

Tips to Move Money to Overseas via Online Banking

Benefits



Lower Tariff
Enjoy preferential pricing via online banking ^{Note 1}



Easy to Use
Make transfer in just a few simple steps



Future-dated Payment
Set up future dated payment instructions easily

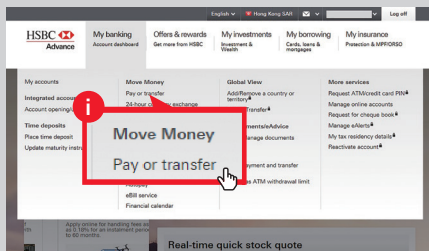
Get started

Please make sure you have:

- (1) The payee's name, address and country / territory of residence; and
- (2) The payee's bank account number, bank number, bank name and bank address; and
- (3) Your Mobile Security Key / Security Device ^{Note 2} for authentication.

Step 1 | Go to "Pay or transfer"

- i** Select "Pay or transfer" under "My banking" on the top menu.



^{Note 1} The latest fees and charges can be found in the Bank tariff guide for HSBC Wealth and Personal Banking Customers on HSBC website "Fees and charges".

^{Note 2} Mobile Security Key / Security Device authentication might be required throughout the overseas transfer journey, e.g. when the transfer amount exceeds the relevant daily limit or adding a new payee, etc. Please note your non-registered third party transfer sub-limit for Personal Internet Banking will be set to zero if you have not logged on to or used the sub-limit since establishment / maintenance for any 6 consecutive months or performed these types of transactions for any 13 consecutive months.

Step 2 | Select "Move money from Account"

- i Select the account you are moving money from under the list of "Move money from Account".

New payment

My payees

Manage future payments

Register or view FPS registrations

Quick Transfer settings

Update your email address

Pay or transfer Need guidance? 1 2 3

Transfer money or exchange currencies between your self-named accounts, send money to other accounts in H-IBS or other banks in Hong Kong or overseas or set up a recurring standing instruction.

You may also select our "Withdrawal switching service" or "FX Order Switch service" under "My investments".

Need help? Check the relevant FAQ sections for Move Money, Global Transfers and Bill Payment 263.

Move money from

Account **Hong Kong SAR HKD Savings**

Account **Hong Kong SAR HKD Savings**

Step 3 | Enter details of the payee's bank

- i Select "New payee".
- ii Enter the bank country or region of the payee's bank you want to transfer money to or click **Q** to select from drop down menu in "Bank country or region" field.
- iii Click the link "Search and select if you do not know the Bank number / Bank Identifier Code (BIC)" to search and select the bank.

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Move money to

My accounts My payees **New payee**

Move money to

My accounts My payees **New payee**

Transfer type **Account transfer** Bill payment Tax payment

Bank country or region **Australia**

▼ Payee's bank/Payment service provider details

Bank country or region **Australia**

Bank Number / BSB Number **Bank Number / BSB Number**

IBAN / Account number **IBAN / Account number**

Bank Number / BSB Number **Bank Number / BSB Number**

Search and select if you do not know the Bank number / Bank Identifier Code / BIC

Or

Enter the bank number of the payee's bank in "Bank Number" field.

Step 3 | Enter details of the payee's bank (Cont'd)


- iv Verify the prefilled bank name, bank address, city and state / province at the "Bank name", "Bank address line 1 to line 3", "City" and "State / Province"

A screenshot of a form for entering bank details. The form includes fields for "Bank name", "Bank address line 1", "Bank address line 2", "Bank address line 3", "City", and "State/ Province". A red callout box labeled "iv" highlights the "Bank name" and "Bank address line 1" fields.

- v Enter the account number of the payee in "IBAN / Account number" field.

A screenshot of the "IBAN / Account number" field. A red callout box labeled "v" highlights this field. Below it, another "IBAN / Account number" field and a "Bank name" field are visible.

Step 4 | Enter personal details of the payee

- i Enter the payee's name in "Account holder's name" field.
- ii Enter the payee's place of residence or click  to select from drop down menu in "Payee's place of residence" field.
- iii Enter the payee's address in "Payee's address line 1 to line 3" fields.
- iv (Optional) Add this payee now as your registered payee to skip authentication when making money transfer to it again next time.

A screenshot of the "Payee's personal details" form. It includes fields for "Account holder's name", "Payee's place of residence", and "Payee's address" (lines 1, 2, and 3). A red callout box labeled "i" highlights the "Account holder's name" field. Another red callout box labeled "ii" highlights the "Payee's place of residence" field, which has a magnifying glass icon. A third red callout box labeled "iii" highlights the "Payee's address" fields.

Step 5 | Enter transfer details

- i Enter the transfer details including transfer currency, amount, charge preference and purpose of payment.
- ii To make a payment through an intermediary bank, enter "INTERBANK" followed by the intermediary bank name in the field of "Message to payee's bank", for example: "INTERBANK HSBC BANK PLC".

The screenshot shows a payment form with the following fields:

- Purpose of payment**: A dropdown menu with "Select" and a downward arrow.
- Message to payee's bank**: A text input field with a red callout box and a red circle containing the letter "i".
- Message to payee's bank (optional)**: A text input field with a red callout box and a red circle containing the letter "ii".
- Important notes**: A text input field.

Step 6 | Enter your Security Code (if applicable)

If authentication is required (e.g. transaction amount exceed the relevant daily transfer limit or adding a new payee, etc.), follow the instruction on screen to generate the 6-digit code by your Mobile Security Key or Security Device and enter it for authentication.

Step 7 | Verification

- i Before confirming a transfer or deposit of funds to a third party in Hong Kong, please verify the account number of your payee carefully.
- ii If everything is correct, you can click "Confirm" to proceed.

Confirmation

The process has been completed successfully – your money will be transferred according to your instruction.

The screenshot shows a confirmation message with the following content:

- A green checkmark icon and the text: "Your future-dated payment request has been received."
- A line of text: "Please note the reference number for your records:" followed by a blank input field.
- A section header: "Payment summary"
- A section header: "From account"
- Account details: "Hong Kong SAR" and "HKD Current" with a small "INFO" button.