

Bank tariff guide for HSBC Retail Banking and Wealth Management Customers

Tips to help switch you on to
best value banking.

Effective 1 May 2019

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please log on to HSBC Internet Banking at
www.hsbc.com.hk or download HSBC HK Mobile
Banking app at App Store/Google Play™ for
internet/mobile banking services.**

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Welcome to HSBC's easy guide to services and fees. You'll find helpful sections with tips on how to save both time and money. With more options and more efficiency, we're providing you better banking value and even more reasons to bank with HSBC.

This guide is intended to give you a clear picture of the fees we charge for our most commonly used services. Please note that the sections on specific account types should be read in conjunction with the section entitled 'General services – all accounts'.

The charges in this guide were correct at the time of release but remain subject to change. For your own interest, please seek confirmation of the prevailing charge related to the service you need. These charges are applicable only to accounts maintained in the Hong Kong SAR with The Hongkong and Shanghai Banking Corporation Limited, which reserves the right to introduce charges not included in this guide. For charges which are not mentioned in this guide, please refer to the relevant promotional materials or 'Commercial Tariffs for Hong Kong Commercial Customers'.

The Bank reserves the right to levy a charge on transactions conducted.

Please note that some foreign currency/Renminbi bank charges listed in Hong Kong dollars are payable in the appropriate foreign currency/Renminbi in the equivalent amount. Payment of foreign currency/Renminbi notes is subject to availability. The charges for remittances do not include any charges that may be imposed by banks overseas.

If you have any queries or disagreement about the charges and the charges relating to credit cards listed in this guide, please approach our branches, call (852) 2233 3322 for HSBC Premier customers, (852) 2748 8333 for HSBC Advance customers or (852) 2233 3000 for other customers within office hours for assistance.

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Tips to save you money

1 Interbank transfer in Hong Kong dollars

The standard rate at a branch is HK\$200, but if you use HSBC Internet Banking or HSBC Mobile Banking, the tariff is waived.

2 Outward telegraphic transfer

Enjoy the biggest saving by using HSBC Internet Banking any time of the day where the fee is only HK\$65.

3 Cheque charges

Ensure your current account has sufficient funds before issuing a cheque to avoid an insufficient funds charge, or, enjoy overdraft protection as an HSBC Premier, HSBC Advance or Personal Integrated Account^{^^} customer.

4 Monthly fee

You can avoid the HK\$50 monthly fee for a Hong Kong dollar savings account/Cash Card account if you keep your balance at HK\$5,000 or above or take up the Easy Savings service via your Hong Kong dollar savings account/Cash Card account. Or if you use other services from HSBC, such as HSBC Premier, HSBC Advance, Personal Integrated Account^{^^}, Super Ease, University Students accounts, loans, unit trusts, life insurance policies, mortgages, time deposits, Unit Trust Monthly Investment Plan, etc, you will also be exempt from the monthly fee.

5 Automatic bill payment

Pay bills instantly any time through HSBC Internet Banking or HSBC Mobile Banking, or even pre-set dates for automatic payment, and you'll be sure to avoid overdue payment charges.

6 HSBC Premier special privileges

HSBC Premier brings you full fee waivers or preferential offer of up to 50% off on selected banking services. For details, please refer to Section H.

7 Credit card charge

Become an HSBC Premier/HSBC Advance customer and your HSBC Premier MasterCard[®] credit card/HSBC Advance Visa Platinum Card annual fee will be waived permanently.

8 Mortgage Advice Service

Our online interactive Mortgage Planner helps you to select the best mortgage plan to fit your needs and minimise your interest expenses.

9 Paper Statement Service Annual Fee¹ (Effective 1 January 2013)

If you hold a Personal Banking HK Dollar Current, SuperEase, HSBC Premier, HSBC Advance, Personal Integrated Account^{^^}, University Student Account, Cash Card, Renminbi Savings, HK Dollar Statement Savings, CombiNations Statement Savings or Foreign Currency Current account, you can avoid the HK\$20 annual fee if you choose to use our eStatement & eAdvice service.

10 Concession to Senior citizens aged 65 and above / Senior Citizen Card holders

Senior citizens aged 65 and above / Senior Citizen Card holders can enjoy tariff concession on banking service(s), if applicable, as offered by the Bank from time to time.

¹ The charge will apply to each eligible account if more than 2 paper statements are generated in a full calendar year.

^{^^} "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advice, internet banking platform etc.

Tips to save you time and effort

1 Become an HSBC Premier, HSBC Advance or Personal Integrated Account^{^^} customer

You'll receive a consolidated monthly statement presenting a concise view of your financial position. All your financial arrangements like insurance, loans, investments and mortgages, will be included in your monthly statement, showing your entire financial situation at a glance.

2 Consolidate accounts

You can readily consolidate various accounts from HSBC or other institutions into one. You'll find it easier and more efficient to manage all your financial affairs with a clearer view of your overall financial position.

3 Trade securities/unit trusts or check indices any time

Trade securities/unit trusts or check indices easily and conveniently with phonebanking, HSBC Internet Banking or HSBC Mobile Banking¹.

4 Exclusive HSBC Premier Centres

Become an HSBC Premier customer and you'll enjoy access to exclusive HSBC Premier Centres.

5 Remittance service

If you are receiving a payment from overseas, simply ask the payer to send it by telegraphic transfer rather than a cheque drawn on an overseas account. As such, the payment can be credited to your account directly, saving you the time and efforts waiting for cheque clearance at branch.

6 Credit facilities

HSBC Premier, HSBC Advance and Personal Integrated Account^{^^} customers can enjoy credit facilities.

7 Use these self-service methods for more convenient and efficient money management.

	HSBC Internet Banking	HSBC Mobile Banking	Phonebanking		Self-service banking
			Automated	Personal	
Check balance	✓	✓	✓	✓	✓
Deposit					✓
Withdrawal					✓
Transfer	✓	✓	✓	✓	✓
Pay bills	✓	✓	✓		✓
Trade securities	✓	✓	✓	✓	
Trade unit trusts	✓		✓	✓	
Place Time Deposits	✓	✓		✓	
Place Deposit Plus	✓			✓	
Buy insurance	✓	✓ ²		✓ ⁴	✓ ²
Outward telegraphic transfer	✓		✓ ³	✓ ⁴	
Hong Kong dollar interbank transfer	✓	✓			
Foreign Currency Exchange Services	✓	✓			✓ ⁵
Passbook update					✓
Personal information update	✓			✓	
Cheque-book request	✓		✓	✓	✓
Check credit card transactions	✓	✓		✓	
Set up Standing Instructions	✓	✓			

8 Tariff applied to transactions conducted via branch or Phonebanking

Unless otherwise specified, the tariff applied to transactions conducted via branch and Phonebanking is the same.

¹ Unit trusts trading is not applicable.

² Applies to travel and home insurance only.

³ Applies to remittance enquiry only.

⁴ Also applies to outward telegraphic transfer on standing instruction basis.

⁵ Support cash withdrawal of 4 major foreign currencies; JPY, USD, EUR, RMB at Foreign Currency Machines and RMB cash withdrawal at designated ATMs.

^{^^} "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advice, internet banking platform etc.

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A. General services

A1. General services – all accounts					
Item	Charge				
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance		HSBC Premier
Cashier's order					
• Issue ¹ /repurchase a cashier's order (This charge will be waived if the repurchase of cashier's order follows the cheque clearing process)	HK\$75		HK\$60		HK\$40
• Loss of a cashier's order	HK\$60 plus HK\$312 collected on behalf of Hong Kong Interbank Clearing Limited on circulars issued		HK\$60 plus HK\$312 collected on behalf of Hong Kong Interbank Clearing Limited on circulars issued		
• Additional fee for handling instructions not using Bank's standard form	HK\$150		HK\$150		
Coins changing/withdrawal/exchange to notes					
Each bag of coins	HK\$2		HK\$2		HK\$1
Coins paid-in (must be pre-sorted, per customer per day)					
• Below 500 coins	Waived		Waived		
• 500 coins or more	2% of the full amount paid-in (minimum HK\$50)		2% of the full amount paid-in (minimum HK\$50)		1% of the full amount paid-in (minimum HK\$25)
Bulk cash deposit - Hong Kong dollar notes (per customer per day)					
• Up to 200 pieces of notes	Waived		Waived		
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)		0.25% of the full amount deposited (minimum HK\$50)		
Bulk cheque deposit (per customer per day)					
• Up to 30 cheques	Waived		Waived		
• Over 30 cheques	HK\$1 per additional cheque ²		HK\$1 per additional cheque ²		
Renminbi notes deposits/withdrawals (per customer per day)					
Notes deposits					
• Up to 200 pieces of notes	Waived		Waived		
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)		0.25% of the full amount deposited (minimum HK\$50)		
Notes withdrawals	Waived		Waived		
Foreign currency notes deposit/withdrawal in one single day (per account per day)					
If the single-day total deposits/withdrawals exceeds these amounts, normal charges will apply as follows:					
Notes deposit: 0.25% of the total amount that day	AUD1,500	JPY150,000	AUD2,000	JPY200,000	AUD3,000 JPY300,000
Notes withdrawal: 0.25% of the total amount that day	CAD1,500	NZD2,000	CAD2,000	NZD3,000	CAD3,000 NZD4,000
Other currencies (regardless of the amount): commission charge based on prevailing market rates	CHF500	SGD500	CHF1,000	SGD1,000	CHF3,000 SGD1,000
The Bank reserves the right to levy an extra charge for the deposit of bulk currency notes	EUR1,000	THB10,000	EUR2,000	THB15,000	EUR3,000 THB20,000
	GBP1,000	USD1,500	GBP2,000	USD3,000	GBP3,000 USD7,500
Gift cheque (per cheque)					
• Via Gift Cheque Machine	Waived		Waived		
• Via HSBC branches ¹	HK\$10		HK\$8		Waived
Paper statement³					
To receive paper statements	HK\$20 per account p.a.		\$20 per account p.a.		
Safe deposit boxes					
Annual rental and other charges	1. Please refer to appropriate branch 2. Customer has to set up autopay from his/her HSBC account for the annual safe deposit box rental fee.		1. Please refer to appropriate branch 2. Customer has to set up autopay from his/her HSBC Premier or HSBC Advance account for the annual safe deposit box rental fee.		

¹ Waived for Senior citizens aged 65 and above / Senior Citizen Card holders

² Waived if the cheques are deposited through cheque deposit machines or other non branch counter channels.

³ Effective from 1 January 2013, this standard charge applies to Personal Banking HK Dollar Current, SuperEase, HSBC Premier, HSBC Advance, Personal Integrated Account^{^^}, University Student Account, Cash Card, Renminbi Savings, HK Dollar Statement Savings, CombiNations Statement Savings or Foreign Currency Current account if account holders receive more than 2 sets of paper statements (per account) in a full calendar year. For integrated accounts, the standard charge will be debited from HKD Savings account. The following group of customers will be exempt from the annual fee: aged below 18 or 65 and above, recipients of Government's Comprehensive Social Security Allowance, recipients of Government's Disability Allowance and the physically disabled or visually impaired.

^{^^} "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advice, internet banking platform etc.

A1. General services – all accounts				
Item	Charge			
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance	HSBC Premier
Special clearing arrangement (mark good)				
• To issue a special clearing memo to general customers for delivery to the cheque's/draft's issuing bank	HK\$60 plus other bank charges		HK\$60 plus other bank charges	
• Direct delivery of a cheque, draft, etc to the drawee bank for clearing	Minimum HK\$200 plus other bank charges		Minimum HK\$200 plus other bank charges	
Request for Banker's report				
Account address confirmation	HK\$100		HK\$100	
Bank reference letter				
• Each bank reference letter	HK\$300		HK\$300	
• Each supplementary copy	HK\$20		HK\$20	
Banker's guarantee				
To issue a standard utility guarantee on behalf of a customer	2% p.a. (minimum HK\$1,000)		2% p.a. (minimum HK\$1,000)	
Banker's opinion report				
• Each report provided to local banks by mail/facsimile	HK\$300		HK\$300	
• Each report provided to overseas banks by SWIFT	US\$50		US\$50	
• Each supplementary copy	HK\$20		HK\$20	
Certificate of balance				
• To certify the balance of each account	HK\$100		HK\$100	
• To certify the deposit interest earned on each account	HK\$150 per calendar year ²		HK\$150 per calendar year ²	
Personal data access request (including application for copy of voice call record)	Circumstantial (HK\$500 per request) ¹		Circumstantial (HK\$500 per request) ¹	
Request for document copies				
Account history report (for Passbook Savings Account and Time Deposits only)				
• Any account within one calendar year ²	HK\$250		HK\$250	
• Any account within two calendar years	HK\$750		HK\$750	
• Any account within three calendar years	HK\$1,000		HK\$1,000	
• Each additional calendar year over three calendar years (up to seven calendar years)	HK\$1,000		HK\$1,000	
Copies of statement/voucher/paid cheque/historical consolidated statement/duplicate advice slip				
• Each copy (not page)	HK\$50		HK\$50	
• Large volume request	Negotiable		Negotiable	
Duplicate statement/transaction summary/interim statement				
• To produce duplicate statement monthly/quarterly/half-yearly/annually	HK\$200 p.a.		HK\$200 p.a.	
• To produce duplicate statement at other intervals	Negotiable (minimum HK\$200 p.a.)		Negotiable (minimum HK\$200 p.a.)	
• Request for account transaction summary or interim statement	HK\$50 per copy		HK\$50 per copy	
Request for phonebanking confirmation advice				
Each request	HK\$100	Waived	Waived	
Other services				
Local and overseas courier service	HK\$100		HK\$100	
Standing instructions				
To set up, amend or suppress payment(s) upon each instruction				
• Via HSBC Internet Banking /HSBC Mobile Banking	Waived		Waived	
• Via HSBC Branches ³	HK\$70		HK\$70	Waived
Each non-computerised payment or each special payment request to an account with HSBC (other than the customer's own)	HK\$150		HK\$150	
Each standing instruction returned as a result of insufficient funds ⁴	HK\$150		HK\$150	
Special payment requests				
• To any account with HSBC not using Bank's standard form	HK\$150 per transaction		HK\$150 per transaction	
• To a third party account with HSBC using Bank's standard form not submitted at branch	HK\$150 per transaction		HK\$150 per transaction	

¹ This standard concessionary charge applies to the first time and normal data access request. In other cases, the Bank reserves the right to charge the actual commercial cost incurred without applying a cap to the charge. In any case, the Bank will inform the data requestor individually the actual handling charge and will only process the request upon receiving the requestor's acceptance.

² Calendar year is a period that starts on 1 January and ends on 31 December.

³ Waived for senior citizens aged 65 and above / Senior Citizen Card holders

⁴ If you ask us to set up a standing instruction to pay from your account, which if executed by us, would 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.

^{^^} "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advice, internet banking platform etc.

Item	Charge
Unauthorised overdraft¹	
If any of the following accounts has no overdraft facility or if an overdraft exceeds its authorised limit (each occurrence)	Prevailing interest rate (calculated on a daily basis on the amount of the unauthorised overdraft and applied monthly) plus handling charge
• For HSBC Premier	HSBC Best Lending Rate + 8% per annum plus HK\$100 handling charge
• For AssetLink / Personal Overdraft / HSBC Advance / Personal Integrated Account ^{^^}	HSBC Best Lending Rate + 8% per annum plus HK\$120 handling charge
• For Hong Kong dollar current / Hong Kong Dollar Statement Saving	24% per annum plus HK\$120 handling charge
• For Super Ease account	30% per annum plus HK\$120 handling charge
• For US dollar current	HSBC USD Best Lending Rate + 6% per annum plus HK\$120 handling charge
• For Home Owner's Overdraft	HSBC Best Lending Rate + 6% per annum plus HK\$120 handling charge
• For Revolving Credit Facility	HK\$120 handling charge

Item	Charge			
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance	HSBC Premier
Emergency encashment services				
Each request	US\$20			Waived

A2. General services – overseas services

Item	Charge			
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance	HSBC Premier
Mortgage loan in overseas countries				
Application fee	HK\$1,000			HK\$1,000
Assisted overseas HSBC account opening				
Each account opening	HK\$1,600		HK\$800	Waived
Global Transfers²				
Each Transfer	N/A		US\$7 ³ (or equivalent)	Waived

¹ If you pay or withdraw from your account which, if executed by us, would 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 impose a handling charge for considering and refusing your request on each occasion.

² Global Transfers provide international fund transfer between your self-named HSBC accounts. This service is available in Australia, Bahrain, Bermuda, Canada, China, Egypt, France, Greece, India, Indonesia, Jersey, Malaysia, Malta, Mexico, New Zealand, Oman, Philippines, Qatar, Singapore, Sri Lanka, Taiwan, UAE, UK, USA and Vietnam.

³ Detailed Global Transfer Fee Tariff can be accessed through Personal Internet Banking.

^{^^} "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advice, internet banking platform etc.

B. Deposit account/services

Item	Hong Kong dollar			Renminbi		US dollar		Other foreign currencies		Wayfoong Passbook Gold
	Current	Savings	Cash Card	Current	Savings	Current	Savings	Current	Savings	
Monthly fee										
Accounts with monthly balance less than HK\$5,000 ¹	N/A	HK\$50	HK\$50	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Stop payment order										
To stop payment order, or to cancel each stop payment order, issued by the account holder										
Paper Cheque (each or a series of stop/cancel stop payment)	HK\$150	N/A	N/A	HK\$150	N/A	HK\$150	N/A	N/A	N/A	N/A
e-Cheque (each stop via Internet Banking)	Waived	N/A	N/A	Waived	N/A	Waived	N/A	N/A	N/A	N/A
e-Cheque (each stop via branches)	HK\$150	N/A	N/A	HK\$150	N/A	HK\$150	N/A	N/A	N/A	N/A
Returned cheque²										
Each cheque returned due to insufficient funds ³ /exceeding RMB cheque limit ⁴	HK\$150	N/A	N/A	RMB200	N/A	HK\$150	N/A	N/A	N/A	N/A
Each cheque returned for other reasons ⁵	HK\$50	N/A	N/A	RMB50	N/A	HK\$50	N/A	N/A	N/A	N/A
Passbook replacement⁶										
Due to damage to passbook or loss of chop	N/A	HK\$100	N/A	N/A	N/A	N/A	HK\$100	N/A	HK\$100	HK\$100
Cheque-book delivery (per cheque-book)										
By ordinary mail	Nil	N/A	N/A	Nil	N/A	Nil	N/A	N/A	N/A	N/A
By registered mail	HK\$25	N/A	N/A	HK\$25	N/A	HK\$25	N/A	N/A	N/A	N/A
Cheque² handling fee for insufficient fund (for cheque settlement and payment of cheque handling fee)⁷										
Fund transfer from RMB Savings Account to RMB Current Account, either by the Bank or by customers	N/A	N/A	N/A	Waived	N/A	N/A	N/A	N/A	N/A	N/A
Account closure										
Lost passbook ⁶	N/A	HK\$50	N/A	N/A	N/A	N/A	HK\$50	N/A	HK\$50	HK\$50
Within three months of the date of its opening	HK\$200	HK\$50	N/A	RMB200	RMB50	HK\$200	HK\$50	N/A	HK\$50	HK\$50
Counter transaction fee (for "Easy Savings" service only)										
Transfer/cash withdrawal (per transaction) ⁸	N/A	HK\$20	HK\$20	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Annual fee (for University Student Account only)										
Annual fee							HK\$130			

Time deposit early uplift handling fee

We may, at our discretion, allow uplift of time deposit before maturity. Time deposit interest accrued will not be paid and handling fee, with calculation stated below, will apply: Time Deposit Principal x (HSBC's Interbank Offered Rate⁹ - Time Deposit Interest Rate) x Number of Days due to Maturity / Total Number of Days in a Year (minimum HK\$200)

Note : After imposing the early uplift handling fee, the principal amount received may be less than the original time deposit placement amount.

1 Rolling average for the previous three months. Exemptions apply to (i) senior citizens aged 65 and above (ii) minor below aged 18, (iii) recipients of Government Disability Allowances, (iv) recipients of Comprehensive Social Security Assistance, (v) customers registered for "Easy Savings" service, (vi) customers who hold any one of the following products/services that is held or registered under the same name(s) and identity number(s): HSBC Premier, HSBC Advance, Personal Integrated Account^{^^}, Super Ease, University Students accounts, overdrafts, loans, mortgages, unit trusts, Unit Trust Monthly Investment Plan, life insurance policies and time deposits. For customers who have special needs and request for fee exemption (e.g. low income customers), please contact branch staff.

2 Applicable to all types of cheques including paper cheque and e-Cheque.

3 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.

4 This charge is made for the amount of a single cheque issued and presented in Guangdong Province (including Shenzhen) exceeds RMB80,000.

5 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.

6 Waived for senior citizens aged 65 and above / Senior Citizen Card holders

7 If you issue a cheque from your RMB Current Account which, if honoured by us, would either cause your account to go overdrawn, you will need to request for fund transfer from RMB Savings Account to RMB Current Account. If you do not make a request for fund transfer, **we will treat this as your informal request for fund transfer and carry out the fund transfer**. In either case, we may charge, without prior notice, a handling fee for considering your request.

8 This counter transaction fee applies to the account registered for "Easy Savings" service with monthly balance of below HK\$5,000. Exemptions apply to (i) senior citizens aged 65 and above (ii) minor below aged 18, (iii) recipients of Government Disability Allowances, (iv) recipients of Comprehensive Social Security Assistance, or (v) customers who hold any one of the following products/services that is held or registered under the same name(s) and identity number(s): HSBC Premier, HSBC Advance, Personal Integrated Account^{^^}, Super Ease, University Students accounts, overdrafts, loans, mortgages, unit trusts, Unit Trust Monthly Investment Plan, life insurance policies and time deposits. For customers who have other special needs and request for fee exemption (e.g. low income customers), please contact branch staff.

9 As quoted by HSBC from time to time.

^^ "Personal Integrated Account" is also named as 'SmartVantage'; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advices, internet banking platform etc.

C. Payment services

C1. Payment services – autoPay services

Item	Charge			
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance	HSBC Premier
To set up or amend each autoPay instruction[†]				
• Via paper form		HK\$30*		HK\$30*
• Via HSBC Internet Banking		Waived		Waived
Each autoPay instruction returned as a result of insufficient funds[#]		HK\$150		HK\$150

C2. Payment services – remittances

Inward payments

Item	Charge			
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance	HSBC Premier
Telegraphic transfer[†]				
• Proceeds credited to an account with HSBC		HK\$65 [~]	HK\$35 [~]	Waived [~]
• Proceeds paid in cash of the same foreign currency as the remittance received to HSBC customers in Hong Kong who does not hold account in the remittance currency or where HSBC does not offer account in the remittance currency (subject to availability of the currency note)		HK\$65 plus commission of 0.25% of the full amount (minimum HK\$100) [~]	HK\$35 plus commission of 0.25% of the full amount (minimum HK\$100) [~]	Commission of 0.25% of the full amount (minimum HK\$100) [~]
• Each request to overseas bank on behalf of the customer for an inward telegraphic transfer from an overseas account		HK\$250		HK\$250
Payment of demand draft drawn on HSBC in Hong Kong				
• Proceeds credited to an account with HSBC		Nil		Nil
• Proceeds paid in Hong Kong dollar cash to customers without an account with HSBC in Hong Kong [‡]		HK\$150		HK\$150
• Proceeds paid in cash of the same currency as the remittance received (subject to availability of the currency note)		0.3% of the full amount (minimum HK\$80)	0.3% of the full amount (minimum HK\$80)	
Payment of demand draft drawn on other local banks				
• Proceeds credited to an account with HSBC with exchange rate quoted from the local drawee bank over the telephone		Nil		Nil
• Proceeds credited to an account with HSBC of the same currency		HK\$120		HK\$120
Purchase of clean bills (demand draft/ clean cheque) drawn on overseas banks credit to an HSBC account[‡]				
• Each demand draft issued by HSBC Group member [@]		0.25% of the amount per bill (minimum HK\$100)	0.25% of the amount per bill (minimum HK\$100)	
• Each demand draft issued by non-HSBC bank		0.375% of the amount per bill (minimum HK\$100)	0.375% of the amount per bill (minimum HK\$100)	
• Each cheque issued by companies or personal entities		0.375% of the amount per bill (minimum HK\$100)	0.375% of the amount per bill (minimum HK\$100)	
Payment of clean bills (demand draft/ clean cheque) drawn on overseas banks sent for collection				
• Each demand draft/ cheque [§]		HK\$250 including postage (payable in advance)	HK\$250 including postage (payable in advance)	
Each clean bill (demand draft/ clean cheque) returned unpaid for any reason		HK\$150		HK\$150

[^] "autoPay instruction" is also named as "direct debit authorisation". autoPay instruction and direct debit authorisation are used interchangeably in customer communication including account statement, bank forms/advices, internet banking platform etc.

* Not applicable to the autoPay instruction setup / amendment when the beneficiary is HSBC.

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 reject your instruction and impose a handling charge for considering and refusing your instruction on each occasion. This item is not applicable to real-time top-up to electronic wallet of licensed stored value facility.

† Includes inward payments from overseas bank accounts irrespective of routing arrangement. As a consequence of executing transactions, HSBC may receive commission, income or revenue from other entities. The fees, charges or commission charged directly by HSBC from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer.

[~] Not applicable to the charges option selected to "our".

‡ Excluding Renminbi demand draft.

‡ For Hong Kong dollar cheques drawn on banks in Guangdong Province including Shenzhen, a flat fee of HK\$50 per cheque will be charged. For US dollar cheques drawn on banks in Shenzhen, a flat fee of HK\$100 per cheque will be charged.

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

@ Excluding Hang Seng Bank Limited and its subsidiaries.

^{^^} "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advices, internet banking platform etc.

Outward payments

Item	Charge			
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance	HSBC Premier
Telegraphic transfer debited from an account with HSBC				
Each telegraphic transfer issued*				
• Via HSBC Internet Banking		HK\$65 [^]		HK\$65 [^]
• Via HSBC branches		HK\$240 [¶]	HK\$220 [¶]	HK\$200 [¶]
• Additional fee for handling instructions not using Bank's standard form or instructions submitted by facsimile (where accepted by the Bank)		HK\$150		HK\$150
• Additional fee for payment details exceeding 140 characters requiring the use of an additional SWIFT (each SWIFT)		HK\$120		HK\$120
Each telegraphic transfer amendment/enquiry/cancellation/returned		HK\$250 plus any additional charges levied by the overseas bank		HK\$250 plus any additional charges levied by the overseas bank
Each telegraphic transfer instruction returned as a result of insufficient funds [±]		HK\$150		HK\$150
Demand draft debited from an account with HSBC				
Each demand draft issued		HK\$150 [¶]	HK\$125 [¶]	HK\$100 [¶]
Additional fee for handling instructions not using Bank's standard form		HK\$150		HK\$150
Additional fee for processing instructions submitted by facsimile (where accepted by the Bank)		HK\$150		HK\$150
Each demand draft repurchased		HK\$150	HK\$125	HK\$100
To report the loss of a demand draft		HK\$300 plus any additional fee levied by the drawee bank		HK\$300 plus any additional fee levied by the drawee bank

* Execution of a standing instruction for telegraphic transfer is charged based on tariff applied to a single telegraphic transfer instruction via Internet Banking.

[^] An extra charge of HK\$200 is charged for remote currencies, e.g. Korean won.

[¶] If your outward payment telegraphic transfer instruction is in Chinese, we will charge an extra charge of HK\$150 for up to a maximum of 24 Chinese characters. However, this extra charge will be waived for up to a maximum of 24 Chinese characters if the currency of your outward payment is in Renminbi.

An extra charge of HK\$40 is charged for instructions submitted via HSBC branches that are received after 12:00 noon on weekdays, or for instructions received on Saturday, and requested same day processing.

[±] If you instruct us to make a payment from your account by telegraphic transfer, 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 refusing your instruction on each occasion.

^{^^} "Personal Integrated Account" is also named as 'SmartVantage'; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advices, internet banking platform etc.

Note:

- For telegraphic transfer sending direct to or routing through Australia, Bangladesh, Canada, Mainland China, France, India, Indonesia, Japan, Korea (South), Macau SAR, Malaysia, Mauritius, New Zealand, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, UK, USA and Vietnam, an optional flat fee of HK\$150 can be made to cover the first payment charges imposed by overseas HSBC banks/branches (excluding Hang Seng Bank Limited and its subsidiaries) for their processing. If the telegraphic transfer is made through HSBC Internet Banking, the flat fee is HK\$50. This optional flat fee will not cover any subsequent charges imposed by any correspondent banks and/or beneficiary banks.
- Includes outward payments to overseas bank accounts irrespective of routing arrangement. As a consequence of executing transactions, HSBC may receive commission, income or revenue from other entities. The fees, charges or commission charged directly by HSBC from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer.
- Please note that some overseas banks may impose additional overseas charges (including charges levied by beneficiary bank and correspondent banks). At the overseas banks' discretion, the charge may be deducted from the payment amount. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.
- Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.

C3. Interbank fund transfers				
Item	Charge			
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance	HSBC Premier
Payment through Real Time Gross Settlement (RTGS)[†]				
Each real time outward RTGS payment to the credit of an account held with other local banks [~]				
• Via HSBC Internet Banking	Waived [§]		Waived [§]	
• Via HSBC Mobile Banking	Waived [§]		Waived [§]	
• Via HSBC branches	HK\$200 [§]		HK\$180 [§]	HK\$160 [§]
Additional fee for handling instructions not using Bank's standard form or instructions submitted by facsimile (where accepted by the Bank)	HK\$150		HK\$150	
Each real time outward RTGS payment amendment/enquiry/cancellation [±] /returned	HK\$250 plus any additional charges levied by the beneficiary bank		HK\$250 plus any additional charges levied by the beneficiary bank	
Each real time outward RTGS payment returned as a result of insufficient funds [*]	HK\$150		HK\$150	
Each inward payment credited to an account with HSBC [^]	Waived [^]		Waived [^]	
Payment through Electronic Clearing (ECG)[†]				
Each Hong Kong dollar outward payment to the credit of an account held with other local banks via HSBC Internet Banking				
	Waived		Waived	
Payment through Faster Payment System (FPS)				
Each Hong Kong dollar/Renminbi outward payment to the credit of an account held with other Participants [@]				
• Via HSBC Internet Banking	Waived		Waived	
• Via HSBC Mobile Banking	Waived		Waived	
Each outward FPS payment cancellation request to other Participants [@]	Our handling charge will be waived plus any additional charges levied by other Participants [@]		Our handling charge will be waived plus any additional charges levied by other Participants [@]	
Each inward payment from other Participants [@] and credited to an account with HSBC	Waived		Waived	

C4. PayMe from HSBC	
Item	Charge
Credit Card/ Bank Account Top-Up[#]	
• HSBC Credit Card/ Bank Account	Free
• Non-HSBC Credit Card/ Bank Account	Free
P2P Payment[#]	Free
Bank Account Fund out[#]	
• HSBC bank account	Free
• Non-HSBC bank account	Free

[†] Funds transferred through ECG will be credited to the beneficiary's account by the end of the day or the next business day, subject to the beneficiary bank's arrangement. Funds transferred through RTGS will normally be credited to the beneficiary's account on the transfer date.

The reference to "business day" means a day, other than a Saturday, Sunday or public holiday, on which banks are opened for general business in Hong Kong.

[~] Execution of a standing instruction for RTGS payment is charged based on tariff applied to a single RTGS payment instruction via Internet Banking/ Mobile Banking.

[§] For payments to a beneficiary bank which the Bank cannot effect as RTGS payment, we will transfer via telegraphic transfer and the corresponding tariff will apply.

[±] Our handling charge of HK\$250 will be waived.

^{*} 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 and impose a handling charge for considering and returning your instruction on each occasion.

[^] Not applicable to the charges option selected to "our".

[@] 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.

^{^^} "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advice, internet banking platform etc.

[#] Credit Card/ Bank Account Top-Up limits, P2P Payment limits and Bank Account Fund Out limits can be accessed through PayMe website.

Note:

- Please note that some beneficiary banks may impose additional charges. At the beneficiary banks' discretion, the charge may be deducted from the payment amount. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.
- Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.

D. Mortgage services

Item	Charge
Cancellation fee¹	
Each application	0.15% of the loan amount subject to a minimum of HK\$5,000
Change of Mortgage Plan	HK\$1,500 per request
Change of repayment plan	
General change, e.g. instalment amount, loan tenure, repayment option/frequency	HK\$1,000
Change of Mortgagor/Guarantor/Mortgage Deed	HK\$1,000 per request
Request for each extra copy of documents	
Statement/confirmation letter	HK\$100
Repayment schedule/rate change advice/facility letter	HK\$100
Certified copies of mortgage/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant	HK\$200 per set
Confirmation of outstanding balance	HK\$150
Annual interest statement	HK\$100
Lease consent letter on charged property	HK\$1,000 per letter
Custody of non-discharged deeds after full loan repayment	HK\$4,000 per year
Issuance of redemption statement for existing account	HK\$200 per copy
Late charge²	HK\$380
General prepayment charge³	
Full prepayment charge	
• If within 1st year of drawdown	3% of the original loan amount
• If within 2nd year of drawdown	2% of the original loan amount
• If within 3rd year of drawdown	1% of the original loan amount
Partial prepayment charge	
• Within first 2 years from drawdown	2 months' interest on partial prepaid amount (minimum HK\$50,000)

Note: The above service charges (except the charge for custody of non-discharged deed after full loan repayment) will not be applicable to Home Ownership Scheme/ Private Sector Participation Scheme / Tenants Purchase Scheme / Home Purchase Loan Scheme / Home Assistance Loan Scheme.

- Cancellation fee is only applicable for applications received on or after 1 August 2015. For applications received before 1 August 2015, application fee charging at 0.15% of the loan amount upon after acceptance will apply instead. For applications received on or after 1 November 2017, the cancellation fee will be subject to a minimum of HK\$5000.
- If you fail to make payment in full when due (including where there are insufficient funds in the repayment account), we may charge, without prior notice, a late charge in addition to interest on the overdue repayment(s).
- These charges are subject to approval by the Bank. If your mortgage loan facility letter sets out a different amount of prepayment charges from above, your facility letter shall prevail. You may also be required to return the whole or part of any cash incentives you received from the Bank.

E. Integrated account services

Item	Below balance fee ¹ (based on average Total Relationship Balance over the last three months)
HSBC Premier	
For customer with a Total Relationship Balance of	
• HK\$1,000,000 and above	Waived
• Below HK\$1,000,000	HK\$380 per month
HSBC Advance	
For customer with a Total Relationship Balance of	
• HK\$200,000 and above	Waived
• Below HK\$200,000	HK\$120 per month
Personal Integrated Account^{^^} (also named as SmartVantage)	
For customer with a Total Relationship Balance of	
• HK\$5,000 and above	Waived
• Below HK\$5,000	HK\$60 per month
Super Ease	
For customer with a Total Relationship Balance of	
• HK\$3,000 and above	HK\$15
• Below HK\$3,000	HK\$35

1 The monthly below balance fee applies to each Integrated Account held by the customer.

^^ "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advice, internet banking platform etc.

The above fee structures are based on your Total Relationship Balance (TRB)¹ which includes:

- Hong Kong dollar/Renminbi/foreign currency deposits
- Market value of the following investments: local and overseas securities, unit trusts, bonds, certificates of deposit, equity linked investments, structured notes, Monthly Investment Plan (Stocks/Unit Trusts) and Wayfoong Statement Gold
- Deposit amounts of Deposit Plus and Structured Investment Deposits
- Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
- Life insurance with savings or investment component*
- HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances are administered by The Hongkong and Shanghai Banking Corporation Limited

* For life insurance with savings or investment component:

- Investment-linked life insurance policies include the total cash value of the policies;
- Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher.

Should your TRB remain below HK\$1 million for 12 months, your HSBC Premier service tier may be withdrawn.

To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s) and all your joint account(s) will be included in the calculation.²

To determine your overall TRB in joint capacity, the applicable TRB of all your joint account(s) held with the same joint account holders will be included in the calculation. All life insurance, MPF and ORSO Defined Contribution Scheme policies are held under personal sole account only, the account balances shall not be included in the TRB calculation in joint capacity.

Note:

- There may be a time lag before the value of certain investment transactions (eg Initial Public Offering (IPO) subscriptions for securities, bonds, open-end funds and certificates of deposit) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the Bank's record.
- All these accounts must be held or registered under your own name or jointly with another person. Your name and identity number under which each of these accounts is held or registered (whether solely or jointly) must be the same.

F. Loan Services

Personal Instalment Loan/ Personal Tax Loan/ Personal Instalment Loan Balance Consolidation Program

Item	Charge
Late Charge ¹	HK\$400 per default and overdue interest at a rate of 2.25% per month on the overdue monthly repayment(s)
Early Repayment Fee	2% of outstanding principal amount plus repayment of any applicable promotional offers (subject to promotional terms and conditions)
Handling Charge	1% per annum of loan amount or Subject to Promotional Offer if applicable
Deferred Payment	For 1st repayment: 2.25% per month on approved loan amount, calculated on daily basis

Revolving Credit Facility

Item	Charge
Annual Fee	1% of the limit (maximum HK\$1,000)
Late Charge	8% flat on payment in arrears (minimum HK\$100, maximum HK\$200) plus Prevailing Rate
Unauthorized Overdraft Handling Charge	HK\$120

Overdraft

Item	Charge				
	Personal Overdraft	HSBC Advance and Personal Integrated Account		HSBC Premier	
		Clean Credit	Secured Credit	Clean Credit	Secured Credit
Service Fee	Annual Fee : 1 % of the overdraft limit (Minimum: HK\$200, Maximum: HK\$700)	Monthly Fee: pro-rated on HK\$50 based on utilisation % of the credit limit in the previous month, maximum HK\$50	Not applicable	Monthly Fee: pro-rated on HK\$50 based on utilisation % of the credit limit in the previous month, maximum HK\$50	Not applicable
Late Payment Charge (Minimum Payment)	Not applicable	HK\$80	Not applicable	Not applicable	Not applicable
Unauthorised Overdraft Interest Rate	HSBC Best Lending Rate +8%	HSBC Best Lending Rate +8%		HSBC Best Lending Rate +8%	
Unauthorised Overdraft Handling Charge	HK\$120	HK\$120		HK\$100	
Overdraft Protection Interest Rate	Not applicable	HSBC Best Lending Rate +5%		HSBC Best Lending Rate +4%	

¹ If you fail to make payment in full when due (including where there are insufficient funds in the repayment account), we may charge, without prior notice, a late charge in addition to interest on the overdue amount.

G. Cards

G1. Personal credit cards											
Item	Charge										
	HSBC Premier MasterCard [®] Credit Card	HSBC Advance Visa Platinum Card	HSBC Visa Signature Card	Platinum Card (incl. green credit card)	Visa Gold, Gold MasterCard	Visa, MasterCard	iCAN Card	US dollar Visa Gold	UnionPay Dual Currency Diamond Card	UnionPay Dual Currency Card	
Annual fee											
Primary card	waived permanently	waived permanently	HK\$2,000	HK\$1,800	HK\$600	HK\$300	HK\$300	US\$80	HK\$1,800	HK\$300	
Additional card (separate billing)	N/A	N/A	N/A	N/A	HK\$600	HK\$300	N/A	US\$80	N/A	N/A	
Additional card (combined billing)	waived permanently	waived permanently	HK\$1,000	HK\$900	HK\$300	HK\$150	N/A	US\$40	HK\$900	HK\$150	
Linked Private Label Cards											
Joining fee	waived							N/A			
Replacement fee	HK\$30							N/A			
Card replacement fee											
Card replacement before renewal	waived	HK\$100	HK\$100	HK\$100	HK\$100	HK\$100	HK\$100	US\$13	HK\$100	HK\$100	
Virtual card account	N/A	N/A	N/A	N/A	N/A	N/A	HK\$100	N/A	N/A	N/A	
Cash advance fee											
From ATM (per transaction)	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55) ¹							Cash advance fee of 2% plus handling fee of 3% on advance amount (minimum US\$7) ¹		Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$55 for HKD sub-account/ minimum RMB 55 for RMB sub-account) ¹	
Over-the-counter advances (per transaction)	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum HK\$80) ¹							Cash advance fee of 2% plus handling fee of 3% on advance amount (minimum US\$10)		N/A	
Minimum payment due	Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date (minimum HK\$50), plus overdue or overlimit due whichever is higher							Equivalent to the full amount of the statement balance		Total fees and charges currently billed to each sub-account statement plus 1% of the statement balance (excluding any fees and charges currently billed) of each sub-account as at the statement date (minimum HK\$50 for HKD sub-account/RMB50 for RMB sub-account) plus the overdue or overlimit due of each sub-account whichever is higher	
Duplicate statement	HK\$30							US\$4		HK\$30	
Each statement	If you pay the statement balance in full on or before the payment due date, you will enjoy free interest on the statement balance. If you fail to do so, we may charge, without prior notice, a finance charge which is the interest on (a) the unpaid statement balance from the statement date immediately preceding the said statement due date until payment in full and (b) the amount of each new transaction posted since such statement date until payment in full. The finance charge will accrue daily and be calculated at the interest rate of 2.625% per month (equivalent to the APRs listed below)										
Finance charge											
Annualised Percentage Rate (APR)²											
On purchase					36.43%						
On cash advance (inclusive of the handling and cash advance fees)					37.75%						
On Cash Credit Plan (after Preferential Interest Rate Period or Card Account in delinquent status)					36.47%						
Late charge³	The amount of minimum payment due or HK\$230, whichever is the lower							N/A		For HKD sub-account The amount of minimum payment due or HK\$230, whichever is the lower For RMB sub-account The amount of minimum payment due or RMB230, whichever is the lower	
Early Repayment Fee of Cash Instalment Plan	2% of outstanding principal							N/A		For HKD sub-account 2% of outstanding principal For RMB sub-account N/A	
Early Repayment Fee of Spending Instalment Plan	Total amount of outstanding monthly handling fee for the remaining Instalment Period plus any interest (if applicable) and an administration fee of HKD300.							N/A		For HKD sub-account Total amount of outstanding monthly handling fee for the remaining Instalment Period plus any interest (if applicable) and an administration fee of HKD300. For RMB sub-account N/A	
Overlimit handling fee⁴ (applicable if the current balance excluding all the fees and charges currently billed to the card statement exceeds the credit limit for the time being assigned to the card account)	HK\$90	HK\$180	HK\$180	HK\$180	HK\$180	HK\$180	HK\$180	US\$24	HK\$180 for HKD sub-account/ RMB180 for RMB sub-account		
Over-the-counter payment handling fee								HK\$20			
Foreign cheque clearing fee	HK\$100							US\$13		HK\$100 for HKD sub-account/ RMB100 for RMB sub-account	
Returned cheque/Rejected autoPay⁵ (if drawn on banks other than HSBC)	HK\$100							US\$13		HK\$100 for HKD sub-account/ RMB100 for RMB sub-account	
Sales slip retrieval Each photocopy	HK\$30							US\$4		HK\$30 for HKD sub-account/ RMB30 for RMB sub-account	
Card reference letter	HK\$150							US\$20		HK\$150	
Fees Relating to Foreign Currency Transaction	1.95% of every card transaction * which is effected in currencies other than Hong Kong dollars (for HK dollar personal credit cards) / US dollars (for USD Visa Gold Card)									1% of every card transaction which is effected in currencies other than Renminbi and HK dollar	
	*The fee relating to foreign currency transactions applicable for HK dollar personal credit cards and USD Visa Gold Card is inclusive of the transaction fee of 1% charged by Visa/MasterCard to the Bank.										

1 This charge also applies to non-HSBC customers.

2 The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied to your card account may be different. US dollar Visa Gold Card requires payment of the statement balance in full and the APR (calculated by assuming only 1% of the current balance plus the total fees and charges currently billed to the card statement are settled each month) is for reference only.

3 If you fail to make the minimum payment in full before the due date, we may charge, without prior notice, a late charge in addition to finance charge.

4 If your statement balance (excluding all fees and charges currently billed to your card account) exceeds the existing credit limit on your card, **we will treat this as your informal request for raising your credit limit.** We may agree to your request and charge, without prior notice, a handling fee for considering and agreeing to your request.5 If you present a cheque drawn on, or make an autoPay payment from, banks other than HSBC for the purpose of credit card repayment, and the cheque or payment is subsequently returned or rejected, **we will treat this as your informal request for special handling services** and may charge, without prior notice, a handling fee for such service.

Note: 1. The other above-mentioned charges are also applicable to standalone Private Label Card.

G2. ATM card/Other account cards

Item	Charge			
	Personal Customer	Personal Integrated Account ^{^^}	HSBC Advance	HSBC Premier
Annual fee	Waived		Waived	
Overseas ATM cash withdrawal^{1,2} From the HSBC Group's ATM network outside of HK	HK\$20 per transaction		HK\$20 per transaction	Waived
For overseas networks/sites (BancNet in the Philippines)	HK\$20 per transaction		HK\$20 per transaction	
From Visa/Plus network	HK\$40 per transaction (including for secondary account(s) using a Visa card)		HK\$40 per transaction (including for secondary account(s) using a Visa card)	
From MasterCard/Cirrus network	HK\$40 per transaction (including for secondary account(s) using a MasterCard card)		HK\$40 per transaction (including for secondary account(s) using a MasterCard card)	
From UnionPay network	HK\$20 per transaction (including for secondary account(s) using a UnionPay card)		HK\$20 per transaction (including for secondary account(s) using a UnionPay card)	
Local ATM cash withdrawal From HSBC Group's ATM network in HK	No charge		No charge	
From non-HSBC Group's ATM network in HK (Visa/Plus or MasterCard/Cirrus network)	HK\$25 per transaction (including for secondary account(s) using a Visa or MasterCard card)		HK\$25 per transaction (including for secondary account(s) using a Visa or MasterCard card)	
From non-HSBC Group's ATM network in HK (UnionPay network)	HK\$15 per transaction (including for secondary account(s) using a UnionPay card)		HK\$15 per transaction (including for secondary account(s) using a UnionPay card)	
Card replacement fee (excluding credit cards)	HK\$50 (for replacement of a lost or damaged card that has been held by the customer for more than three months but less than two years)		HK\$50 (for replacement of a lost or damaged card that has been held by the customer for more than three months but less than two years)	

1 Surcharges of overseas local bank may be levied (if applicable).

2 Please take notice that any withdrawal of foreign currency through overseas ATMs will not be debited from your foreign currency account (if any), but from your Hong Kong dollar account instead. Different exchange rate, and fees and charges will apply depending on the overseas ATM network that you are using. Please refer to the following information on the debit of your Hong Kong dollar account for any overseas ATM withdrawal.

- Withdrawal via Visa / PLUS ATM network - the amount of foreign currency withdrawn from the overseas ATM will be converted to Hong Kong dollar (HKD) equivalent using an exchange rate set by Visa on the transaction date; a conversion charge of 1.0% (for PLUS ATM card) / 1.95% (via Visa credit card which is linked to banking account) is applied by HSBC on such HKD amount, inclusive of the 1% to cover relevant cost imposed by Visa to the Bank. For reference exchange rate set by Visa, please visit <https://travel.visa.com/apcmea/hk/en/travel-tools.html>.
- Withdrawal via MasterCard / Cirrus network - the amount of foreign currency withdrawn from the overseas ATM is first converted into US dollar (USD) equivalent using an exchange rate set by MasterCard on the transaction date, and such USD amount is then converted to Hong Kong dollar equivalent using an exchange rate set by HSBC for the day of transaction; a conversion charge of 1.95% is applied by HSBC on the HKD amount, inclusive of the 1% to cover relevant cost imposed by MasterCard to the Bank. For reference exchange rate set by MasterCard, please visit www.mastercard.com/global/currencyconversion/index.html.
- Withdrawal via UnionPay network - the amount of foreign currency withdrawn is converted directly into HKD equivalent using an exchange rate set by UnionPay on the transaction date without conversion charges. For reference exchange rate set by UnionPay, please visit www.unionpayintl.com.
- Withdrawal via HSBC overseas ATM in designated locations*- the amount of foreign currency withdrawn is converted directly into HKD equivalent using an exchange rate set by HSBC for the day of transaction; a conversion charge of 1% is applied by HSBC on such HKD amount. For reference exchange rate set by HSBC, please visit <https://www.hsbc.com.hk/1/2/hk/investments/mkt-info/fcy>.

Please note the reference rates displayed at the websites of respective network providers/HSBC may not precisely reflect the actual rates applied to the withdrawn amounts due to the time at which the rates are used, possible rounding differences and the exclusion of the conversion charge (if any).

For cards linked to more than one banking accounts, please note that some overseas ATMs do not allow a customer to select an account for the withdrawal and where this is the case, the account printed on your card will be used, subject to any restrictions or limitations imposed by the bank providing the overseas ATM service.

* Applicable to HSBC Group's ATMs in the following locations (as of 30 Apr 2018):

Armenia, Australia, Bahrain, Bangladesh, Bermuda, Canada, Mainland China, Egypt, India, Indonesia, Macau, Malaysia, Malta, Mauritius, Oman, Philippines, Qatar, Saudi Arabia, Singapore, Sri Lanka, Taiwan (except for withdrawals via UnionPay network), UAE, UK, USA, Vietnam

Note: The above list is subject to change from time to time without prior notice.

^{^^} "Personal Integrated Account" is also named as 'SmartVantage'; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advices, internet banking platform etc.

H. Special privileges for HSBC Premier

HSBC Premier brings you full fee waivers or preferential offer of up to 50% off on selected banking services.

Items	Special privileges
1. Integrated account services	
Below balance fee¹ (based on average Total Relationship Balance over the last three months ²) For HSBC Premier customer with a Total Relationship Balance of	
• HK\$1,000,000 and above	Waived
• Below HK\$1,000,000	HK\$380 per month
2. Payment services	
Remittances - Inward payment	
• Telegraphic transfer payment credited to an account with HSBC Premier	Waived
Remittances - Outward payment Telegraphic transfer payment debited from an account with HSBC Premier	
• via HSBC Internet Banking ³	HK\$65
• via HSBC branches ^{3,4}	HK\$200
• Local handling charge for telegraphic transfer to your self-named HSBC accounts in different countries, submitted via HSBC Internet Banking ⁵	Waived
• Handling charge ⁶ to remitter raised by the overseas entities of the HSBC Group/overseas HSBC branches ⁷	Waived
Interbank fund transfers Payment through Real Time Gross Settlement (RTGS) ^{8,9} Each real time outward RTGS payment to the credit of an account held with other local banks	
• via HSBC Internet Banking/HSBC Mobile Banking	Waived
• via HSBC Branches	HK\$160
Each inward payment credited to an account with HSBC Premier	Waived
Payment through Electronic Clearing (ECG) ⁸	
• Each Hong Kong dollar outward payment to the credit of an account held with other local banks via HSBC Internet Banking	Waived
Payment through Faster Payment System (FPS) Each Hong Kong dollar/Renminbi outward payment to the credit of an account held with other Participants ¹⁰	
• via HSBC Internet Banking	Waived
• via HSBC Mobile Banking	Waived
Each inward payment from other Participants ¹⁰ and credited to an account with HSBC Premier	Waived
3. Credit card	
HSBC Premier MasterCard® Credit Card	
• Primary card annual fee	Waived
• Additional card annual fee	Waived
• Joining fee for linked Private Label Cards	Waived
• Overlimit handling fee ¹¹	HK\$90
Lost card - replacement fee	
• HSBC Premier MasterCard® Credit Card	Waived
4. Loan services	
Overdraft	
• Unauthorised Overdraft interest rate ^{12, 13}	HSBC Best Lending Rate +8% per annum
• Unauthorised Overdraft handling charge ^{12, 13}	HK\$100
• Overdraft Protection interest rate	HSBC Best Lending Rate +4% per annum

5. Mortgage services	
Change of Mortgage Plan	Waived
Change of repayment plan	Waived
General change, e.g. instalment amount, loan tenure, repayment option/frequency	
Request for each extra copy of documents	Waived
• Statement/confirmation letter	
• Repayment schedule/rate change advice/facility letter	
• Certified copies of mortgage/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant	
• Confirmation of outstanding balance	
• Annual interest statement	
6. Transaction fee for ATMs	
Cash withdrawal made through the HSBC Group's ATM network¹⁴ using HSBC Premier ATM Card/Junior Pack Cash Card/HSBC Premier credit card	Waived ¹⁵
7.1. General services - all accounts	
Cashier's order	
• Issue ¹⁶ /repurchase at HSBC banks/branches	HK\$40 (This charge will be waived if the repurchase of cashier's order follows the cheque clearing process)
• Issue/repurchase via standing instructions	Waived
Coins changing/withdrawal/exchange to notes (Each bag of coins)	HK\$1
Coins paid-in (must be pre-sorted, per customer per day)	
• Below 500 coins	Waived
• 500 coins or more	1% of the full amount paid-in (minimum HK\$25)
Bulk cash deposit - Hong Kong dollar notes (per customer per day)	
• Up to 200 pieces of notes	Waived
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)
Bulk cheque deposit (per customer per day)	
• Up to 30 cheques	Waived
• Over 30 cheques	HK\$1 per additional cheque
Renminbi notes deposits/withdrawals (per customer per day)	
Notes deposits	
• Up to 200 pieces of notes	Waived
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)
Notes withdrawals	
Waived	
Foreign currency note deposits/withdrawals (per account per day)	
No fees up to:	
AUD3,000	JPY300,000
CAD3,000	NZD4,000
CHF3,000	SGD1,000
EUR3,000	THB20,000
GBP3,000	USD7,500
Gift cheque (per cheque)	
• Via HSBC branches/Gift Cheque Machine	Waived
Standing Instruction¹² To set up, amend or suppress payment(s) upon each instruction	
	Waived
Request for phonebanking confirmation advice	
• Each request	Waived
Cheque-book delivery by registered mail¹²	
	Waived

Items	Special privileges
7.2. General services - overseas services	
• Assisted overseas HSBC account opening	Waived
• Global Transfers fee ¹⁷	Waived
• Emergency encashment services	Waived
<p>1 The monthly below balance fee applies to each HSBC Premier held by the customer.</p> <p>2 The below balance fee is imposed based on your Total Relationship Balance (TRB)¹ which comprises:</p> <ul style="list-style-type: none"> Hong Kong dollar/renminbi/foreign currency deposits Market value of the following investments: local and overseas securities, unit trusts, bonds, certificates of deposit, equity linked investments, structured notes, Monthly Investment Plan (Stocks/Unit Trusts) and Wayfoong Statement Gold Deposit amounts of Deposit Plus and Structured Investment Deposits Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards) Life insurance with savings or investment component[*] HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances are administered by The Hongkong and Shanghai Banking Corporation Limited <p>[*] For life insurance with savings or investment component:</p> <ol style="list-style-type: none"> Investment-linked life insurance policies include the total cash value of the policies; Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher. <p>To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s) and all your joint account(s) will be included in the calculation¹.</p> <p>To determine your overall TRB in joint capacity, the applicable TRB of all your joint account(s) held with the same joint account holders will be included in the calculation. All life insurance, MPF and ORSO Defined Contribution Scheme policies are held under personal sole account only, the account balances shall not be included in the TRB calculation in joint capacity.</p> <p>Notes:</p> <ol style="list-style-type: none"> There may be a time lag before the value of certain investment transactions (eg Initial Public Offering (IPO) subscriptions for securities, bonds, open-end funds and certificates of deposit) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the Bank's record. All these accounts must be held or registered under your own name or jointly with another person. Your name and identity number under which each of these accounts is held or registered (whether solely or jointly) must be the same. <p>3 An extra charge of HK\$200 is charged for remote currencies, e.g. Korean won.</p> <p>4 If your outward payment telegraphic transfer instruction is in Chinese, we will charge an extra charge of HK\$150 for up to a maximum of 24 Chinese characters. However, this extra charge will be waived for up to a maximum of 24 Chinese characters if the currency of your outward payment is in Renminbi. An extra charge of HK\$40 is charged for instructions submitted via HSBC branches that are received after 12:00 noon on weekdays, or for instructions received on Saturday, and requested same day processing.</p> <p>5 Applicable to telegraphic transfers to self-named HSBC accounts (including joint accounts with identical account holders). Local handling charge will be levied for telegraphic transfer made between joint accounts with any different name of account holders. Not applicable to telegraphic transfers set up via standing instructions. An extra charge of HK\$200 is made for remote currencies, e.g. Korean won.</p> <p>6 It refers to the flat fee of HK\$150 covering the overseas HSBC banks/branches payment charges. If telegraphic transfer is made through HSBC Internet Banking, the overseas handling charge is HK\$50.</p> <p>7 Other additional overseas charges (if applicable) will be borne by customers. For details, please refer to Section C2 – Payment Services – Remittances – Outward Payments.</p> <p>8 Funds transferred through ECG will be credited to the beneficiary's account by the end of the day or the next business day, subject to the beneficiary bank's arrangement. Funds transferred through RTGS will normally be credited to the beneficiary's account on the transfer date. The reference to "business day" means a day, other than a Saturday, Sunday or public holiday, on which banks are opened for general business in Hong Kong.</p> <p>9 Please note that some beneficiary banks may impose additional charges. At the beneficiary banks' discretion, the charge may be deducted from the payment amount. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option. Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions. For payments to a beneficiary bank which the Bank cannot effect as RTGS payment, we will transfer via telegraphic transfer and the corresponding tariff will apply.</p> <p>10 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.</p> <p>11 If your statement balance (excluding all fees and charges currently billed to your card account) exceeds the existing credit limit on your card, we will treat this as your informal request for raising your credit limit. We may agree to your request and charge, without prior notice, a handling fee for considering and agreeing to your request.</p> <p>12 Applicable to the HSBC Premier Integrated Account only. Other Integrated Accounts/normal accounts (including those held by an HSBC Premier customer) are not applicable.</p> <p>13 If you pay or withdraw from your account which, if executed by us, would 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 impose a handling charge for considering and refusing your request on each occasion.</p> <p>14 Surcharges of overseas local bank may be levied (if applicable). For details, please call our HSBC Premier Hotline at 2233 3322.</p> <p>15 Please refer to Section G2 – ATM card/Other account cards for other applicable ATM withdrawal charges.</p> <p>16 Waived for senior citizens aged 65 and above / Senior Citizen Card holders</p> <p>17 Global Transfers provide international fund transfer between your self-named HSBC accounts. This service is available in Australia, Bahrain, Bermuda, Canada, China, Egypt, France, Greece, India, Indonesia, Jersey, Malaysia, Malta, Mexico, New Zealand, Oman, Philippines, Qatar, Singapore, Sri Lanka, Taiwan, UAE, UK, USA and Vietnam.</p>	

I. Special privileges for HSBC Advance

HSBC Advance provides preferential rates and offers for selected products and services.

Items	Special privileges
1. Integrated account services	
Below balance fee¹ (based on average Total Relationship Balance over the last three months ²)	
For HSBC Advance customer with a Total Relationship Balance of	
• HK\$200,000 and above	Waived
• Below HK\$200,000	HK\$120 per month
2. Payment services	
Remittance - Inward payment	
• Telegraphic transfer payment credited to an account with HSBC Advance	HK\$35
Remittance - Outward payment	
Telegraphic transfer payment debited from an account with HSBC Advance	
• via HSBC Internet Banking ³	HK\$65
• via HSBC branches ^{3,4}	HK\$220
Interbank fund transfers	
Payment through Real Time Gross Settlement (RTGS) ^{5,6}	
Each real time outward RTGS payment to the credit of an account held with other local banks	
• via HSBC Internet Banking/HSBC Mobile Banking	Waived
• via HSBC Branches	HK\$180
Each inward payment credited to an account with HSBC Advance	
Payment through Electronic Clearing (ECG) ⁵	
• Each Hong Kong dollar outward payment to the credit of an account held with other local banks via HSBC Internet Banking	Waived
Payment through Faster Payment System (FPS)	
Each Hong Kong dollar/Renminbi outward payment to the credit of an account held with other Participants ⁷	
• via HSBC Internet Banking	Waived
• via HSBC Mobile Banking	Waived
Each inward payment from other Participants ⁷ and credited to an account with HSBC Advance	Waived
3. Credit card	
HSBC Advance Visa Platinum Card	
• Primary card annual fee	Waived
• Additional card annual fee	Waived
• Joining fee for linked Private Label Cards	Waived
4. Loan services	
Overdraft	
Unauthorised Overdraft interest rate ^{8,9}	HSBC Best Lending Rate +8% per annum
Unauthorised Overdraft handling charge ^{8,9}	HK\$120
Overdraft Protection interest rate ⁹	HSBC Best Lending Rate +5% per annum

Items	Special privileges
5. Mortgage services	
Request for extra copy of documents	
• Statement/confirmation letter	HK\$50
• Repayment schedule/rate change advice/facility letter	HK\$50
• Certified copies of mortgage/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant	HK\$100 per set
• Confirmation of outstanding balance	HK\$75
• Annual interest statement	HK\$50
6. General services	
Cashier's order	
• Issue ¹⁰ /repurchase of a cashier's order	HK\$60 (This charge will be waived if the repurchase of cashier's order follows the cheque clearing process)
Coins paid-in (must be pre-sorted, per customer per day)	
• Below 500 coins	Waived
• 500 coins or more	2% of the full amount paid-in (minimum HK\$50)
Bulk cash deposit - Hong Kong dollar notes (per customer per day)	
• Up to 200 pieces of notes	Waived
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)
Bulk cheque deposit (per customer per day)	
• Up to 30 cheques	Waived
• Over 30 cheques	HK\$1 per additional cheque
Renminbi notes deposits/withdrawals (per customer per day)	
Notes deposits	
• Up to 200 pieces of notes	Waived
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)
• Notes withdrawals	Waived
Foreign currency note deposit/withdrawal (per account per day)	
	No fees up to:
	AUD2,000 JPY200,000
	CAD2,000 NZD3,000
	CHF1,000 SGD1,000
	EUR2,000 THB15,000
	GBP2,000 USD3,000
Gift cheque (per cheque)	
• Via Gift Cheque Machine	Waived
• Via HSBC branches ¹⁰	HK\$8
Standing Instruction⁹	
To set up, amend or suppress payment(s) upon each instruction	
• via HSBC Internet Banking/HSBC Mobile Banking	Waived
• via HSBC branches ¹⁰	HK\$70
Request for phonebanking confirmation advice	
• Each request	Waived
Overseas services	
• Assisted overseas HSBC account opening (each account opening)	HK\$800
• Global Transfers ¹¹ (each transfer)	US\$7 (or equivalent)
• Emergency encashment services	Waived

- The monthly below balance fee applies to each HSBC Advance held by the customer.
 - The below balance fee is imposed based on your Total Relationship Balance (TRB)¹ which comprises:
 - Hong Kong dollar/Renminbi/foreign currency deposits
 - Market value of the following investments: local and overseas securities, unit trusts, bonds, certificates of deposit, equity linked investments, structured notes, Monthly Investment Plan (Stocks/Unit Trusts) and Wayfoong Statement Gold
 - Deposit amounts of Deposit Plus and Structured Investment Deposits
 - Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)
 - Life insurance with savings or investment component*
 - HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances are administered by The Hongkong and Shanghai Banking Corporation Limited
- * For life insurance with savings or investment component:
- Investment-linked life insurance policies include the total cash value of the policies;
 - Other life insurance policies include the total cash value of the policies OR total premium paid less any annuity payments received (if applicable), whichever is higher.
- To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s) and all your joint account(s) will be included in the calculation².
- To determine your overall TRB in joint capacity, the applicable TRB of all your joint account(s) held with the same joint account holders will be included in the calculation³. All life insurance, MPF and ORSO Defined Contribution Scheme policies are held under personal sole account only, the account balances shall not be included in the TRB calculation in joint capacity.
- Notes:
- There may be a time lag before the value of certain investment transactions (eg Initial Public Offering (IPO) subscriptions for securities, bonds, open-end funds and certificates of deposit) and life insurance policies will be included in the TRB due to the processing time required and therefore may affect the TRB in the Bank's record.
 - All these accounts must be held or registered under your own name or jointly with another person. Your name and identity number under which each of these accounts is held or registered (whether solely or jointly) must be the same.
- An extra charge of HK\$200 is charged for remote currencies, e.g. Korean won.
 - If your outward payment telegraphic transfer instruction is in Chinese, we will charge an extra charge of HK\$150 for up to a maximum of 24 Chinese characters. However, this extra charge will be waived for up to a maximum of 24 Chinese characters if the currency of your outward payment is in Renminbi.

An extra charge of HK\$40 is charged for instructions submitted via HSBC branches that are received after 12:00 noon on weekdays, or for instructions received on Saturday, and requested same day processing.
 - Funds transferred through ECG will be credited to the beneficiary's account by the end of the day or the next business day, subject to the beneficiary bank's arrangement. Funds transferred through RTGS will normally be credited to the beneficiary's account on the transfer date.

The reference to "business day" means a day, other than a Saturday, Sunday or public holiday, on which banks are opened for general business in Hong Kong.
 - Please note that some beneficiary banks may impose additional charges. At the beneficiary banks' discretion, the charge may be deducted from the payment amount. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.

Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.

For payments to a beneficiary bank which the Bank cannot effect as RTGS payment, we will transfer via telegraphic transfer and the corresponding tariff will apply.
 - 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.
 - If you pay or withdraw from your account which, if executed by us, would cause your account to go overdrawn or over an existing overdraft limit, we will treat this as your ad-hoc request for an unauthorized overdraft. We may agree to your request and provide you with an overdraft. The amount of the unauthorized overdraft will be subject to our prevailing interest rate calculated on a daily basis. We will also charge a handling charge for the unauthorized overdraft on each occasion. Alternatively, we may refuse your request, and impose a handling charge for considering and refusing your request on each occasion.
 - Applicable to the HSBC Advance Integrated Account only. Other Integrated Accounts/normal accounts (including those held by an HSBC Advance customer) are not applicable.
 - Waived for senior citizens aged 65 and above / Senior Citizen Card holders
 - Global Transfers provide international fund transfer between your self-named HSBC accounts. This service is available in Australia, Bahrain, Bermuda, Canada, China, Egypt, France, Greece, India, Indonesia, Jersey, Malaysia, Malta, Mexico, New Zealand, Oman, Philippines, Qatar, Singapore, Sri Lanka, Taiwan, UAE, UK, USA and Vietnam.