

Notice on Faster Payment System (FPS) Tariff

HSBC introduces Faster Payment System (FPS) as part of an industry wide launch in Hong Kong to support Hong Kong dollar and Renminbi domestic real-time funds transfer for personal and corporate payments. A new tariff for these services will come into effect from 18 September 2018 as follows:

HSBC Retail Banking and Wealth Management

Payment through Faster Payment System (FPS)	Charge
Each Hong Kong dollar/Renminbi outward payment to the credit of an account held with other Participants ¹ <ul style="list-style-type: none">• Via HSBC Internet Banking• Via HSBC Mobile Banking	Waived Waived
Each outward FPS payment cancellation request to other Participants ^{1,2}	HK\$250 plus any additional charges levied by other Participants ¹
Each outward FPS payment returned as a result of insufficient funds ³	HK\$150
Each inward payment from other Participants ¹ and credited to an account with HSBC	Waived

¹ 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.

² Charges applicable even the cancellation is not successful.

³ If you instruct us to make a payment from your account by FPS, which if executed by us, would either cause your account to go overdrawn or over an existing overdraft limit, we will reject your instruction and impose a handling charge for considering and returning your instruction on each occasion.

HSBC Commercial

Payment through Faster Payment System (FPS) (applicable to domestic payments up to HKD1 million or RMB1 million)	Charge
Each Hong Kong dollar/Renminbi outward FPS payment (up to 1 million) to the credit of an account held with other FPS Participants ¹ <ul style="list-style-type: none">• Via HSBCnet/Business Internet Banking	HKD15**
Each outward FPS payment cancellation request to other Participants ^{1,2}	HKD250



Each outward FPS payment returned as a result of insufficient funds ³	HKD150
Each inward FPS payment to the credit of an account with HSBC	Waived

¹ 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.

² Charge will be applicable even the cancellation is not successful

³ If you instruct us 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, we will reject your instruction and impose a handling charge for considering and returning your instruction on each occasion.

** Charge is not applicable if it is a merchant payment through FPS, e.g. payment to merchant via scanning of QR code.

Note: This notice is for FPS transactions only and not applicable to other forms of transactions.

For enquiries, please contact our branch staff.

Issued by The Hongkong and Shanghai Banking Corporation Limited

18 September 2018



有關「轉數快」⁺⁺收費通知

滙豐正推出全新的銀行服務，以配合業界在香港開展「轉數快」⁺⁺支援港幣及人民幣即時資金轉賬給本地個人客戶及商業客戶。為此，由2018年9月18日起，以下收費將適用於「轉數快」⁺⁺：

滙豐零售銀行及財富管理客戶：

經「轉數快」 ⁺⁺ 付款	收費
支付港元或人民幣給本港其他參與者 ¹ 的戶口 <ul style="list-style-type: none">透過滙豐網上理財透過滙豐流動理財	豁免 豁免
取消付款指示予其他參與者 ^{1,2}	每次250港元，另加其他參與者 ¹ 徵收的費用
因戶口款項不足而退回付款 ³	每次150港元
由其他參與者 ¹ 付款予滙豐戶口	豁免

¹ 參與者指「轉數快」⁺⁺的參與者，該參與者可為銀行或其他金融機構、零售支付系統營運者、儲值支付工具持牌人或任何其他香港銀行同業結算有限公司不時接納為結算公司「轉數快」⁺⁺參與者的人士。

⁺⁺「轉數快」即「快速支付系統」。本行將於客戶通訊，包括戶口結單，銀行表格或通知書，個人網上理財等使用任一名稱。

² 包括適用於未能成功取消付款。

³ 若您指示我們於您的戶口設立「轉數快」⁺⁺付款指示，而當我們執行該指示時，將會令您的戶口出現透支情況或超出現有透支限額，我們會拒絕您的指示，並就每次考慮及拒絕您的指示收取手續費。

滙豐商業銀行：

經「轉數快」 ⁺⁺ 付款 (適用於100萬港元或人民幣或以下的本地支付)	收費
支付每筆港元或人民幣(100萬或以下)給本港其他參與者 ¹ 的戶口 <ul style="list-style-type: none">透過滙豐財資網/商務網上理財	每次15港元 ^{**}
取消付款指示予其他參與者 ^{1,2}	每次250港元
因戶口款項不足而退回付款 ³	每次150港元
由其他參與者 ¹ 付款予滙豐戶口	豁免

¹ 參與者指「轉數快」⁺⁺的參與者，該參與者可為銀行或其他金融機構、零售支付系統營運者、儲值支付工具持牌人或任何其他香港銀行同業結算有限公司不時接納為結算公司「轉數快」⁺⁺參與者的人士。

^{**}「轉數快」即「快速支付系統」。本行將於客戶通訊，包括戶口結單，銀行表格或通知書，滙豐財資網/商務網上理財等使用任一名稱。

² 包括適用於未能成功取消付款。

³ 若您指示我們於您的戶口設立「轉數快」⁺⁺付款指示，而當我們執行該指示時，將會令您的戶口出現透支情況或超出現有透支限額，我們會拒絕您的指示，並就每次考慮及拒絕您的指示收取手續費。



**如果通過「轉數快」^{††}進行商戶付款，例如以掃描二維碼來支付商戶，則不用收費。

註：此通知只適用於「轉數快」^{††}交易，並不適用於其他形式的交易。

如有任何查詢，可與各分行職員聯絡。

由香港上海滙豐銀行有限公司刊發

2018年9月18日

本通知的英文版本與中文版本如有任何歧義，概以英文版本為準。

For any discrepancies in English and Chinese version, English version shall prevail

