividend tick-up account | |
| Follow-up telex/message to correspondent banks or HSBC's overseas offices | |
| Government stamp duty | |
| Handling fee for accounts of companies struck off or deregistered by the HK Companies Registry | |
| Standing instructions | |
| Telex (any country) | |
| D. Time Deposits | 10 |
| Withdrawal before maturity | |
| E. Payment Services | 11 |
| E1. Inward payments | |
| Foreign currency remittance receipt/inward demand draft drawn on other local banks | |
| Telegraphic transfer | |
| Purchase of clean bills (demand drafts/cheques) drawn on overseas bank credit to an HSBC account | |
| Payment of clean bills (demand drafts/cheques) drawn on overseas Banks sent for collection | |
| Clean bills | |
| E2 Outward Payments | 11 |
| Telegraphic transfer debited from an account with HSBC | |
| Telex confirmation to beneficiary banks | |
| Demand drafts debited from an account with HSBC | |
| E3 Interbank funds transfer | 12 |
| Payment through Faster Payment System (FPS) | |
| Payment through Real Time Gross Settlement (RTGS) | |
| Payment through Electronic Clearing (ECG) | |
| E4 Payment Advising Service | 13 |
| E5 Autopay Services | 13 |
| Autopay transaction fee (per transaction) | |
| Autopay payment code charges | |
| Document delivery charge | |
| Direct Debit Authorisation (DDA) setup and amendment fee | |
| Each Autopay instruction returned as a result of insufficient funds | |
| Change of each debtor reference | |
| Request for copy of Autopay services documents | |
| F. Guarantees | 14 |
| Performance or Custom related | |
| Payment (covering financial obligations) | |
| Paper instruction fee | |
| Advising guarantee | |
| Postage | |
| Amendment request | |
| Cable charges | |
| Outward payment fee related to claim payments/ sending reissuing commission/ fees and/or charges | |
| Handling fee of inward claim | |
| Standby DC | |

| Item | Page |
|--|-----------|
| G. Import/Export | 15 |
| G1. Import | |
| DC opening commission | |
| DC overdrawn commission | |
| DC expired commission | |
| DC amendment commission | |
| Shipping guarantee/airway bill release/delivery order | |
| Import bills | |
| Other charges | |
| Paper instruction fee | |
| G2. Export | 16 |
| Export DC advising (on all DCs /amendments /cancellations) | |
| Confirmation of DCs | |
| Non-financed export bills | |
| Financed export bills | |
| Transfer of DC | |
| Amendment of transferred DC | |
| Other charges | |
| Paper instruction fee - Seller Loans (Pre/Post Shipment) | |
| G3. Miscellaneous charges - applicable to both import and export | 17 |
| Outward payment fee | |
| Postage | |
| Cable charges (will be charged when cable is sent) | |
| Request for report/ statement | |
| Mail DC Opening Handling Charges | |
| Paper Instruction Fee - Export Bill Presentation (DC/non-DC) | |
| G4. Default interest rates | 17 |
| Past due import and export loans | |
| Past due import and export bills | |
| H. Receivables Finance | 18 |
| Application fee for buyer credit protection limit | |
| Processing fee for indirect payment | |
| Processing fee for payment of non-factored invoice | |
| Audit Fee | |
| I. Commercial Cards | 19 |
| I1. Credit cards/Charge cards | |
| Annual fee (per cardholder) | |
| Card replacement fee (before renewal) | |
| Transaction fee | |
| Cash advance fee | |
| Minimum payment due | |
| Duplicate statement | |
| Finance charge | |
| Annualised Percentage Rate (APR) | |
| Late charge | |
| Overlimit handling fee | |
| Foreign cheque clearing fee | |
| Returned cheque/rejected direct debit | |
| Over-the-counter credit card payment handling fee | |
| Management reports subscription fee (applicable to reports sent by post) | |

| Item | Page |
|---|-----------|
| I2. ATM cards/Business debit cards | 21 |
| Annual fee | |
| Overseas ATM cash withdrawal | |
| Local ATM cash withdrawal | |
| Card replacement fee | |
| I3. Business Debit Mastercard | 21 |
| Annual fee | |
| Overseas ATM cash withdrawal (Mastercard/ Cirrus network) | |
| Local ATM cash withdrawal | |
| Card replacement fee | |
| J. Securities Services | 23 |
| J1. Local Securities Services (including equity linked instruments) | |
| Buying and selling | |
| Brokerage fee | |
| Deposit transaction charge | |
| Fees charged and payable to third parties | |
| Italian Financial Transaction Tax | |
| Receipt and delivery | |
| Dual Tranche, Dual Counter Transfer | |
| Physical scrip deposit | |
| Physical scrip withdrawal | |
| Scrip fees | |
| Fees charged and payable to third parties | |
| J2. Overseas Securities Services | 24 |
| Buying and selling | |
| Receipt and delivery | |
| Physical scrip deposit | |
| Physical scrip withdrawal | |
| Fees charged and payable to third parties | |
| Custody services | |
| Nominee services | |
| J3. Bond Trading Services | 25 |
| Buying and selling | |
| Receipt and delivery | |
| Custody services | |
| Nominee services | |
| J4. Unit Trusts Services | 25 |
| Buying and selling | |
| Receipt and delivery | |
| Custody services | |
| J5. US Securities Services (effective 1Jan2023) | 25 |
| Buying and Selling | |
| Brokage Fee | |
| Fees charged and payable to third parties | |
| French Financial Transaction Tax (FTT) | |
| Italian Financial Transaction Tax (IFTT) | |
| Spanish Financial Transaction Tax (SFTT) | |
| Custody services | |
| Nominee Services | |
| Scrip handling and settlement-related services | |
| Online information services | |
| K. Default Interest Rates | 27 |
| Past due loans/banking facilities/hire purchase/leasing agreement | |
| Unpaid amounts under guarantees given to the Bank (Rate for "Default Interest") | |
| Past due loans/banking facilities/hire purchase/leasing agreement | |

A. Account Solutions

A1. Account Opening/ Service Request

| Item | Charge | |
|--|--|------------------------------------|
| Account Opening charges¹ | | |
| Account application fee² | | |
| via online Account Application Centre or HSBC HK Business Express mobile app | HK\$1,300 per application | |
| Account Opening facilitated by an overseas HSBC branch³ | HK\$2,250 per service request | |
| Overseas Company Account Opening⁴ | 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 purposes⁵ | Paper/Smart-form submission | Electronic submission ⁶ |
| 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 ⁷ |
| Change of directors/ partners/ committee members/ authorised signatories | HK\$250 | HK\$200 |
| Paper Statement⁸ | HK\$20 per paper statement | |
| Account history report⁵ | | |
| 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 balance⁵ | | |
| To certify the balance of each account | HK\$200 per account | |
| Copies of statement/ historical consolidated statement⁵ | 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 | |

- Account opening charges are applicable to Hong Kong Commercial Customers only.
- An additional fee of HK\$300 will be charged for each application submitted in paper form or via other channels.
- Subject to service availability. Overseas HSBC branch may charge additional fees for their Witness Service.
- 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.
- 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.
- 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 |
|--|------------------------|
| BusinessVantage | |
| Monthly service fee⁹ | |
| Accounts with previous three months' average total relationship balance (TRB) ¹⁰ | |
| (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 fee⁹ | |
| Accounts with previous three months' average total relationship balance (TRB) ¹⁰ | |
| (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 4 th transaction onwards | Standard ¹¹ |
| HSBC Sprint Account¹² | |
| Monthly service fee⁹ | |
| (i) First 12 months after account is opened | Waived |
| Accounts with previous three months' average total relationship balance (TRB) ¹⁰ | |
| (ii) HK\$50,000 or above | Waived |
| (iii) Below HK\$50,000 | HK\$200 |
| Counter transaction fee | Standard ¹¹ |
| Other charges | |
| Inactive account charge¹³ (charge in every June and December) | |
| Accounts with previous three months' average total relationship balance (TRB) ¹⁰ 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 |

- 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.
- 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>.
- Business Integrated Account inactive account charge is applicable to Hong Kong Commercial Customers only.

A3. Business Current and Savings Accounts

| Item | Charge |
|---|---------------------|
| Monthly service fees¹⁴ | |
| Accounts with monthly balance less than HK\$25,000 or equivalent¹⁵ | |
| 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 charge¹⁶ (charge in every June and December¹⁷ 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 |

14. Business Current and Savings Accounts monthly service fees are applicable to Hong Kong Commercial Customers only.

15. 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.

16. 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.

17. Exception: For HKD passbook savings account, the inactive account charge would be collected in every January and July.