



Dear Customer

Notice of Changes on Bank Tariff Guide, and Integrated Account Terms and Conditions, and Terms and Conditions for FX Order Watch Trading Service and FX Rate Alerts Service

Thank you for banking with HSBC.

HSBC is committed to providing better service and hence review our services and offerings regularly. In this regard, we will update the following with effect from 1 May 2026 (the "Effective Date").

- **Bank Tariff Guide for HSBC Retail Banking and Wealth Customers**

For detailed changes to the Bank Tariff Guide, please refer to Annex. You can obtain a copy of the current version and amended version of the Bank Tariff Guide by visiting HSBC HK website following instructions below or visit branch to request a hard copy of the Bank Tariff Guide:

- HSBC HK website > Help and Support > Fees and charges (Please note that the amended Bank Tariff Guide for HSBC Retail Banking and Wealth customers will be available from 1 April 2026)

- **Suppression the monthly statement with no transactions**

We will suppress the monthly statement with no transactions for HSBC Premier Elite accounts, HSBC Premier accounts, HSBC One accounts, Personal Integrated accounts and HSBC GBA accounts. We will issue a statement every 12 months from issuance of the last statement, or earlier when a transaction or important notice occur instead (in which case, the annual statement issuance cycle will be adjusted accordingly).

You can request for a retrieval of historical consolidated statement(s) free of charge up to 7 years anytime through one of the following methods below:

- Contact us via 'Chat with us', OR
- Call us at our hotlines, OR
- Visit any HSBC branch in Hong Kong in person

- **Integrated Account Terms and Conditions and Terms and Conditions for FX Order Watch Trading Service and FX Rate Alerts Service**

To align with general market practice in Hong Kong, we will no longer treat spot FX as an investment product. To facilitate this, we are amending the following clause: (i) clauses 5.1.2A(a)(iii) and 6.4.3(b)(i) and (ii) of Integrated Account Terms and Conditions; and (ii) clauses 13.2(a) and (b) of Terms and Conditions for FX Order Watch Trading Service and FX Rate Alerts Service.

You can obtain the latest version of A) Integrated Account Terms and Conditions and B) Terms and Conditions for FX Order Watch Trading Service and FX Rate Alerts Service by visiting HSBC HK website following instructions below or contact the Bank to obtain a paper version:

- A) HSBC HK website > Help and Support > Forms and Download > Personal Integrated Account (Please note that the amended Integrated Account Terms and Conditions will be available from 1 May 2026)
- B) HSBC HK website > Help and Support > Forms and Download > Investments > Currency Exchange Terms and Conditions (Please note that the amended Terms and Conditions for FX Order Watch Trading Service and FX Rate Alerts Service will be available from 1 May 2026)

If you wish to decline the above changes, you have the right to terminate your account(s) and/or service(s) by notifying us before the Effective Date.



For enquiries, please contact us through "Chat with us" on HSBC HK App or HSBC Online Banking, or call following customer service hotlines:

- HSBC Global Private Banking customers: **(852) 2233 3033**
- HSBC Premier Elite customers: **(852) 2233 3033**
- HSBC Premier customers: **(852) 2233 3322**
- Other customers: **(852) 2233 3000**

If there is any discrepancy between the English and Chinese versions of this Notice and the Annex, the English version shall prevail.

Yours faithfully

HSBC Retail Banking and Wealth, Hong Kong

February 2026

Annex
The Bank Tariff Guide for HSBC Retail Banking and Wealth Customers will be amended to reflect the changes in bank tariff (with changes underlined):

Items	Current				On or after effective date			
	HSBC Global Private Banking/HSBC Premier Elite	HSBC Premier	HSBC One	Personal Integrated Account/Personal Customer	HSBC Global Private Banking/HSBC Premier Elite	HSBC Premier	HSBC One	Personal Integrated Account/Personal Customer
Section A1. General Services – all accounts								
Cashier's Order Additional fee for handling instructions not using Banks standard form (where accepted by the Bank)	HK\$165				HK\$180			
Cheque deposit (per customer per day)	Up to 15 cheques: Waived Over 15 cheques: HK\$1 per additional cheque ¹				Waived		HK\$5 per each cheque ^{1,2,3}	
Foreign currency notes deposits	Waived				If the single-day total deposits exceed these amounts, 0.25% of the total amount that day will apply:			
					AUD20,000	AUD5,000	AUD3,000	AUD1,500
	CAD18,000	CAD5,000	CAD3,000	CAD1,500	NZD20,000	NZD5,000	NZD3,000	NZD1,500
	CHF10,000	CHF5,000	CHF3,000	CHF1,500	SGD16,000	SGD5,000	SGD3,000	SGD1,500
	EUR10,000	EUR5,000	EUR3,000	EUR1,500	THB400,000	THB50,000	THB30,000	THB15,000
	GBP10,000	GBP5,000	GBP3,000	GBP1,500	USD13,000	USD10,000	USD5,000	USD1,500
Special payment requests								
• To any account with HSBC not using Bank's standard form (where accepted by the Bank)	HK\$165 per transaction				HK\$180 per transaction			
• To a third party account with HSBC using Bank's standard form not submitted at HSBC branches	HK\$165 per transaction				HK\$180 per transaction			
Section B. Deposit account/ services								
Stop payment order To stop payment on each or a series of cheque(s) or to cancel each stop payment order, issued by the account holder	Hong Kong dollar Current Renminbi Current US dollar Current HK\$165				Hong Kong dollar Current Renminbi Current US dollar Current HK\$180			
Returned cheque								
• Each cheque returned due to insufficient funds ⁴ / exceeding RMB cheque limit ⁵	Hong Kong dollar Current: HK\$165 Renminbi Current: RMB220 US dollar Current: HK\$165				Hong Kong dollar Current: <u>HK\$180</u> Renminbi Current: <u>RMB240</u> US dollar Current: <u>HK\$180</u>			

Note:

- 1 Waived if the cheques are deposited through cheque deposit machines or other non branch counter channels.
- 2 Waived if cheque amount is lower than HK\$5 or the equivalent in other currencies. For USD/RMB local cheques deposited into respective foreign currency/ Renminbi accounts, fee will be collected from the respective foreign currency/ Renminbi accounts.
- 3 Waived for aged below 18 or 65 and above, Senior Citizen Card holders, recipients of Government's Comprehensive Social Security Allowance, recipients of Government's Disability Allowance and the physically disabled or visually impaired.
- 4 If you issue a cheque which, if honoured by us, would either 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, return the cheque to you and impose a return charge for considering and refusing your request on each occasion. The level of interest and charges here are not applicable to integrated accounts with Wealth Portfolio Lending (WPL) facility. Please refer to the WPL Key Facts Statement for relevant details.
- 5 This charge is made for the amount of a single cheque issued and presented in Guangdong Province (including Shenzhen) exceeds RMB80,000.

Items	Current				On or after effective date			
	HSBC Global Private Banking/ HSBC Premier Elite	HSBC Premier	HSBC One	Personal Integrated Account/ Personal Customer	HSBC Global Private Banking/ HSBC Premier Elite	HSBC Premier	HSBC One	Personal Integrated Account/ Personal Customer
<ul style="list-style-type: none"> Each cheque returned for other reasons⁶ 	Hong Kong dollar Current: HK\$75 Renminbi Current: RMB75 US dollar Current: HK\$75				Hong Kong dollar Current: <u>HK\$85</u> Renminbi Current: <u>RMB85</u> US dollar Current: <u>HK\$85</u>			
Passbook update Over-the-counter	Nil				Waived		HK\$50 ^{3,7}	
Section C1. Payment services – autoPay services								
Each autoPay instruction returned as a result of insufficient funds ⁸	HK\$165				<u>HK\$180</u>			
Section C2. Payment services – remittances – Inward payments								
Each clean bill (demand draft/ clean cheque) returned unpaid for any reason ⁹	HK\$165				<u>HK\$180</u>			
Section C2. Payment services – remittances – Outward Payments								
Global payments debited from an account with HSBC^{10,11} Each transfer <ul style="list-style-type: none"> Additional fee for handling instruction not using Banks standard form or instructions submitted by facsimile (where accepted by the Bank) 	HK\$165				<u>HK\$180</u>			
Section C4. Payment services – Interbank fund transfers								
Payment through Real Time Gross Settlement (RTGS)^{12,13} Each real time outward RTGS payment to the credit of an account held with other local banks ¹⁴ <ul style="list-style-type: none"> Additional fee for handling instructions not using Bank's standard form or instructions submitted by facsimile (where accepted by the Bank) 	HK\$165				<u>HK\$180</u>			

6 If you issue a cheque which contains an error or if your cheque is not issued in accordance with our requirements, **we will treat this as your informal request for special service.** We may refuse your request, return the cheque to you and charge, without prior notice, a handling fee for considering your request on each occasion.

7 Waived if passbook is updated for bundle transactions (e.g. cash withdrawal, cash deposit, cheque deposit, etc.)

8 If you instruct us to make a payment from your account by autoPay, which if executed by us, would either 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 your instruction, and impose a handling charge for considering and refusing your request on each occasion. The level of interest and charges here are not applicable to integrated accounts with Wealth Portfolio Lending (WPL) facility. Please refer to the WPL Key Facts Statement for relevant details. This item is not applicable to real-time top-up to electronic wallet of licensed stored value facility.

9 Plus correspondent bank and/or overseas bank charges (if applicable).

10 Execution of a standing instruction for telegraphic transfer is charged based on tariff applied to a single telegraphic transfer instruction via HSBC Online Banking or HSBC Mobile Banking.

11 If you instruct us to make a payment from your account, which if executed by us, would either cause your account to go overdrawn or over an existing overdraft limit, we will reject your instruction.

12 Funds transferred through RTGS will normally be credited to the beneficiary's account on the transfer date.

13 If you instruct us to make a payment from your account by RTGS, which if executed by us, would either cause your account to go overdrawn or over an existing overdraft limit, we will reject your instruction.

14 Execution of a standing instruction for RTGS payment is charged based on tariff applied to a single RTGS payment instruction via HSBC Online Banking or HSBC Mobile Banking.