

# Bank tariff guide for HSBC Wealth and Personal Banking Customers

Tips to help switch you on to  
best value banking.

Effective 1 May 2023

# Bank tariff guide for HSBC Wealth and Personal Banking Customers

---

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.

**To save money, time and effort,  
please log on to HSBC Internet Banking at  
[www.hsbc.com.hk](http://www.hsbc.com.hk) or download HSBC HK Mobile  
Banking app at App Store/Google Play™ for  
internet/mobile banking services.**

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 3033 for HSBC Jade customers, (852) 2233 3322 for HSBC Premier customers or (852) 2233 3000 for other customers within office hours for assistance.

App Store is a service mark of Apple Inc. Google play™ is a trademark of Google Inc.

# 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 or HSBC Mobile Banking any time of the day where the fee is only HK\$50<sup>1</sup>.

## 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 Jade, HSBC Premier, HSBC One or Personal Integrated Account customer.

## 4 Free all-in-one banking account

You can open an HSBC One account, a free all-in-one banking account consisting of HKD savings and current accounts and up to 11 other major currency savings accounts, time deposit and investment account, with no minimum balance requirement or below balance fee. HSBC One is the one bank account you need to empower your financial wellbeing and become money smart every day with the offers and capabilities beyond expectation.

## 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 Jade special privileges

HSBC Jade 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 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 I.

## 8 Credit card charge

Become an HSBC Jade /HSBC Premier customer and your HSBC Premier Mastercard® credit card annual fee will be waived permanently. All customers can also enjoy perpetual annual fee waiver with HSBC Red Credit Card.

## 9 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.

## 10 Paper Statement Annual Fee<sup>2</sup> (Effective 1 January 2023)

If you hold a Personal Banking HK Dollar Current, SuperEase, HSBC Jade, HSBC Premier, HSBC One, Personal Integrated Account, University Student Account, Cash Card, Renminbi Savings, HK Dollar Statement Savings, CombiNations Statement Savings, Foreign Currency Current or any Credit Card account, you can avoid the HK\$60 annual fee if you choose to use our eStatement & eAdvice service.

## 11 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.

<sup>1</sup> No handling fee for Renminbi outward telegraphic transfer to HSBC Group/branches in mainland China via internet banking or mobile banking.

<sup>2</sup> The charge will apply to each eligible customer if any paper statement is generated in a full calendar year.

# Tips to save you time and effort

## 1 Become an HSBC Jade, HSBC Premier or HSBC One 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 Banking<sup>1</sup>.

## 4 Exclusive HSBC Jade Centres

Become an HSBC Jade customers and you'll enjoy access to exclusive HSBC Jade Centres.

## 5 Exclusive HSBC Premier Centres

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

## 6 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.

## 7 Credit facilities

HSBC Jade, HSBC Premier, HSBC One and Personal Integrated Account customers can enjoy credit facilities.

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

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

## 9 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.

<sup>1</sup> Unit trusts trading is not applicable.

<sup>2</sup> Applies to travel and home insurance only.

<sup>3</sup> Applies to remittance enquiry only.

<sup>4</sup> Also applies to outward telegraphic transfer on standing instruction basis.

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

# Contents

Item	Page
<b>A. GENERAL SERVICES</b>	<b>8</b>
A1. General services – all accounts	8
Cashier's order	
Coins changing/withdrawal/exchange to notes	
Coins paid-in	
Bulk cash deposit	
Bulk cheque deposit	
Renminbi notes deposits/withdrawals	
Foreign currency notes deposits/withdrawals	
Gift cheque	
Paper statement	
Safe deposit boxes	
Special clearing arrangement (mark good)	
Request for Banker's report	
Request for document copies	
Other services	
Standing instructions	
Special payment requests	
Unauthorised overdraft	
Emergency encashment services	
A2. General services – overseas services	12
Apply overseas HSBC account online	
Assisted overseas HSBC account opening	
<b>B. DEPOSIT ACCOUNT/SERVICES</b>	<b>14</b>
Stop payment order	
Returned cheque	
Passbook replacement	
Cheque-book delivery	
Account closure	
<b>C. PAYMENT SERVICES</b>	<b>16</b>
C1. Payment services – autoPay services	16
To set up or amend each autoPay instruction	
Each autoPay instruction returned as a result of insufficient funds	
C2. Payment services – remittances	16
Inward payments	
Telegraphic transfer	
Payment of demand draft drawn on HSBC in Hong Kong	
Payment of demand draft drawn on other local banks	
Purchase of clean bills (demand draft/ clean cheque) drawn on overseas banks credit to an HSBC account	
Payment of clean bills (demand draft/ clean cheque) drawn on overseas Banks sent for collection	
Each clean bill (demand draft/ clean cheque) returned unpaid for any reason	
Outward payments	18
Telegraphic transfer debited from an account with HSBC	
Demand draft debited from an account with HSBC	
C3. Global Transfers	18

Item	Page
C4. Interbank funds transfers	20
Payment through Real Time Gross Settlement (RTGS)	
Payment through Faster Payment System (FPS)	
C5. PayMe from HSBC	20
Credit Card/ Bank Account Top-Up	
P2P Payment	
Bank Account Fund Out	
Payments to Businesses using PayMe for Business	
<b>D. MORTGAGE SERVICES</b>	<b>22</b>
Application fee	
Change of Mortgage Plan	
Change of repayment plan	
Change of Mortgagor/Guarantor/Mortgage Deed	
Request for each extra copy of documents	
Lease consent letter on charged property	
Custody of non-discharged deeds after full loan repayment	
Issuance of redemption statement for existing account	
Late charge	
General prepayment charge	
<b>E. BUNDLED SERVICES</b>	<b>24</b>
HSBC Jade	
HSBC Premier	
HSBC One	
Personal Integrated Account	
Super Ease	
<b>F. LOAN SERVICES – PERSONAL INSTALMENT LOAN/PERSONAL TAX LOAN</b>	<b>26</b>
<b>G. CARDS</b>	<b>28</b>
G1. Personal credit cards	28
Annual fee	
Card replacement fee	
Cash advance fee	
Minimum payment due	
Duplicate statement	
Finance charge	
Annualised Percentage Rate (APR)	
Late charge	
Overlimit handling fee	
Over-the-counter payment handling fee	
Foreign cheque clearing fee	
Returned cheque/Rejected autoPay	
Sales slip retrieval	
Card reference letter	
G2. ATM card/Other account cards	30
Annual fee	
Overseas ATM cash withdrawal	
Local ATM cash withdrawal	
Card replacement fee	

Item	Page
G3. Mastercard Debit Card Annual fee Overseas ATM cash withdrawal Local ATM cash withdrawal Foreign currency transaction fee Card replacement fee	32
<b>H. SPECIAL PRIVILEGES FOR HSBC JADE</b>	<b>34</b>
1. Integrated account services Below balance fee	34
2. Payment services Remittances - Outward payment Interbank funds transfers	34
3. Credit card HSBC Premier Mastercard® Credit Card Lost card - replacement fee	34
4. Loan services Overdraft	34
5. Mortgage services Change of Mortgage Plan Change of repayment plan Change of Mortgagor/Guarantor/Mortgage Deed Request for each extra copy of documents Lease consent letter on charged property Issuance of redemption statement for existing account	35
6. Transaction fee for ATMs Cash withdrawal made through the HSBC Group's ATM network using HSBC Jade Mastercard Debit Card/HSBC Premier ATM Card/Junior Pack Cash Card/ HSBC Premier credit card	35
7.1. General services - all accounts Cashier's order Coins changing/withdrawal/exchange to notes Coins paid-in Bulk cash deposit - Hong Kong dollar notes Bulk cheque deposit Gift cheque Standing Instruction Cheque-book delivery by registered mail Request for Banker's report Request for document copies	35
7.2. General services - overseas services	36
<b>I. SPECIAL PRIVILEGES FOR HSBC PREMIER</b>	<b>37</b>
1. Integrated account services Below balance fee	37
2. Payment services Remittances - Outward payment Interbank funds transfers	37
3. Credit card HSBC Premier Mastercard® Credit Card Lost card - replacement fee	37
4. Loan services Overdraft	37
5. Mortgage services Change of Mortgage Plan Change of repayment plan Request for each extra copy of documents	37

Item	Page
6. Transaction fee for ATMs Cash withdrawal made through the HSBC Group's ATM network using HSBC Premier ATM Card/Junior Pack Cash Card/HSBC Premier credit card	38
7.1. General services - all accounts Cashier's order Coins changing/withdrawal/exchange to notes Coins paid-in Bulk cash deposit - Hong Kong dollar notes Bulk cheque deposit Gift cheque Standing Instruction Cheque-book delivery by registered mail	38
7.2. General services - overseas services	39

## A. General services

A1. General services – all accounts					
Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Cashier's order</b>					
• Issue/repurchase a cashier's order <sup>1</sup> (This charge will be waived if the repurchase of cashier's order follows the cheque clearing process)	HK\$75		HK\$60	HK\$40	Waived
• Loss of a cashier's order	HK\$60 plus HK\$331 collected on behalf of Hong Kong Interbank Clearing Limited on circulars issued		HK\$60 plus HK\$331 collected on behalf of Hong Kong Interbank Clearing Limited on circulars issued		
• Additional fee for handling instructions not using Bank's standard form (where accepted by the Bank)	HK\$150		HK\$150		
<b>Coins changing/withdrawal/exchange to notes</b>					
Each bag of coins	HK\$2		HK\$2	HK\$1	Waived
<b>Coins paid-in (must be pre-sorted, per customer per day)</b>					
• 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)	Waived
<b>Bulk cash deposit - Hong Kong dollar notes (per customer per day)</b>					
• 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)		
<b>Bulk cheque deposit (per customer per day)</b>					
• Up to 30 cheques	Waived		Waived		
• Over 30 cheques	HK\$1 per additional cheque <sup>2</sup>		HK\$1 per additional cheque <sup>2</sup>		
<b>Renminbi notes deposits/withdrawals</b>	Waived		Waived		
<b>Foreign currency notes deposits/withdrawals</b>	Waived		Waived		
<b>Gift cheque (per cheque)</b>					
Via HSBC branches <sup>1</sup>	HK\$10		HK\$8	Waived	
<b>Paper statement<sup>3</sup></b>					
To receive paper statements	HK\$60 per customer p.a.		HK\$60 per customer p.a.		
<b>Safe deposit boxes</b>					
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 Jade, HSBC Premier or HSBC One account for the annual safe deposit box rental fee.		

<sup>1</sup> The following group of customers will be exempted from the fee: aged below 18 or 65 and above, Senior Citizen Card holders, recipients of Government's Comprehensive Social Security Allowance, recipients of Government's Disability Allowance and the physically disabled or visually impaired.

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

<sup>3</sup> Effective 1 January 2023, this standard charge applies to Personal Banking HK Dollar Current, SuperEase, HSBC Jade, HSBC Premier, HSBC One, Personal Integrated Account, University Student Account, Cash Card, Renminbi Savings, HK Dollar Statement Savings, CombiNations Statement Savings, Foreign Currency Current or any Credit Card account if account holders receive any paper statement in a full calendar year. 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.

A1. General services – all accounts					
Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Special clearing arrangement (mark good)</b>					
• 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		
<b>Request for Banker's report</b>					
Account address confirmation	Waived		Waived		
Bank reference letter	Waived		Waived		
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)		Waived
Certificate of balance					
• To certify the balance of each account	Waived		Waived		
• To certify the deposit interest earned on each account	Waived		Waived		
Personal data access request (including application for copy of voice call record)	Circumstantial (HK\$500 per request) <sup>1</sup>		Circumstantial (HK\$500 per request) <sup>1</sup>		Waived
<b>Request for document copies</b>					
Account history report (for Passbook Savings and Time Deposit only up to seven calendar years)	Waived		Waived		
Copies of statement/interim statement/historical consolidated statement/voucher/paid cheque/duplicate advice slip/transaction summary					
Each copy (not page)	Waived		Waived		
<b>Other services</b>					
Local and overseas courier service	HK\$100		HK\$100		
<b>Standing instructions<sup>2</sup></b>					
To set up, amend or suppress payment(s) upon each instruction					
• Via HSBC Internet Banking /HSBC Mobile Banking	Waived		Waived		
• Via HSBC Branches <sup>3</sup>	HK\$70		HK\$70		Waived
<b>Special payment requests</b>					
• To any account with HSBC not using Bank's standard form (where accepted by the Bank)	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		

<sup>1</sup> 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.

<sup>2</sup> 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.

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

A1. General services – all accounts					
Item	Charge				
<b>Unauthorised overdraft<sup>1</sup></b>	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 Jade	HSBC Best Lending Rate + 8% per annum plus HK\$100 handling charge				
• For AssetLink/Personal Overdraft/HSBC One/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 One	HSBC Premier	HSBC Jade
<b>Emergency encashment services</b>					
Each request	US\$20			Waived	
A2. General services – overseas services					
Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Apply overseas HSBC account online</b>			Waived		
<b>Assisted overseas HSBC account opening</b>	HK\$1,600		HK\$800	Waived	

<sup>1</sup> 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.

## 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	
<b>Stop payment order</b>										
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 HSBC 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
<b>Returned cheque<sup>1</sup></b>										
Each cheque returned due to insufficient funds <sup>2</sup> /exceeding RMB cheque limit <sup>3</sup>	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 <sup>4</sup>	HK\$50	N/A	N/A	RMB50	N/A	HK\$50	N/A	N/A	N/A	N/A
<b>Passbook replacement</b>										
Due to damage to passbook or loss of chop	N/A	Waived	N/A	N/A	N/A	N/A	Waived	N/A	Waived	Waived
<b>Cheque-book delivery (per cheque-book)</b>										
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
<b>Cheque<sup>1</sup> handling fee for insufficient fund (for cheque settlement and payment of cheque handling fee)<sup>5</sup></b>										
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
<b>Account closure</b>										
Lost passbook	N/A	Nil	N/A	N/A	N/A	N/A	Nil	N/A	Nil	Nil
Within three months of the date of its opening	Waived	Waived	N/A	Waived	Waived	Waived	Waived	N/A	Waived	Waived

**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 Rate<sup>6</sup> - 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 Applicable to all types of cheques including paper cheque and e-Cheque.

2 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.

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

4 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.

5 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.

6 As quoted by HSBC from time to time.

## C. Payment services

C1. Payment services – autoPay services					
Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>To set up or amend each autoPay instruction<sup>1</sup></b>					
• Via paper form		HK\$30 <sup>2,9</sup>		HK\$30 <sup>2,9</sup>	
• Via HSBC Internet Banking		Waived		Waived	
<b>Each autoPay instruction returned as a result of insufficient funds<sup>3</sup></b>		HK\$150		HK\$150	
C2. Payment services – remittances					
Inward payments					
Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Telegraphic transfer<sup>4</sup></b>					
• Proceeds credited to an account with HSBC		Waived <sup>5</sup>		Waived <sup>5</sup>	
<b>Payment of demand draft drawn on HSBC in Hong Kong</b>					
• Proceeds credited to an account with HSBC		Waived		Waived	
<b>Payment of demand draft drawn on other local banks</b>					
• Proceeds credited to an account with HSBC of the same currency or with exchange rate quoted from the local drawee bank over the telephone		Waived		Waived	
<b>Purchase of clean bills (demand draft/ clean cheque) drawn on overseas banks credit to an HSBC account<sup>6,7</sup></b>					
• Each demand draft issued by HSBC Group member <sup>8</sup> / by non-HSBC bank or each cheque issued by companies/ personal entities		Waived		Waived	
<b>Payment of clean bills (demand draft/ clean cheque) drawn on overseas banks sent for collection</b>					
• Each demand draft/cheque <sup>7</sup>		Waived		Waived	
<b>Each clean bill (demand draft/ clean cheque) returned unpaid for any reason</b>		HK\$150		HK\$150	

<sup>1</sup> "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.

<sup>2</sup> Not applicable to the autoPay instruction setup / amendment when the beneficiary is HSBC.

<sup>3</sup> If you instruct us to make a payment from your account by autoPay, which if executed by us, would either cause your account to go overdrawn or over an existing overdraft limit, **we will treat this as your ad-hoc request for an unauthorised overdraft**. We may agree to your request and provide you with an overdraft. The amount of the unauthorised overdraft will be subject to our prevailing interest rate calculated on a daily basis. We will also charge a handling charge for the unauthorised overdraft on each occasion. Alternatively, we may refuse your request and your instruction, and impose a handling charge for considering and refusing your request on each occasion. This item is not applicable to real-time top-up to electronic wallet of licensed stored value facility.

<sup>4</sup> 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.

<sup>5</sup> Not applicable to the charges option selected to "our".

<sup>6</sup> 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.

<sup>7</sup> Plus correspondent bank and/or overseas bank charges (if applicable).

<sup>8</sup> Excluding Hang Seng Bank Limited and its subsidiaries.

<sup>9</sup> Waived for senior citizens aged 65 and above / Senior Citizen Card holders.

## Outward payments

Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Global payments debited from an account with HSBC ± *</b>					
Each transfer					
• Via HSBC Internet Banking/HSBC Mobile Banking			Waived		
- Renminbi telegraphic transfer to HSBC Group/branches in mainland China#			Waived		
- Renminbi telegraphic transfer to mainland China through cross-boundary Wealth Management Connect			HK\$50		
- Other telegraphic transfers			Waived		
- All others					
• Via HSBC branches (telegraphic transfer)	HK\$240		HK\$220	HK\$200	HK\$120
• Additional fee for handling instructions not using Bank's standard form or instructions submitted by facsimile (where accepted by the Bank)			HK\$150		
Each amendment/enquiry/cancellation/returned (telegraphic transfer)			HK\$250 plus any additional charges levied by the overseas bank		
<b>Demand draft debited from an account with HSBC</b>					
Each demand draft repurchased	HK\$150		HK\$125		HK\$100
To report the loss of a demand draft		HK\$300 plus any additional charges 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 or Mobile Banking.

# Excluding Hang Seng Bank Limited and its subsidiaries.

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

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 or HSBC Mobile 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.
- Outward Payments include 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. Global Transfers

Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Global Transfers<sup>1</sup></b>					
Each Transfer	N/A		Waived		Waived

<sup>1</sup> HSBC Global Transfers provide instant international fund transfer between your HSBC account and other HSBC accounts abroad. Please refer to HSBC website for the list of supported receiving countries.

C4. Interbank fund transfers					
Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Payment through Real Time Gross Settlement (RTGS)<sup>†*</sup></b>					
Each real time outward RTGS payment to the credit of an account held with other local banks <sup>~</sup>					
• Via HSBC Internet Banking		Waived <sup>§</sup>		Waived <sup>§</sup>	
• Via HSBC Mobile Banking		Waived <sup>§</sup>		Waived <sup>§</sup>	
• Via HSBC branches		HK\$200 <sup>§</sup>	HK\$180 <sup>§</sup>	HK\$160 <sup>§</sup>	HK\$100 <sup>§</sup>
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 <sup>±</sup> /returned		HK\$250 plus any additional charges levied by the beneficiary bank	HK\$250 plus any additional charges levied by the beneficiary bank		
Each inward payment credited to an account with HSBC <sup>^</sup>		Waived <sup>^</sup>		Waived <sup>^</sup>	
<b>Payment through Faster Payment System (FPS)</b>					
Each Hong Kong dollar/Renminbi outward payment to the credit of an account held with other Participants <sup>@</sup>					
• Via HSBC Internet Banking		Waived		Waived	
• Via HSBC Mobile Banking		Waived		Waived	
Each outward FPS payment cancellation request to other Participants <sup>@</sup>		Our handling charge will be waived plus any additional charges levied by other Participants <sup>@</sup>	Our handling charge will be waived plus any additional charges levied by other Participants <sup>@</sup>		
Each inward payment from other Participants <sup>@</sup> and credited to an account with HSBC		Waived		Waived	

C5. PayMe from HSBC	
Item	Charge
<b>Credit Card/ Bank Account Top-Up<sup>#</sup></b>	
• HSBC Credit Card/ Bank Account	Free
• Non-HSBC Credit Card/ Bank Account	Free
<b>P2P Payment<sup>#</sup></b>	Free
<b>Bank Account Fund out<sup>#</sup></b>	
• HSBC bank account	Free
• Non-HSBC bank account	Free
<b>Payments to Businesses using PayMe for Business</b>	
• PayMe Account	Free

<sup>†</sup> Funds transferred through RTGS will normally be credited to the beneficiary's account on the transfer date.

<sup>~</sup> 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.

<sup>§</sup> 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.

<sup>±</sup> Our handling charge of HK\$250 will be waived.

<sup>\*</sup> 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.

<sup>^</sup> Not applicable to the charges option selected to "our".

<sup>@</sup> 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.

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

Note:

1. 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.

2. 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				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Cancellation fee<sup>1</sup></b> Each application	0.15% of the loan amount subject to a minimum of HK\$5,000				
<b>Change of Mortgage Plan</b>	HK\$1,500 per request	HK\$1,500 per request		Waived	Waived
<b>Change of repayment plan</b> General change, e.g. instalment amount, loan tenure, repayment option/frequency	HK\$1,000	HK\$1,000		Waived	Waived
<b>Change of Mortgagor / Guarantor / Mortgage Deed</b>	HK\$1,000 per request	HK\$1,000 per request		HK\$1,000 per request	Waived
<b>Request for each extra copy of documents</b>					
• Statement / confirmation letter	HK\$100	HK\$50		Waived	Waived
• Repayment schedule / rate change advice / facility letter	HK\$100	HK\$50		Waived	Waived
• Mortgage/Deed of Assignment/Sale and Purchase Agreement/ Deed of Mutual Covenant	HK\$200 per set	HK\$100 per set		Waived	Waived
• Confirmation of outstanding balance	HK\$150	HK\$75		Waived	Waived
• Annual interest statement	HK\$100	HK\$50		Waived	Waived
<b>Lease consent letter on charged property</b>	HK\$1,000 per letter	HK\$1,000 per letter		HK\$1,000 per letter	Waived
<b>Custody of non-discharged deeds after full loan repayment</b>		HK\$4,000 per year			
<b>Issuance of redemption statement for existing account</b>	HK\$200 per copy	HK\$200 per copy		HK\$200 per copy	Waived
<b>Late charge<sup>2</sup></b>		HK\$380			
<b>General prepayment charge<sup>3</sup></b>					
Full prepayment charge					
• If within 1 <sup>st</sup> year of drawdown			3% of the original loan amount		
• If within 2 <sup>nd</sup> year of drawdown			2% of the original loan amount		
• If within 3 <sup>rd</sup> 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.

<sup>1</sup> 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.

<sup>2</sup> 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).

<sup>3</sup> 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 <sup>1</sup> (based on average Total Relationship Balance over the last three months)
<b>HSBC Jade</b>	
For customer with a Total Relationship Balance of	
• HK\$1,000,000 and above	Waived
• Below HK\$1,000,000	Waived
<b>HSBC Premier</b>	
For customer with a Total Relationship Balance of	
• HK\$1,000,000 and above	Waived
• Below HK\$1,000,000	HK\$380 per month
<b>HSBC One</b>	Nil
<b>Personal Integrated Account</b>	Nil
<b>Super Ease</b>	Nil

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

The above fee structures are based on your Total Relationship Balance (TRB)<sup>1</sup> 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:

1. Investment-linked life insurance policies include the total cash value of the policies;
2. 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.<sup>2</sup>

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:

1. 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.
2. 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 <sup>1</sup>	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 One and Personal Integrated Account		HSBC Premier and HSBC Jade	
		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%	HSBC Best Lending Rate +8%	HSBC Best Lending Rate +8%
Unauthorised Overdraft Handling Charge	HK\$120	HK\$120	HK\$120	HK\$100	HK\$100
Overdraft Protection Interest Rate	Not applicable	HSBC Best Lending Rate +5%	HSBC Best Lending Rate +5%	HSBC Best Lending Rate +4%	HSBC Best Lending Rate +4%

<sup>1</sup> 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.

G1. Personal credit cards													
Item	Charge												
	HSBC Premier Mastercard Credit Card	HSBC Advance Visa Platinum Card	HSBC Red Credit Card	HSBC Visa Signature Card	HSBC EveryMile Credit Card	Platinum Card (incl. green credit card)	Visa Gold, Gold Mastercard	Visa, Mastercard	iCAN Card	US dollar Visa Gold	HSBC Pulse UnionPay Dual Currency Diamond Card	UnionPay Dual Currency Card	
<b>Annual fee</b>													
Primary card	waived permanently	waived permanently	waived permanently	HK\$2,000	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	N/A	N/A	HK\$600	HK\$300	N/A	US\$80	N/A	N/A	
Additional card (combined billing)	waived permanently	waived permanently	waived permanently	HK\$1,000	N/A	HK\$900	HK\$300	HK\$150	N/A	US\$40	HK\$900	HK\$150	
<b>Card replacement fee</b>													
Card replacement before renewal	waived	HK\$100	HK\$100	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	N/A	N/A	N/A	N/A	N/A	N/A	
<b>Cash advance fee</b>													
From ATM (per transaction)	Handling fee of 1% on the cash advance amount (minimum HK\$100) <sup>1</sup>									Handling fee of 1% on the cash advance amount (minimum US\$7)	Handling fee of 1% on the cash advance amount (minimum HK\$100 for HKD sub-account/ <sup>1</sup> minimum RMB100 for RMB sub-account) <sup>1</sup>		
Over-the-counter advances (per transaction)	Handling fee of 1% on the cash advance amount (minimum HK\$120) <sup>1</sup>									Handling fee of 1% on the cash advance amount (minimum US\$10)	N/A		
<b>Minimum payment due</b>	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\$300), 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\$300 for HKD sub-account/ <sup>1</sup> RMB300 for RMB sub-account), plus the overdue or overlimit due of each sub-account whichever is higher		
<b>Duplicate statement</b> Each statement	HK\$30 <sup>4</sup>									US\$4 <sup>4</sup>	HK\$30 <sup>4</sup>		
<b>Finance charge</b>	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 2.65% per month (equivalent to the APRs listed below)												
<b>Annualised Percentage Rate (APR)<sup>2</sup></b>													
On purchase							35.42%						
On cash advance (inclusive of the handling and cash advance fees)							35.94%						
On Cash Credit Plan							34.17%						
<b>Late charge<sup>3</sup></b>	The amount of minimum payment due or HK\$300, whichever is the lower									N/A	For HKD sub-account The amount of minimum payment due or HK\$300, whichever is the lower For RMB sub-account The amount of minimum payment due or RMB300, whichever is the lower		
<b>Early Repayment Fee of Cash Instalment Plan</b>	2% of outstanding principal									N/A	For HKD sub-account 2% of outstanding principal For RMB sub-account N/A		
<b>Early Repayment Fee of Spending Instalment Plan</b>	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		
<b>Overlimit handling fee<sup>4</sup></b> (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	HK\$180	HK\$180	US\$24	HK\$180 for HKD sub-account/ RMB180 for RMB sub-account		
<b>Over-the-counter payment handling fee</b> Per transaction							HK\$20						
<b>Foreign cheque clearing fee</b>					HK\$100						US\$13	HK\$100 for HKD sub-account/ RMB100 for RMB sub-account	
<b>Returned cheque/Rejected autoPay<sup>5</sup></b> (if drawn on banks other than HSBC)					HK\$100						US\$13	HK\$100 for HKD sub-account/ RMB100 for RMB sub-account	
<b>Sales slip retrieval</b> Each photocopy					HK\$30						US\$4	HK\$30 for HKD sub-account/ RMB30 for RMB sub-account	
<b>Card reference letter</b>					HK\$150						US\$20	HK\$150	
<b>Paper statement<sup>6</sup></b> To receive paper statements	HK\$60 per customer p.a.												
<b>Fees Relating to Foreign Currency Transaction</b>	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) *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.If you want to use Hong Kong Dollars to settle foreign currency transaction(s) overseas, please ask the merchant to provide the exchange rate and handling fee for reference before the transaction(s) as this arrangement may involve a cost higher than that required to settle the transaction(s) in the foreign currency.										1% of every card transaction which is effected in currencies other than Renminbi, HK dollar and Macau Pataca	1% of every card transaction which is effected in currencies other than Renminbi and HK dollar	

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.  
 6 Effective 1 January 2023, this standard charge applies to Personal Banking HK Dollar Current, SuperEase, HSBC Jade, HSBC Premier, HSBC One, Personal Integrated Account, University Student Account, Cash Card, Renminbi Savings, HK Dollar Statement Savings, CombiNations Statement Savings, Foreign Currency Current or any Credit Card account if account holders receive any paper statement in a full calendar year. 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.  
 Note: 1. The other above-mentioned charges are also applicable to standalone Private Label Card. Card Replacement Fee for Standalone Private Label Card is HKD30.  
 ^ We will accumulate your eStatements for credit card accounts up to 84 months. If an eStatement within the past 84 months is not displayed on Online or Mobile Banking, you can request a paper statement and the fee will be waived.

## G2. ATM card/Other account cards

Item	Charge				
	Personal Customer	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Annual fee</b>	Waived			Waived	
<b>Overseas ATM cash withdrawal</b> <sup>1,2</sup> From the HSBC Group's ATM network outside of HK	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\$50 per transaction (including for secondary account(s) using a UnionPay card or "Mobile Cash Withdrawal" on the HSBC HK Mobile Banking app)			HK\$50 per transaction (including for secondary account(s) using a UnionPay card or "Mobile Cash Withdrawal" on the HSBC HK Mobile Banking app)	
<b>Local ATM cash withdrawal</b> 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 or "Mobile Cash Withdrawal" on the HSBC HK Mobile Banking app)			HK\$15 per transaction (including for secondary account(s) using a UnionPay card or "Mobile Cash Withdrawal" on the HSBC HK Mobile Banking app)	
<b>Card replacement fee</b> (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)	

<sup>1</sup> Surcharges of overseas bank may be levied (if applicable).

<sup>2</sup> Please note 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://www.visa.com.hk/en\\_HK/travel-with-visa/exchange-rate-calculator.html](https://www.visa.com.hk/en_HK/travel-with-visa/exchange-rate-calculator.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](http://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](http://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 31 Jan 2021):

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.

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.

## G3. Mastercard Debit Card/Mastercard Supplementary Debit Card

Item	Charge			
	Personal Integrated Account	HSBC One	HSBC Premier	HSBC Jade
<b>Annual fee</b>	Waived		Waived	
<b>Overseas ATM cash withdrawal</b> <sup>1, 2, 3</sup> From the HSBC Group's ATM network outside of HK	Waived		Waived	
From non-HSBC Group's ATM network outside of HK (Mastercard/ Cirrus network)	HK\$40 per transaction		Waived	
<b>Local ATM cash withdrawal</b> From the HSBC Group's ATM network in HK	No charge		No charge	
From non-HSBC Group's ATM network in HK (Mastercard/ Cirrus network)	HK\$25 per transaction		HK\$25 per transaction	Waived
<b>Foreign currency transaction fee</b> <sup>4,5</sup> For cash withdrawal transactions	Waived		Waived	
For purchase or online transactions	Waived		Waived	
<b>Card replacement fee</b>	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)	Waived

<sup>1</sup> For HSBC Premier/ HSBC One/ Personal Integrated Account clients, surcharges of overseas banks may be levied (if applicable). For HSBC Jade clients, the surcharges of overseas banks will be refunded if levied.

<sup>2</sup> Please note that any withdrawal of one of the 12 supported currencies through overseas ATMs will be debited from your respective foreign currency account, if you have sufficient foreign currency. If you do not have sufficient foreign currency to complete the withdrawal, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to our prevailing exchange rates.

<sup>3</sup> If you withdraw in a currency other than the 12 supported ones, we will convert the entire foreign currency transaction amount into Hong Kong dollars for debiting from your Hong Kong dollar accounts according to a rate determined by us with reference to the exchange rate adopted by Mastercard on the date of conversion.

Note: The supported currencies of HSBC Mastercard Debit card are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, SGD, THB and USD.

<sup>4</sup> Foreign currency transaction fee is incurred when a transaction is effected in currencies other than Hong Kong dollars. This fee is waived for HSBC Mastercard Debit Card.

<sup>5</sup> Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong Dollar at the point of sale/ ATM overseas (if applicable). Such option is a direct arrangement offered by the overseas merchants/ ATM operators and not the card issuer. In such cases, customers are reminded to find out from the merchants/ ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong Dollar may involve a higher cost than settling in foreign currency.

## H. Special privileges for HSBC Jade

HSBC Jade brings you full fee waivers or preferential offers for selected products and services.

Items	Special privileges
<b>1. Integrated account services</b>	
<b>Below balance fee<sup>1</sup></b> (based on average Total Relationship Balance over the last three months <sup>2</sup> ) For HSBC Jade client with a Total Relationship Balance of	
• HK\$1,000,000 and above	Waived
• Below HK\$1,000,000	Waived
<b>2. Payment services</b>	
<b>Remittances - Outward payment</b> Global payments debited from HSBC Jade client's Premier Accounts	
• via HSBC Internet Banking/HSBC Mobile Banking	
- Renminbi telegraphic transfer to HSBC Group/branches in mainland China <sup>3</sup>	Waived
- Renminbi telegraphic transfer to mainland China through cross-boundary Wealth Management Connect	Waived
- Other Telegraphic Transfer	HK\$50
- All others	Waived
• via HSBC branches (telegraphic transfer)	HK\$120
• Local handling charge for telegraphic transfer to your self-named HSBC accounts in different countries, submitted via HSBC Internet Banking/HSBC Mobile Banking <sup>4</sup>	Waived
• Handling charge <sup>5</sup> to remitter raised by the overseas entities of the HSBC Group/overseas HSBC branches <sup>6</sup>	Waived
<b>Interbank fund transfers</b> Payment through Real Time Gross Settlement (RTGS) <sup>7,8</sup> 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\$100
Each inward payment credited to HSBC Jade client's Premier Accounts	Waived
Payment through Faster Payment System (FPS) Each Hong Kong dollar/Renminbi outward payment to the credit of an account held with other Participants <sup>9</sup>	
• via HSBC Internet Banking	Waived
• via HSBC Mobile Banking	Waived
Each inward payment from other Participants <sup>9</sup> and credited to HSBC Jade client's Premier Accounts	Waived
<b>3. Credit card</b>	
<b>HSBC Premier Mastercard® Credit Card</b>	
• Primary card annual fee	Waived
• Additional card annual fee	Waived
• Overlimit handling fee <sup>10</sup>	HK\$90
<b>Lost card - replacement fee</b>	
• HSBC Premier Mastercard® Credit Card	Waived
<b>4. Loan services</b>	
<b>Overdraft</b>	
• Unauthorised Overdraft interest rate <sup>11, 12</sup>	HSBC Best Lending Rate + 8% per annum
• Unauthorised Overdraft handling charge <sup>11, 12</sup>	HK\$100
• Overdraft Protection interest rate	HSBC Best Lending Rate + 4% per annum
<b>5. Mortgage services</b>	
<b>Change of Mortgage Plan</b>	Waived
<b>Change of repayment plan</b> General change, e.g. instalment amount, loan tenure, repayment option/frequency	Waived

Items	Special privileges
<b>Change of Mortgagor/Guarantor/Mortgage Deed</b>	Waived
<b>Request for each extra copy of documents</b>	Waived
• Statement/confirmation letter	
• Repayment schedule/rate change advice/facility letter	
• Mortgage/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant	
• Confirmation of outstanding balance	
• Annual interest statement	
<b>Lease consent letter on charged property</b>	Waived
<b>Issuance of redemption statement for existing account</b>	Waived
<b>6. Transaction fee for ATMs</b>	
<b>Cash withdrawal made through the HSBC Group's ATM network<sup>13</sup> using HSBC Jade Mastercard Debit Card/HSBC Premier ATM Card/Junior Pack Cash Card/HSBC Premier credit card</b>	Waived <sup>14</sup>
<b>7.1. General services - all accounts</b>	
<b>Cashier's order</b>	
• Issue/repurchase at HSBC banks/branches	Waived
• Issue/repurchase via standing instructions	Waived
<b>Coins changing/withdrawal/exchange to notes (Each bag of coins)</b>	Waived
<b>Coins paid-in (must be pre-sorted, per customer per day)</b>	
• Below 500 coins	Waived
• 500 coins or more	Waived
<b>Bulk cash deposit - Hong Kong dollar notes (per customer per day)</b>	
• Up to 200 pieces of notes	Waived
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)
<b>Bulk cheque deposit (per customer per day)</b>	
• Up to 30 cheques	Waived
• Over 30 cheques	HK\$1 per additional cheque
<b>Gift cheque (per cheque)</b>	
Via HSBC branches	Waived
<b>Standing Instruction<sup>11</sup></b> To set up, amend or suppress payment(s) upon each instruction	
	Waived
<b>Cheque-book delivery by registered mail<sup>11</sup></b>	
	Waived
<b>Request for Banker's report</b> Banker's guarantee	
• To issue a standard utility guarantee on behalf of a customer	Waived
Personal data access request (including application for copy of voice call record)	Waived

Items	Special privileges
<b>7.2. General services - overseas services</b>	
• Apply overseas HSBC account online	Waived
• Assisted overseas HSBC account opening	Waived
• Emergency encashment services	Waived

1 The monthly below balance fee applies to account held by HSBC Jade client.

2 The below balance fee is imposed based on your Total Relationship Balance (TRB) 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 which are administered by The Hongkong and Shanghai Banking Corporation Limited
- \* For life insurance with savings or investment component:
1. Investment-linked life insurance policies include the total cash value of the policies
  2. 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 calculation.

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, and these account balances shall not be included in the TRB calculation in joint capacity.

# All these accounts must be held or registered under the same name(s) and identity number(s).

" Your name and identity number held or registered under these joint accounts must be the same as that held or registered under your sole account.

3 Excluding Hang Seng Bank Limited and its subsidiaries.

4 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.

5 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 or HSBC Mobile Banking, the overseas handling charge is HK\$50.

6 Other additional overseas charges (if applicable) will be borne by customers. For details, please refer to Section C2 – Payment Services – Remittances – Outward Payments.

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

8 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.

9 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.

10 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.

11 Applicable to the HSBC Jade client's Premier Accounts only. Other Integrated Accounts/normal accounts (including those held by an HSBC Jade client) are not applicable.

12 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.

13 Surcharges of overseas local bank may be levied (if applicable). For details, please call our HSBC Jade Dedicated Service Line at 2233 3033.

14 Please refer to Section G2 – ATM card/Other account cards for other applicable ATM withdrawal charges.

## I. 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
<b>1. Integrated account services</b>	
<b>Below balance fee<sup>1</sup></b> (based on average Total Relationship Balance over the last three months <sup>2</sup> )	
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
<b>2. Payment services</b>	
<b>Remittances - Outward payment</b>	
Global payments debited from an account with HSBC Premier	
• via HSBC Internet Banking/HSBC Mobile Banking	
- Renminbi telegraphic transfer to HSBC Group/branches in mainland China <sup>3</sup>	Waived
- Renminbi telegraphic transfer to mainland China through cross-boundary Wealth Management Connect	Waived
- Other Telegraphic Transfer	HK\$50
- All others	Waived
• via HSBC branches (telegraphic transfer)	HK\$200
• Local handling charge for telegraphic transfer to your self-named HSBC accounts in different countries, submitted via HSBC Internet Banking/HSBC Mobile Banking <sup>4</sup>	Waived
• Handling charge <sup>5</sup> to remitter raised by the overseas entities of the HSBC Group/overseas HSBC branches <sup>5</sup>	Waived
<b>Interbank fund transfers</b>	
Payment through Real Time Gross Settlement (RTGS) <sup>7, 8</sup>	
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	
Payment through Faster Payment System (FPS)	
Each Hong Kong dollar/Renminbi outward payment to the credit of an account held with other Participants <sup>9</sup>	
• via HSBC Internet Banking	Waived
• via HSBC Mobile Banking	Waived
Each inward payment from other Participants <sup>9</sup> and credited to an account with HSBC Premier	
Waived	
<b>3. Credit card</b>	
<b>HSBC Premier Mastercard® Credit Card</b>	
• Primary card annual fee	Waived
• Additional card annual fee	Waived
• Overlimit handling fee <sup>10</sup>	HK\$90
<b>Lost card - replacement fee</b>	
• HSBC Premier Mastercard® Credit Card	Waived
<b>4. Loan services</b>	
<b>Overdraft</b>	
• Unauthorised Overdraft interest rate <sup>11, 12</sup>	HSBC Best Lending Rate +8% per annum
• Unauthorised Overdraft handling charge <sup>11, 12</sup>	HK\$100
• Overdraft Protection interest rate	HSBC Best Lending Rate +4% per annum
<b>5. Mortgage services</b>	
<b>Change of Mortgage Plan</b>	Waived

Items	Special privileges
<b>Change of repayment plan</b> <b>General change, e.g. instalment amount, loan tenure, repayment option/frequency</b>	Waived
<b>Request for each extra copy of documents</b> • Statement/confirmation letter • Repayment schedule/rate change advice/facility letter • Mortgage/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant • Confirmation of outstanding balance • Annual interest statement	Waived
<b>6. Transaction fee for ATMs</b>	
<b>Cash withdrawal made through the HSBC Group's ATM network<sup>13</sup> using HSBC Premier ATM Card/Junior Pack Cash Card/HSBC Premier credit card</b>	Waived <sup>14</sup>
<b>7.1. General services - all accounts</b>	
<b>Cashier's order</b> • Issue/repurchase at HSBC banks/branches <sup>15</sup>	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
<b>Coins changing/withdrawal/exchange to notes (Each bag of coins)</b>	HK\$1
<b>Coins paid-in (must be pre-sorted, per customer per day)</b> • Below 500 coins	Waived
• 500 coins or more	1% of the full amount paid-in (minimum HK\$25)
<b>Bulk cash deposit - Hong Kong dollar notes (per customer per day)</b> • Up to 200 pieces of notes	Waived
• Over 200 pieces of notes	0.25% of the full amount deposited (minimum HK\$50)
<b>Bulk cheque deposit (per customer per day)</b> • Up to 30 cheques	Waived
• Over 30 cheques	HK\$1 per additional cheque
<b>Gift cheque (per cheque)</b> Via HSBC branches	Waived
<b>Standing Instruction<sup>11</sup></b> To set up, amend or suppress payment(s) upon each instruction	Waived
<b>Cheque-book delivery by registered mail<sup>11</sup></b>	Waived

Items	Special privileges
<b>7.2. General services - overseas services</b>	
• Apply overseas HSBC account online	Waived
• Assisted overseas HSBC account opening	Waived
• Emergency encashment services	Waived
1	The monthly below balance fee applies to each HSBC Premier held by the customer.
2	The below balance fee is imposed based on your Total Relationship Balance (TRB) <sup>1</sup> which comprises: <ul style="list-style-type: none"> <li>• Hong Kong dollar/renminbi/foreign currency deposits</li> <li>• 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</li> <li>• Deposit amounts of Deposit Plus and Structured Investment Deposits</li> <li>• Utilised lending facilities (excluding mortgages and amounts outstanding on credit cards)</li> <li>• Life insurance with savings or investment component*</li> <li>• HSBC MPF balances and HSBC ORSO Defined Contribution Scheme balances are administered by The Hongkong and Shanghai Banking Corporation Limited</li> </ul> <p>* For life insurance with savings or investment component:</p> <ol style="list-style-type: none"> <li>1. Investment-linked life insurance policies include the total cash value of the policies;</li> <li>2. 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.</li> </ol> <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 calculation<sup>1</sup>.</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"> <li>i 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.</li> <li>ii 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.</li> </ol>
3	Excluding Hang Seng Bank Limited and its subsidiaries.
4	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.
5	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 or HSBC Mobile Banking, the overseas handling charge is HK\$50.
6	Other additional overseas charges (if applicable) will be borne by customers. For details, please refer to Section C2 - Payment Services - Remittances - Outward Payments.
7	Funds transferred through RTGS will normally be credited to the beneficiary's account on the transfer date.
8	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.
9	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.
10	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.
11	Applicable to the HSBC Premier Integrated Account only. Other Integrated Accounts/normal accounts (including those held by an HSBC Premier customer) are not applicable.
12	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.
13	Surcharges of overseas local bank may be levied (if applicable). For details, please call our HSBC Premier Hotline at 2233 3322.
14	Please refer to Section G2 - ATM card/Other account cards for other applicable ATM withdrawal charges.
15	The following group of customers will be exempted from the fee: aged below 18 or 65 and above, Senior Citizen Card holders, recipients of Government's Comprehensive Social Security Allowance, recipients of Government's Disability Allowance and the physically disabled or visually impaired.