

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 (New tariff will be effective from 1-Jan-2024. HK\$100 will still be applied prior to the effective date) | | |
| 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) | <table><tr><th>First USD50,000</th><th>Thereafter USD50,001-USD100,000</th><th>Balance</th></tr><tr><td>0.5%;</td><td>0.1875%;</td><td>0.125%</td></tr></table> | First USD50,000 | Thereafter USD50,001-USD100,000 | Balance | 0.5%; | 0.1875%; | 0.125% |
| 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) | | | | | | |

| Item | Charge |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| DC amendment commission[†] All cancellations or amendments to DCs except for amendments covering increases in amounts, or extension of the validity period beyond six months, for which the usual opening commissions (see above) are charged. | HK\$600 |
| Shipping guarantee/airway bill release/delivery order | HK\$400 at time of issue/ countersigning [‡] |
| Import bills Collection bills commission | 0.125% (min HK\$550) |
| Direct settlement/Cancellation of DC/non-DC bills | HK\$600 |
| Deferred payment/acceptance commission | 0.0625% per month (min HK\$500) |
| Handling commission (Bill amount <US\$10,000 or equivalent) | HK\$350 |
| Bills overdue for payment | HK\$500 per month |
| Other charges Discrepancy fee | HK\$700 |
| HKD bill commission/commission in lieu of exchange (to be charged if bills/loans are settled without foreign currency conversion with HSBC) | 0.25% (min HK\$500) |
| Amendment charges | HK\$350 |
| Buyer Loans handling commission (Pre/Post Shipment) | 0.25% (min HK\$500) |
| Buyer loans interest reset fee | HKD350 for each successive interest period after the first interest period, and fees shall be payable on the date of utilization or advance |
| Paper instruction fee- Buyer Loan (Pre/Post Shipment) and Import DC Handling fee for transactions not submitted via HSBCnet/Business Internet Banking* | HK\$300 (New tariff will be effective from 1-Jan-2024. HK\$100 will still be applied prior to the effective date for Buyer loan (Pre/ Post shipment)) |

Note: Import loans are subject to our trade finance interest rate.
[†] Mail DCs/amendments longer than four pages will be charged HK\$150 per additional page.
[‡] Additional 0.25% (min HK\$350) for unredeemed shipping guarantee outstanding for more than one month. Thereafter, HK\$300 for every month until the Bank receives the transport documents or expiry of shipping guarantee.
* 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>

G2. Export

| Item | Charge |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Export DC advising (on all DCs/amendments/cancellations) | HSBC customers Non-HSBC customers |
| | HK\$400/ RMB350^ HK\$500 / RMB450^ |
| DC Confirmation Charges[#] DC at sight | Min HK\$500 |
| Usance DC | Min HK\$800 |
| Non-financed export bills DC/non-DC collection bills commission | 0.125% (min HK\$550) |
| DC bills sent to local banks on with recourse basis | 0.25% (min HK\$550) |
| DC bills sent to local banks on without recourse basis | 0.125% (min HK\$550) |
| DC bills – document checking fee | HK\$850 per set of invoices per DC bill drawn |
| Direct settlement/Cancellation of DC/non-DC bills | HK\$600 |
| Financed export bills Non-DC bills purchased – handling fee | HK\$300 |
| DC bills – document checking fee | HK\$550 per set of invoices per DC bill drawn |
| Manufacturing advance – handling fee | 0.125% (min HK\$450) |
| Packing credits – handling fee | 0.125% (min HK\$450) |
| Direct settlement of Packing loan | HKD600 |
| Direct settlement/Cancellation of DC /non-DC bills purchased | HKD600 |
| Transfer of DC[#] Full transfer without substitution | HK\$600 |
| Partial transfer with/without substitution | 0.25% on transfer amount (min HK\$1,000) |
| Documents substitution fee | HK\$550 |
| Amendment of transferred DC[#] Increase DC amount - with/without substitution | Same as transfer commission |
| Cancellations or other terms - with/without substitution | HK\$600 |
| Other charges Bills overdue for payment | HK\$500 per month |
| Deferred payment/acceptance commission | 0.0625% per month (min HK\$500) |
| HKD bill commission/commission in lieu of exchange (to be charged if bills/loans are settled without foreign currency conversion with HSBC) | 0.25% (min HK\$500) |
| Handling commission (Bill amount < US\$10,000 or equivalent) | HK\$350 |
| Amendment charges | HK\$350 |
| Inward payment fee- telegraphic transfer | HK\$65 (or any foreign currency equivalent) |
| Post Shipment Seller Loans handling commission | 0.25% (min HK\$500) |
| Seller loan interest reset fee | HKD350 for each successive interest period after the first interest period, and fees shall be payable on the date of utilization or advance |

| Item | Charge |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Paper instruction fee - Seller Loans (Pre/Post Shipment) Handling fee for transactions not submitted via HSBCnet/ Business Internet Banking [‡] | HK\$300 (New tariff will be effective from 1-Jan-2024. HK\$100 will still be applied prior to the effective date) |
| [^] RMB charges only apply to RMB denominated transactions [†] DC Confirmation charges may vary country by country [*] Service upon customer's request [#] Mail DCs/amendments longer than four pages will be charged HK\$150 per additional page. [‡] 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 . | |

G3. Miscellaneous charges - applicable to both import and export

| Item | Charge |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Outward payment fee (any outward payment is applicable under Section G, other than a payment debited from and credited to an account with HSBC in Hong Kong) | HK\$680 |
| Postage | Prices vary according to weight, destination and method of delivery |
| Cable charges (will be charged when cable is sent) DC opening – for first 3 pages | HK\$750 (min) RMB715^ (min) |
| – per additional page onwards | HK\$250 RMB240^ |
| DC amendment (per page) | HK\$250 RMB240^ |
| Others / Export DC Cancellation (per page)^ | HSBC customers non-HSBC customers |
| | HK\$300 / RMB285^ HK\$400 / RMB380^ |
| Request for report/ statement | HK\$100 per each report/statement |
| Mail DC Opening Handling Charges | Flat charge of HKD900 |
| 'Contour' Charge Import DC Issuance | USD50 |
| Export DC Bill presentation | USD50 |
| Paper Instruction Fee - Export Bill Presentation (DC/non-DC) Any transactions not using latest version smart form* or computer-typed forms or manually altered (unless agreed with HSBC) | HKD100 |
| [*] 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 [^] HKD120/ USD15 cable fees would be charged if sending and receiving banks are both HSBC Hong Kong | |
| G4. Default interest rates | |
| Item | Charge |
| Past due import and export loans In HKD and all other foreign currencies | Number of days past due </=30 Days >30 and </= 60 Days >60 and </= 90 Days >90 and </= 120 Days >120 Days |
| | 3.50% 4.50% 6.00% 7.50% 9.00% |
| | Prevailing Contract Rate + p.a. |
| Past due import and export bills In HKD/other foreign currencies | Depending on the number of days past due, up to additional 9% p.a. on the prevailing contract rate |

H. Receivables Finance

| Item | Charge |
|-----------------------------------------------------------|-------------------------|
| Application fee for buyer credit protection limit | HK\$500 per application |
| Processing fee for indirect payment | HK\$300 per invoice |
| Processing fee for payment of non-factored invoice | HK\$300 per invoice |
| Audit Fee | HK\$2500 per audit |

HSBC is a member of the Hong Kong Association of Banks and adheres to the Uniform Customs and Practice for Documentary Credits, ICC Publication No.600 (2007 revision), and the Uniform Rules for Collections, ICC Publication No.522 (1995 revision).