

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 ^{&}	HK\$55
• 'OUR' Charge Option ⁶	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

Item	Charge
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.

^ If you instruct HSBC to make a payment through FPS from your account, which if executed, would either cause your account to go overdrawn or result in an overdraft that exceeds your overdraft limit, HSBC will reject your instruction and impose a handling charge for considering and returning your instruction on each occasion.

& Outward RTGS payment via HSBC Branches using Bank's standard form will be at HK\$310. 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\$150 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, Canada, 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\$150 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\$150 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\$230 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\$150 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\$220 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\$1.50 plus IDD charge if applicable
Mail advice via HSBCnet (each page)	HK\$2.00 plus postage if applicable

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	HK\$0.65	HK\$5.20
Stop payment after instruction submitted to the Bank		HK\$60
Autopay payment code charges		
Request for additional payment code (free for first 4 autopay-In/autopay-out codes)		HK\$150 per code
Item	Charge	
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\$150