

Tips to Move Money to Overseas via Online and Mobile 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

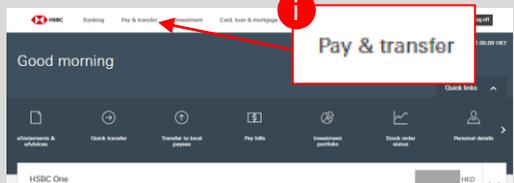
Please make sure you have:

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.

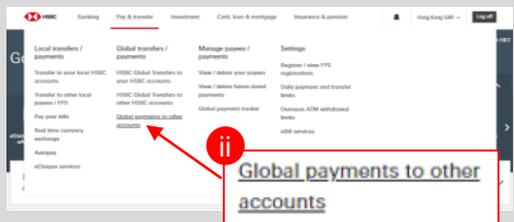
Via Online Banking

Step 1 | Go to "Global payments to other accounts"

- i** Select "Pay & transfer" on the top menu.



- ii** Under "Pay & Transfer", select "Global payments to other accounts".



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 “From Account”

- i Select the account you are moving money from under the list of “From Account”.

The screenshot shows the 'PAY AND TRANSFER' section with a sidebar on the left containing options like 'Transfer to your local HSBC accounts', 'Transfer to other local payees/PS', 'Pay your bills', 'Pay your taxes', 'Global transfers/Payments', 'Autopay', and 'eCheque services'. The main content area is titled 'Payment to an international payee' and includes a 'From' section with an 'Account' dropdown menu. A red box highlights the dropdown menu, and a red arrow points to it from an information icon (i) with the text 'Select an account to pay from'. Below the dropdown is a search bar labeled 'Search your accounts' and a list of accounts, including 'HSBC One' and 'HKD Current'.

Step 3 | Enter personal details of the payee

- i Select “Pay someone new”

The screenshot shows the 'PAY AND TRANSFER' section with the same sidebar as in Step 2. The main content area is titled 'Payment to an international payee' and includes a 'To' section with a 'Pay someone new' button. A red box highlights the button, and a red arrow points to it from an information icon (i) with the text 'Select an account to pay from'. Below the button is a dropdown menu labeled 'Choose an international account' and a 'Pay someone new' link.

- ii Enter the payee’s name in “Payee Name” field

The screenshot shows the 'PAY AND TRANSFER' section with the same sidebar as in Step 2. The main content area is titled 'Payment to an international payee' and includes a 'To' section with a 'Payee Name' field and a 'Payee country/territory' dropdown menu. A red box highlights the 'Payee Name' field, and a red arrow points to it from an information icon (ii) with the text 'Enter the payee’s name in “Payee Name” field'. Below the field is a note: 'Payee bank may reject a payment if the payee’s name differs from the one on payee bank’s record. If payee name exceeding 35 characters, please input the remaining characters in the “Payee address” field, followed by the address of the payee.' Below the dropdown menu is a red box highlighting the dropdown menu, and a red arrow points to it from an information icon (iii) with the text 'Enter the payee’s place of residence or click to select from drop down menu in “Payee country/ territory” field.' Below the dropdown menu is a red box highlighting the dropdown menu, and a red arrow points to it from an information icon (iii) with the text 'Enter the payee’s place of residence or click to select from drop down menu in “Payee country/ territory” field.'

- iii Enter the payee’s place of residence or click to select from drop down menu in “Payee country/ territory” field.

- iv Enter the payee’s address in “Address line 1 to line 3” fields.

The screenshot shows the 'PAY AND TRANSFER' section with the same sidebar as in Step 2. The main content area is titled 'Payment to an international payee' and includes a 'To' section with 'Address line 1', 'Address line 2 (optional)', and 'Address line 3 (optional)' fields. A red box highlights the 'Address line 1' field, and a red arrow points to it from an information icon (iv) with the text 'Enter the payee’s address in “Address line 1 to line 3” fields.' Below the fields is a note: 'If the payee including City, State and Postal'.

Step 4 | Enter details of the payee bank

i Enter the account number of the payee in “Payee account number/ International Bank Account Number (IBAN)” field.

Payee bank account details

Payee account number / International Bank Account Number (IBAN)

Add to your payee list - Default daily limit HKD50,000

Add this payee to your payee list so that you can transfer payments quickly and easily next time. You may change the limit or delete this payee via

Payee account number / International Bank Account Number (IBAN)

ii Enter the country or territory of the payee bank you want to transfer money to or click to select from drop down menu in “Country/ territory” field.

Payee bank account details

Payee account number / International Bank Account Number (IBAN)

Country / territory

Bank search

Search by bank code, name or address

Bank code RSBKAU2SOXX

Bank name and address RESERVE BANK OF AUSTRALIA SYDNEY, NEW SOUTH WALES SYDNEY NEW 2000 AU

iii Search and select the payee bank by bank code, name or address and select the bank in “Bank search” field.

iv (Optional) Add this payee now as your registered payee to skip authentication when making money transfer to it again next time.

Add to your payee list - Default daily limit HKD50,000

Add this payee to your payee list so that you can transfer payments quickly and easily next time. You may change the limit or delete this payee via Online Banking after the instructions become effective.

[Disclaimer](#)

Step 5 | Enter transfer details

i Enter the transfer details including transfer currency, amount, charge preference and purpose of payment.

Transfer details

Amount

HKD - Hong Kong Dollar

Daily small-value payment limit: HKD 10,000.00 [Amend limit](#)

Daily transfer limit for non-registered payee: HKD 0.00

CNY refer to deliverable Renminbi in the offshore market for this service.

Overseas charges paid by

[Know more about payment fee](#)

For HSBC Hong Kong staff, the local handling charges for this transfer will be waived when you use your staff account.

Charges charged to

Purpose of payment

[Know more about purpose of payment](#)

Step 5 | Enter transfer details (Cont' d)

- ii** To make a payment through an intermediary bank, enter “INTERBANK” followed by the intermediary bank name in the field of “Message to payee bank”, for example: “INTERBANK HSBC BANK PLC”.

Reference (optional)

This message will be displayed in manage future dated payments page for your own reference. If this is a recurring transfer, this note will also be shown on the payee's transaction record (subject to payee bank display).

Message to payee bank (optional)

Message to payee (optional)

Recurring No Yes

Date

This can be completed today or later.

Message to payee bank (optional)

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 bank, 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.

Confirmation

✔ Your instruction has been successfully processed on 27-Jul-2022 16:31 HKT.

Transfer details

Confirmation number N7275251099

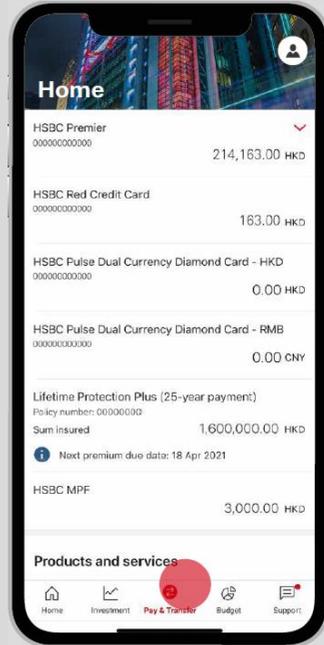
From

Account HKD Savings

Via Mobile Banking

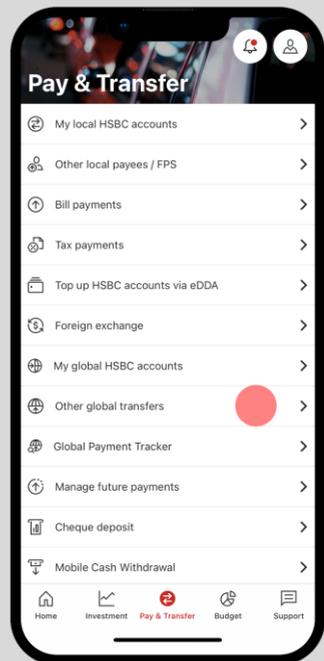
Step 1

Log on to HSBC HK App, go to “Pay & Transfer”.



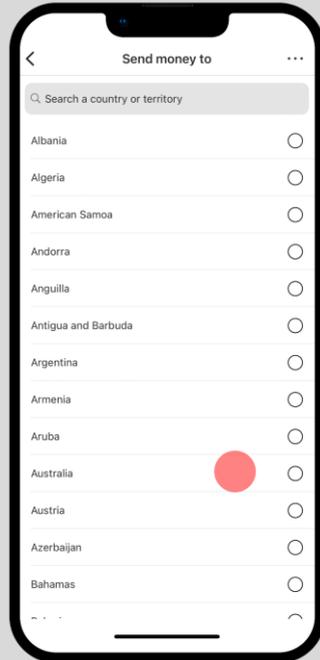
Step 2

Select “Other global transfers”.



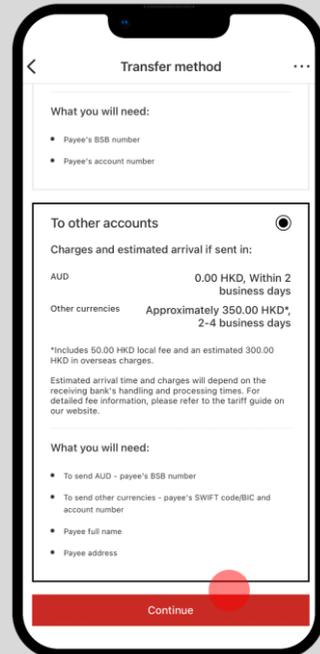
Step 3

Select the payee's country or territory.



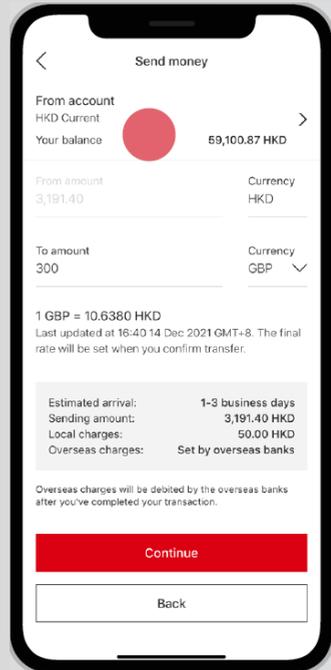
Step 4

- Choose "To other accounts"
- Check the estimated arrival time and charges, then tap "Continue".



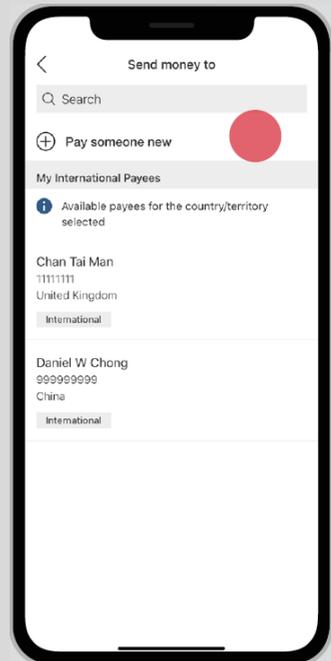
Step 5

Specify the account to be debited, transfer amount and currency.



Step 6

Select "My international payees" or "Pay someone new".



Step 7

Specify “Overseas charges paid by”.

Send money to Chan Tai Man Cancel

From account
HKD Current >
Your balance 59,100.87 HKD

To account
Chan Tai Man
111111111 GBP
United Kingdom

International

From amount 3,191.40 Currency HKD

To Chan Tai Man 300.00 Currency GBP

i You can send up to HKD100,000 a day to this payee. To edit this limit, go to HSBC Online Banking.

1 GBP = 10.6380 HKD
Last updated at 16:40 14 Dec 2021 GMT+8. The final rate will be set when you confirm transfer.

Overseas charges paid by
Select who pays the charges >

Local charges charged to
Select an account >

Step 8

Review details, then tap “Confirm”.

Local charges 60.00 HKD

Overseas charges Set by overseas banks

Overseas charges paid by Myself

Charges charged to HKD Current
002-000000-833

Payment date Today

Estimated arrival Immediate

Reference Holiday expenses

i Live rate as of 14 February 2021 13:25 HKT. The final rate will be set when you confirm transfer.

i Please check your transfer details carefully before continuing. If you submit incomplete or inaccurate information, your payment may be delayed or rejected and additional charges may apply.

i We'll tell the overseas banks how you prefer to pay overseas charges. But bear in mind, the banks may deduct the charges according to their own procedures.

Confirm

Confirmation

Get your transfer done,
in just a few steps!

