

# HSBC Premier Elite Preferential Fees (Effective from 11 December 2023)

HSBC Premier Elite brings you full fee waivers or preferential offers for selected products and services.

You may contact our branch staff if you need a copy of the below special privileges and all other services and fee.

Items	Special privileges
<b>1. Integrated account services</b>	
<b>Below balance fee<sup>1</sup></b> (based on average Total Relationship Balance over the last three months <sup>2</sup> ) For HSBC Premier Elite client with a Total Relationship Balance of	
• HK\$1,000,000 and above	Waived
• Below HK\$1,000,000	Waived
<b>2. Payment services</b>	
<b>Remittances - Outward payment</b> Global payments debited from HSBC Premier Elite client's Premier Accounts	
• via HSBC Internet Banking/HSBC Mobile Banking	
- Renminbi telegraphic transfer to HSBC Group/branches in mainland China <sup>3</sup>	Waived
- Renminbi telegraphic transfer to mainland China through cross-boundary Wealth Management Connect	Waived
- Other Telegraphic Transfer	HK\$50
- All others	Waived
• via HSBC branches (telegraphic transfer)	HK\$120
• Local handling charge for telegraphic transfer to your self-named HSBC accounts in different countries, submitted via HSBC Internet Banking/HSBC Mobile Banking <sup>4</sup>	Waived
• Handling charge <sup>5</sup> to remitter raised by the overseas entities of the HSBC Group/overseas HSBC branches <sup>6</sup>	Waived
<b>Interbank fund transfers</b> Payment through Real Time Gross Settlement (RTGS) <sup>7,8</sup> Each real time outward RTGS payment to the credit of an account held with other local banks	
• via HSBC Internet Banking/HSBC Mobile Banking	Waived
• via HSBC Branches	HK\$100
Each inward payment credited to HSBC Premier Elite client's Premier Accounts	Waived
Payment through Faster Payment System (FPS) Each Hong Kong dollar/Renminbi outward payment to the credit of an account held with other Participants <sup>9</sup>	
• via HSBC Internet Banking	Waived
• via HSBC Mobile Banking	Waived
Each inward payment from other Participants <sup>9</sup> and credited to HSBC Premier Elite client's Premier Accounts	Waived
<b>3. Credit card</b>	
<b>HSBC Premier Mastercard® Credit Card</b>	
• Primary card annual fee	Waived
• Additional card annual fee	Waived
• Overlimit handling fee <sup>10</sup>	HK\$90
<b>Lost card - replacement fee</b>	
• HSBC Premier Mastercard® Credit Card	Waived
<b>4. Loan services</b>	
<b>Overdraft</b>	
• Unauthorised Overdraft interest rate <sup>11,12</sup>	HSBC Best Lending Rate + 8% per annum
• Unauthorised Overdraft handling charge <sup>11,12</sup>	HK\$100
• Overdraft Protection interest rate	HSBC Best Lending Rate + 4% per annum
<b>5. Mortgage services</b>	
<b>Change of Mortgage Plan</b>	Waived
<b>Change of repayment plan</b> General change, e.g. instalment amount, loan tenure, repayment option/frequency	Waived
<b>Change of Guarantor / Mortgage Deed</b>	Waived
<b>Request for each extra copy of documents</b>	Waived
• Statement/confirmation letter	
• Repayment schedule/rate change advice/facility letter	
• Mortgage/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant	
• Confirmation of outstanding balance	
• Annual interest statement	
<b>Lease consent letter on charged property</b>	Waived
<b>Issuance of redemption statement for existing account</b>	Waived
<b>6. Transaction fee for ATMs</b>	
<b>Cash withdrawal made through the HSBC Group's ATM network<sup>13</sup> using HSBC Global Private Banking Mastercard Debit Card/HSBC Jade Mastercard Debit Card/HSBC Mastercard Debit Card/HSBC Premier ATM Card/Junior Pack Cash Card/HSBC Premier credit card<sup>14</sup></b>	Waived <sup>15</sup>
<b>7.1. General services - all accounts</b>	
<b>Cashier's order</b>	
• Issue/repurchase at HSBC banks/branches	Waived
• Issue/repurchase via standing instructions	Waived
<b>Coins changing/withdrawal/exchange to notes (Each bag of coins)</b>	Waived
<b>Coins paid-in (must be pre-sorted, per customer per day)</b>	
• Below 500 coins	Waived
• 500 coins or more	Waived
<b>Bulk cash deposit - Hong Kong dollar notes (per customer per day)</b>	
• Up to 200 pieces of notes	Waived
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)
<b>Bulk cheque deposit (per customer per day)</b>	
• Up to 30 cheques	Waived
• Over 30 cheques	HK\$1 per additional cheque

Items	Special privileges
<b>Gift cheque (per cheque)</b>	
Via HSBC branches	Waived
<b>Standing Instruction<sup>11</sup></b>	
To set up, amend or suppress payment(s) upon each instruction	Waived
<b>Cheque-book delivery by registered mail<sup>11</sup></b>	
	Waived
<b>Request for Banker's report</b>	
Bank reference letter	
Banker's guarantee	
• To issue a standard utility guarantee on behalf of a customer	Waived
Personal data access request (including application for copy of voice call record and 'Chat with us' / 'HSBC HK RM CHAT' Transcript)	Waived
<b>7.2. General services - overseas services</b>	
• Apply overseas HSBC account online	Waived
• Assisted overseas HSBC account opening	Waived
• Emergency encashment services	Waived

- The monthly below balance fee applies to account held by HSBC Premier Elite client.
- The below balance fee is imposed based on your Total Relationship Balance (TRB) which includes:
  - Hong Kong dollar/Renminbi/Foreign currency deposits
  - Market value of the following investments: local and overseas securities, unit trusts, bonds, certificates of deposit, equity linked investments, structured notes, Monthly Investment Plan (Stocks/Unit Trusts) and Wayfoong Statement Gold
  - Deposit amounts of Deposit Plus and Structured Investment Deposits
  - Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
  - Life insurance with savings or investment component\*
  - HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances which are administered by The Hongkong and Shanghai Banking Corporation Limited
- \* For life insurance with savings or investment component:
  - Investment-linked life insurance policies include the total cash value of the policies
  - Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher
- To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s) # and all your joint account(s) # will be included in the calculation.
- To determine your overall TRB in joint capacity, the applicable TRB of all your joint account(s) # held with the same joint account holders will be included in the calculation. All life insurance, MPF and ORSO Defined Contribution Scheme policies are held under personal sole account only, and these account balances shall not be included in the TRB calculation in joint capacity.
- # All these accounts must be held or registered under the same name(s) and identity number(s).
- \* Your name and identity number held or registered under these joint accounts must be the same as that held or registered under your sole account.
- Excluding Hang Seng Bank Limited and its subsidiaries.
- Applicable to telegraphic transfers to self-named HSBC accounts (including joint accounts with identical account holders). Local handling charge will be levied for telegraphic transfer made between joint accounts with any different name of account holders. Not applicable to telegraphic transfers set up via standing instructions.
- It refers to the flat fee of HK\$150 covering the overseas HSBC banks/branches payment charges. If telegraphic transfer is made through HSBC Internet Banking or HSBC Mobile Banking, the overseas handling charge is HK\$50.
- Other additional overseas charges (if applicable) will be borne by customers. For details, please refer to Section C2 – Payment Services – Remittances – Outward Payments.
- Funds transferred through RTGS will normally be credited to the beneficiary's account on the transfer date.
- Please note that some beneficiary banks may impose additional charges. At the beneficiary banks' discretion, the charge may be deducted from the payment amount. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.  
Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.  
For payments to a beneficiary bank which the Bank cannot effect as RTGS payment, we will transfer via telegraphic transfer and the corresponding tariff will apply.
- Participant means a participant of FPS which may be a bank or other financial institution, a retail payment system operator, a licensed stored value facility, or any other person accepted by Hong Kong Interbank Clearing Limited as a participant of FPS from time to time.
- If your statement balance (excluding all fees and charges currently billed to your card account) exceeds the existing credit limit on your card, we will treat this as your informal request for raising your credit limit. We may agree to your request and charge, without prior notice, a handling fee for considering and agreeing to your request.
- Applicable to the HSBC Premier Elite client's Premier Accounts only. Other Integrated Accounts/normal accounts (including those held by an HSBC Premier Elite client) are not applicable.
- If you pay or withdraw from your account which, if executed by us, would cause your account to go overdrawn or over an existing overdraft limit, we will treat this as your ad-hoc request for an unauthorised overdraft. We may agree to your request and provide you with an overdraft. The amount of the unauthorised overdraft will be subject to our prevailing interest rate calculated on a daily basis. We will also charge a handling charge for the unauthorised overdraft on each occasion. Alternatively, we may refuse your request, and impose a handling charge for considering and refusing your request on each occasion.
- Surcharges of overseas local bank may be levied (if applicable). For details, please call our HSBC Premier Elite Dedicated Service Line at 2233 3033.
- Fees and charges for Mastercard Supplementary Debit Cards are based on the primary cardholder's integrated account service tier.
- Please refer to Section G2 – ATM card/Other account cards for other applicable ATM withdrawal charges.

