

E. Payment Services

E1 Inward payments

Item	Charge
Demand draft drawn on HSBC in Hong Kong	
Proceeds paid in Hong Kong dollar cash to non-HSBC customers	HK\$150
Proceeds paid in cash of the same foreign currency as the remittance received (subject to availability of the currency note)	commission of 0.30% (min HK\$80)
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 Cashier's order HK\$255 HK\$200
Proceeds credited to a beneficiary account with another bank by using an outward telegraphic transfer	HK\$65 plus normal outward remittance charges
Proceeds paid by HKD cashier's order originated from HSBC customers in HK to non-HSBC customers in HK	HK\$250
Proceeds paid in cash of the same foreign currency as the remittance received to HSBC customers in HK who does not hold account in the remittance currency (subject to availability of the currency note)	HK\$65 plus commission of 0.25% (min HK\$100)
Proceeds redirected to another bank, at the request of the beneficiary, by using an outward remittance (telegraphic transfer, RTGS)	HK\$65 plus commission of 0.25% (min HK\$300) plus normal outward remittance charges
Request to overseas bank on behalf of the customer for an inward telegraphic transfer from an overseas account	HK\$250
Purchase of clean bills (demand drafts/cheques) drawn on overseas bank credit to an HSBC account[†] ‡	
Each demand draft issued by HSBC Group member†	commission of 0.25% (min HK\$100)
Each demand draft issued by non-HSBC bank	commission of 0.375% (min HK\$100)
Each cheque	commission of 0.375% (min HK\$100)
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.

[†] For Hong Kong dollar cheques drawn on banks in Guangdong province including Shenzhen, a flat fee of HK\$50 per cheque will be charged. For US dollar cheques drawn on Banks in Shenzhen, a flat fee of HK\$100 per cheque will be charged.

[‡] Excluding Hang Seng Bank Limited and its subsidiaries

[‡] 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 [†]

Item	Charge
• Additional fee for payment details exceeding 140 characters requiring the use of an additional telex (each telex)	HK\$120
Each telegraphic transfer instruction rejected due to insufficient funds	HK\$150
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
Demand drafts debited from an account with HSBC	
Each demand draft repurchased	HK\$150
Each report of loss of a demand draft	HK\$300 plus any additional fee levied by the drawee bank

Note: As a consequence of executing transactions, HSBC may receive commission, income or revenue, from other entities. The fees, charges or commission charged directly by HSBC from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer.

[^] 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. Korean won.

& Telegraphic transfers issued via HSBC Branches using Bank's standard form will be at HK\$350[†]. 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\$150 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 outward FPS payment returned as a result of insufficient funds	HK\$150 [^]
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 ⁸	HK\$55
• 'OUR' Charge Option ⁵	HK\$ 220
Each RTGS payment instruction rejected due to insufficient funds	HK\$150
Each inward RTGS payment to the credit of an HSBC account	HK\$15
Each outward RTGS payment amendment/enquiry	HK\$250 plus any additional charges levied by the beneficiary bank
Each outward RTGS payment cancellation (via HSBCnet/Business Internet Banking)	HK\$250 plus any additional charges levied by the beneficiary bank
Each outward RTGS payment cancellation (via Bank's standard form)	HK\$350 plus any additional charges levied by the beneficiary bank

F. Guarantees

Item	Charge		
Types of guarantees	Standard utility	Bond and performance	Payment (covering financial obligations)
Amounts up to US\$50,000 (or its equivalent in other currencies)	2.0% p.a. (min HK\$1,000)	2.0% p.a. (min HK\$2,000)	2.5% p.a. (min HK\$2,500)
Amounts above US\$50,000 (or its equivalent in other currencies)	Negotiable		
Paper instruction fee	HK\$300		
Handling fee for transactions not submitted via HSBCnet/Business Internet Banking*			
Advising guarantee	HSBC customers	non-HSBC customers	
	HK\$350	HK\$450	
Postage	Prices vary according to weight, 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		
Cable charges			
Guarantee opening – for first 3 pages	HK\$750 (min)	RMB715 [^] (min)	
– per additional page onwards	HK\$250	RMB240 [^]	
Guarantee amendment (per page)	HK\$250	RMB240 [^]	
Others (per page)	HK\$300	RMB285 [^]	
Outward payment fee related to claim payments/ sending reissuing commission/ fees and/or charges	HK\$680		
Handling fee of inward claim	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.
[^] RMB charges only apply to RMB denominated transactions
*Transactions not using Bank's latest Smart Forms or computer-typed forms (unless otherwise agreed with HSBC) will incur an additional fee of HK\$200.
For latest Smart Forms, please visit our form download centre at: <https://www.business.hsbc.com.hk/en-gb/form-download-centre/import-and-export-forms>

G. Import/Export

G1. Import

Item		Charge		
DC opening commission[†]				
Irrevocable / revocable DC		0.25% per six months validity period (min HK\$500)		
Back to back DC (min HKD1,000)		First USD50,000	Thereafter USD50,001- USD100,000	Balance
		0.5%;	0.1875%;	0.125%
Standby DC		2% p.a.(min HK\$1,000)		
Revolving DC		0.25% of the face value at the time of establishment of the credit (min HK\$500)		
DC overdrawn commission		0.25% (min HK\$500)		
DC expired commission		0.25% per six months validity period (min HK\$500)		