

## B. Business Integrated Accounts

Item	Charge
<b>BusinessVantage</b>	
<b>Previous three months' average total relationship balance (TRB)*</b>	<b>Monthly service fee<sup>†</sup></b>
HK\$500,000 or above	Waived
HK\$100,000 to below HK\$500,000	HK\$200
Below HK\$100,000	HK\$450
<b>HSBC Business Direct</b>	
<b>Previous three months' average total relationship balance (TRB)*</b>	<b>Monthly service fee<sup>†</sup></b>
HK\$100,000 or above	Waived
Below HK\$100,000	HK\$200
<b>Number of transactions per month</b>	<b>Counter transaction fee<sup>‡</sup></b>
First 3 transactions	Waived
From the 4 <sup>th</sup> transaction onwards	HK\$10 per transaction
<b>HSBC Sprint Account</b>	
<b>Previous three months' average total relationship balance (TRB)*</b>	<b>Monthly service fee<sup>†</sup></b>
First 12 months after account is opened	Waived
From the 13 <sup>th</sup> month onwards:	
HK\$100,000 or above	Waived
Below HK\$100,000	HK\$200
Counter transaction fee <sup>‡</sup>	HK\$10 per transaction
<b>Inactive account charge (charge in every June and December)</b>	
Accounts with previous three months' average total relationship balance (TRB) below HK\$50,000 AND	
(i) Inactive for more than 1 year	HK\$350
(ii) Inactive for more than 2 years	HK\$450
<b>Account closure fee</b>	HK\$500

\*Total Relationship Balance (TRB) is calculated based on the balances in the accounts maintained with HSBC in Hong Kong by a company with the same business registration number. Your TRB includes the following:

- Hong Kong dollar/Renminbi/foreign currency deposits;
- Market value of your securities, unit trusts, bonds, certificates of deposits, Equity Linked Investments, Structured Notes and Wayfoong Statement Gold;
- Deposit amount of your Structured Investment Deposits and Deposit Plus;
- Your utilised credits within approved limits (excluding residential mortgage loans);
- Statement Balance shown on the statements of your Business Cards/Corporate Cards/Purchasing Cards;
- Cash value of your insurance policies.

For new accounts opened less than three months, average TRB of the first month/first and second months (where applicable) will be used to calculate the Bank's Monthly Service Fee.

† Monthly service fee 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.

- ‡ 1) The following transactions conducted over branch counters with the assistance of an HSBC branch staff are considered as counter transactions: cash deposit (including bulk cash deposit); cash withdrawal; paper cheque deposit (including bulk paper cheque deposit and house paper cheque deposit); paper cheque withdrawal; mixed deposit (i.e. conducting cash and paper cheque deposit in 1 transaction); and withdrawal from transfer between two HSBC accounts in Hong Kong.
- 2) These counter transactions could be initiated by your company or a third party.
- 3) Total number of counter transactions is calculated based on the total number of counter transactions conducted in respect of all accounts maintained with HSBC in Hong Kong by your company with the same business registration number.
- 4) Counter transaction fee will be charged on the fourth working day of each month