

Limits for Transfers & Payments

Transfer and payment limits for enhanced security

With digital and self-service banking becoming an integral part of our everyday lives, HSBC maintains high security levels to deliver safe and convenient services. We have daily limits for transfers to registered or non-registered accounts and payments to merchants made through digital and self-service channels, including Online and Mobile Banking, phone banking and ATM services. You can easily manage your transfers and payments limits via the channel of your choice.

Up to HKD3,000,000 limit for local and overseas transfers to registered accounts and HKD400,000 master limit¹ for local and overseas transfers to non-registered accounts

There is a daily limit of up to HKD3,000,000 for local and overseas transfers to each registered account. There is also a daily master limit¹ of up to HKD400,000 per customer for local and overseas transfers to non-registered accounts² through digital and self-service banking. You can set sub-limits for each channel to suit your needs. For HSBC Global Transfers³, our free and instant transfer to overseas personal HSBC accounts across the world, there is a daily limit of up to USD200,000 for transfers to your self-named overseas HSBC accounts and up to USD50,000 for transfers to other overseas HSBC accounts.

Up to HKD10,000 small-value payment limit for online transfers

You can pay up to HKD10,000 quickly with FPS QR code or transfer via online or mobile banking without additional security authentication. You can adjust your small-value payment limit anytime via online or mobile banking with your Mobile Security Key (MSK) or Security Device.

Up to HKD5,000,000 master limit for payments to merchants

With the master limit for payments to merchants, you can set sub-limits for each merchant category. Please note that the daily master limit and sub-limits for transfers and payments are applied per customer, regardless of the number of accounts held. For selected merchants⁴, you can pay up to a limit of up to HKD400,000 per day (i.e. the daily master limit¹ for transfers to non-registered accounts as above) via FPS QR code if you have activated your MSK.

Limits reset automatically when usage is inactive

For better account protection, we will reset your sub-limit to 0 for non-registered transfers via Online or Mobile Banking as well as phone banking and your sub-limit to merchant categories of Securities Brokers or Sports & Leisure on all channels if:

- ◆ You haven't logged on to that channel for 6 consecutive months.
- ◆ You haven't used the service via that channel for 13 consecutive months.

Adjusting transfer and payment limits

With the transaction-signing capability along with MSK and Security Device, you can use Online Banking to:

- ◆ Set up registered transfer accounts
- ◆ Define or increase transfer limit
- ◆ Change master daily limits for transfers and merchant payments
- ◆ Change sub-limits for merchant payments to each merchant category

Up to HKD100,000 master limit for local transfers using Top up HSBC accounts via eDDA⁵

You can transfer in funds through online or mobile banking from your same-name accounts at selected local bank(s)⁶ via Top up HSBC accounts via eDDA. You can set a daily transfer limit up to HKD/RMB 10,000 per account top-up instruction. The daily master limit for fund transfers by Top up HSBC accounts via eDDA is HKD100,000 per customer.

Notes:

1. The daily master limit for local and overseas transfers to non-registered accounts of HKD400,000 does not include the HKD10,000 of maximum small value payment limit through digital banking.
2. For ATM services, we consider any accounts not linked to an ATM card to be non-registered accounts
3. HSBC Global Transfers is exclusively available to HSBC Jade, HSBC Premier and HSBC One customers.
4. Please visit www.hsbc.com.hk/transfer-payments to check the details of merchant list
5. eDDA means a direct debit authorisation set up by electronic means using HKICL FPS.
6. Please visit www.hsbc.com.hk/transfer-payments to check the details of eligible bank list

Master limits and sub-limits at a glance

		Daily Transfer and Payment Limits		
		Digital and self-service banking channels		
Nature		Online Banking/Mobile Banking	Phone banking	Local/Overseas ATM
Local and overseas transfer limit per payee account	Transfers to registered accounts	Channel limit up to HKD3,000,000	Channel sub-limit up to HKD1,000,000	N/A
Local and overseas transfer limit per customer (as payer)	Transfers to non-registered accounts	Master limit up to HKD400,000 ¹		
		Small-value payment up to HKD10,000 ²	Channel sub-limit up to HKD400,000 ²	Channel sub-limit up to HKD50,000 ²
HSBC Global Transfers limit per customer (as payer)	Transfers to self-named overseas HSBC accounts	Channel limit of USD200,000	N/A	N/A
	Transfers to other overseas HSBC accounts	Channel limit of USD50,000	N/A	N/A
Merchant payment limit per customer (as payer)	Master limit up to HKD5,000,000 (default HKD5,000,000 for new customers)			
	eIPO	Channel sub-limit up to HKD5,000,000 (default HKD5,000,000 for new customers)	N/A	N/A
	Government/Utilities	Sub-limit up to HKD999,999 (default HKD500,000 for new customers)		
	Securities Brokers	Sub-limit up to HKD500,000 ²		
	Sports & Leisure	Sub-limit up to HKD500,000 ^{2,3}		
	Other Merchants	Sub-limit up to HKD250,000 (default HKD100,000 for new customers)		
Top up HSBC accounts via eDDA (Electronic Direct Debit Authorisation)	Transfers from linked same-name accounts at other local banks	Master limit up to HKD100,000 Sub-limit up to HKD/RMB 10,000 per account top up instruction ⁴	N/A	N/A

Notes:

- The daily master limit for local and overseas transfers to non-registered accounts of HKD400,000 does not include the HKD10,000 of maximum small value payment limit through digital banking.
- Default HKD0 for new customers.
- You can also activate a sub-limit for bill payments to merchants in Sports & Leisure category up to HKD50,000 via the betting terminal at The HK Jockey Club.
- Sub-limit may vary depending on the debiting bank.

Protecting your assets

We take your security concerns seriously. To check other daily transaction limits, please refer to the relevant products/service user guides.

For further assistance:

- ◆ Visit www.hsbc.com.hk/transfer-payments
- ◆ Call us at
(852) 2233 3322 for HSBC Premier customers
(852) 2233 3000 for Other customers
- ◆ Visit any HSBC branch