

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 mortgage²	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\$10 or domestic and HK\$16 for overseas deliveries per item.

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

D. Time Deposits

Item	Charge
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.