

## Commercial Banking Bank Tariffs 2010

### 1. Deposits

Item	Singapore dollar	Other foreign currencies		
	Current account	Current account		
<b>Minimum balance fee</b> • A monthly maintenance fee will be levied where the average balance is less than the required minimum sum stipulated for the respective account	<b>BusinessVantage</b> S\$50 per month where the average total relationship balance is less than S\$30,000  <b>Singapore dollar current account</b> S\$35 per month where the average monthly balance is less than S\$25,000	<b>Currency</b>	<b>Average balance</b>	<b>Monthly maintenance fee</b>
		US dollar	5,000	20
		Sterling pound (UK)	3,000	15
		Australian dollar	10,000	40
		Hong Kong dollar	40,000	150
		Japanese yen	600,000	2,500
		Euro	5,000	20
<b>Cheque books</b> • Standard cheques	FREE	FREE		
<b>Stop cheque payment order</b>	S\$30 per cheque	US\$30 or equivalent per cheque		
<b>Returned cheque</b> • Due to lack of funds per item • Due to technical reasons	S\$50 per cheque S\$30 per cheque	US\$30 per cheque US\$30 per cheque		
<b>Cheque encashment facility</b> • Local cheque encashment  • Overseas cheque encashment	FREE  S\$50 plus telex cost of S\$20 (if any) plus telex cost for any amendment	S\$50 plus telex cost of S\$20 (if any) plus telex cost for any amendment plus 1% commission in lieu of exchange (minimum S\$10)  S\$50 plus telex cost of S\$20 (if any) plus telex cost for any amendment plus 1% commission in lieu of exchange (minimum S\$10)		
<b>Cheque/draft deposits</b> • Singapore dollar local clearing • US dollar local clearing	FREE US\$5 flat	FREE US\$5 flat		
<b>Foreign currency cash deposits/withdrawals</b> • If amount deposited/withdrawn is in the same currency of account	Not applicable	1% commission in lieu of exchange (minimum S\$10)		
<b>Account closure</b> • Account closed within 6 months from the opening date	S\$60	US\$40 or equivalent		
<b>Standing instructions</b> • For any revision or cancellation 3 days' notice is required - Setup charge - Amendment/cancellation - Commission - Rejected items due to insufficient funds	S\$10 S\$10 S\$10 per transfer plus incidental charges S\$30	S\$10 or equivalent S\$10 or equivalent US\$5 or equivalent per transfer plus incidental charges S\$30 or equivalent		
<b>Overdrafts</b>	Subject to negotiation (minimum debit interest S\$10 or equivalent)	Subject to negotiation (minimum debit interest S\$10 or equivalent)		
<b>Unauthorised Overdraft interest</b>	Prime plus 5% (minimum debit interest S\$10)	Prime plus 5% (minimum debit interest S\$10)		

### 2. Time deposits

Item	Minimum deposit
<b>Singapore dollar time deposits</b> • 1 to 12 month(s) deposits • 7 days time deposits • Overnight deposits	S\$5,000 S\$250,000 S\$5 million
<b>Foreign currency time deposits</b> • US dollar • Sterling pound (UK) • Australian dollar • Hong Kong dollar • Japanese yen • Euro • Canadian dollar • Swiss Franc • New Zealand dollar	US\$25,000 GBP25,000 AUD25,000 HKD100,000 JPY10,000,000 EUR25,000 CAD25,000 CHF25,000 NZD25,000

Note: A penalty will apply for all withdrawals prior to maturity date.

### 3. GIRO

Item	Inbound	Outbound
<b>Machine readable input</b> • Companies which submit non-computer printouts: S\$5 per item (minimum S\$30 for listings with six items or less)	S\$0.50 per item (minimum S\$10 per submission)	S\$0.50 per item (minimum S\$10 per submission)
<b>Rejected items</b>	S\$1.50 for each rejected item	Not applicable
<b>Stop payment</b>	S\$5 per item	S\$5 per item
<b>GIRO rejects due to insufficient funds</b>	S\$10 per item	S\$10 per item

#### 4. Electronic banking

Item	Charge
<b>HSBCnet setup</b>	
• One-time setup fee	S\$50 per customer
• Monthly fee	S\$50 (subject to customer requirements)
• Security device fee	S\$18 per Security device
<b>Business Internet Banking</b>	
• Full service	FREE
• Security device replacement (exclusive of overseas courier charges)	S\$10 (plus prevailing GST rate)
• Service cancellation fee (within 6 months)	S\$50 (plus prevailing GST rate)
<b>Corporate SMS alert</b>	
• Local/Overseas handphone numbers	S\$20 per user per annum (plus prevailing GST rate)
<b>ATM charges</b>	
• Service charge	
- HSBC Singapore	FREE
- HSBC overseas	S\$3.50 per transaction from HSBC's group ATM network
- VISA/MasterCard/PLUS/Cirrus Network (both Singapore and overseas)	S\$8 per transaction
- atm5 network (includes ATMs from ABN-AMRO, Citibank, Maybank and Standard Chartered Bank in Singapore)	FREE
- Replacement of ATM card	FREE

#### 5. Payment services

Item	Charge
<b>Inward payments</b>	
<b>Remittances</b>	
• Credit to account	S\$10 per transaction
<b>Foreign currency cheque deposit</b>	
• Purchase/collection for value of cheques:	
- < S\$10	FREE
- S\$10 to < S\$20	S\$3 postage
- S\$20 to < S\$50	S\$5 commission <b>plus</b> postage of S\$3
- S\$50 and above	0.125% commission (minimum S\$25, maximum S\$100) <b>plus</b> postage of S\$3
- Transit interest	Charge will apply for cheques purchased
Note: Drawee bank charge (if any) will be deducted from cheque proceeds.	
<b>Investigations</b> (initiated by customer)	S\$40 per telex <b>plus</b> overseas bank charges (if any)
<b>Inward telegraphic transfer request</b>	
• Handling fee for customer's instruction to debit its own account outside HSBC Singapore	S\$20 per request
<b>Outward payments</b>	
<b>Cashier's order</b>	
• Singapore dollar	
- Service charge	S\$5
- Replacement of Cashier's order	S\$20
• US dollar	
- Service charge	US\$20
- Replacement of Cashier's order	US\$40
<b>Singapore dollar payments to banks in Singapore (MEPS)</b>	S\$20 per item
<b>Demand drafts</b>	
• Debited from a Singapore dollar account	0.125% commission (minimum S\$25, maximum S\$150)
• If the cost of remittance is debited from a foreign currency account in the same currency	0.125% handling commission (minimum S\$25, maximum S\$150) <b>plus</b> 0.125% commission in lieu of exchange (minimum S\$25)
• Same day service (normal – next working day)	Additional S\$10
• Postage for mailing to overseas beneficiary	Additional S\$10
• Cancellation of draft	
- Without replacement (draft returned to bank)	S\$20 <b>plus</b> cost of cable <b>plus</b> overseas charges (if any)
- With replacement (draft returned to bank)	S\$40 <b>plus</b> cost of cable <b>plus</b> overseas charges (if any)
• Stop payment of draft	
- Without replacement	S\$40 <b>plus</b> cost of cable <b>plus</b> overseas charges (if any)
- With replacement	S\$60 <b>plus</b> cost of cable <b>plus</b> overseas charges (if any)
<b>Telegraphic Transfer</b>	
• Debited from a Singapore dollar account	0.125% commission (minimum S\$20, maximum S\$100) <b>plus</b> cost of cable (minimum S\$20, maximum S\$40)
• If the cost of remittance is debited from a foreign currency account in the same currency	0.125% handling commission (minimum S\$20, maximum S\$100) <b>plus</b> cost of cable (minimum S\$20, maximum S\$40) and 0.125% commission in lieu of exchange (minimum S\$20)
• Investigations (initiated by customer)	
- Cost of telex	S\$40 per telex <b>plus</b> agent charges (if any)
- Document retrieval charges	
- Within 6 months	S\$50 per month
- Between 6 to 12 months	S\$100 per month
- Between 12 to 24 months	S\$200 per month
- More than 24 months	S\$400 per month
Note: The Telegraphic Transfer charges quoted here are not inclusive of the overseas paying bank's charges.	

## 6. Trade and Supply Chain

Item	Charge
<b>Import services</b>	
<b>DC opening commission</b>	
• Irrevocable DC	0.125% per month or part thereof (minimum 0.25% or S\$90)
• Back-to-back DC	0.125% per month or part thereof (minimum 0.25% or S\$200)
Note: DC/Amendment DCs exceeding two pages – a charge of S\$20 per additional page will be levied.	
<b>DC amendment commission</b>	
• DC amendment charges	S\$90 <b>plus</b>
• Extension of DC validity	0.125% per month or part thereof on outstanding balance <b>plus</b>
• Increase of DC value	0.125% per month or part thereof (minimum 0.25%)
<b>Shipping guarantee</b>	
• Issued under Bank DC	S\$90
• Not issued under Bank DC	0.125% (minimum S\$90)
• Unredeemed shipping guarantee	
- 31 to 90 days	0.25% per month (minimum S\$90)
- Above 90 days	0.5% per month (minimum S\$90)
<b>Import bills</b>	
• Collection bills commission	0.125% Customers (minimum S\$90) Non-customers (minimum S\$100)
• Clean import loans processing fee	0.125% (minimum S\$90)
• Direct settlement commission (documents release free of payment)	S\$100
• Bills overdue for payment	S\$100
• Discounting of bills	S\$70
• DC bills handling commission	S\$70
• Deferred payment commission	0.125% per month or part thereof (minimum S\$90 per month)
• Extension of import bills/loans	S\$50
Note: Import loans are subject to our trade finance interest rate.	
<b>Other charges</b>	
• Commission in lieu of exchange	0.125% (minimum S\$80)
• Local fax messages	S\$10
• Protest fee (excluding legal fee)	S\$150 – Customers S\$200 – Non-customers
• Withdrawal of application before issuance	S\$100
• Cancellation of unexpired DC	S\$100
• Non-swift/paper DC handling fee	S\$60
<b>Item</b>	
<b>Charge</b>	
<b>Export Services</b>	
<b>Export DC/Amendment advising</b>	
• Pre-advice commission via swift/telex	S\$40
• First and subsequent advising via swift/telex	S\$40 – Customers S\$80 – Non-customers
• First and subsequent advising via mail	S\$60 – Customers S\$100 – Non-customers
<b>Confirmation of DCs</b>	
As per Bank and country risk, and subject to Bank's discretion (minimum S\$250)	
<b>Transfer DC</b>	
• Full/Partial transfer	0.25% (minimum S\$500)
• Amendment charges	S\$90 <b>plus</b>
• Increase of DC value	0.25% (minimum S\$90)
<b>Financed export bills</b>	
• DC/Non-DC bills commission	0.125% – Customers (minimum S\$90)
• DC bills commission	0.25% – Non-customers (minimum S\$150)
• Clean export loans processing fee	0.125% (minimum S\$90)
Note: Financing of export bills are subject to our trade finance interest rate.	
<b>Non-financed export bills</b>	
• DC/Non-DC bills commission	0.125% Customers (minimum S\$90) Non-customers (minimum S\$150)
<b>Other charges</b>	
• Reimbursement commission	0.125% (minimum S\$90)
<b>Bills overdue for payment</b>	
• More than 2 months	S\$50 per month
• More than 6 months	S\$100 per month
<b>Countersigning of customers' Letter of Indemnity</b>	
• For 2 months (maximum)	0.125% (minimum S\$90)
<b>Deferred payment/Acceptance</b>	
• Commission	0.167% per month or part thereof (minimum S\$100)
• Commission in lieu of exchange	0.125% (minimum S\$80)
• Local fax messages	S\$10
<b>Tracers</b>	S\$40

## 7. Banker's Guarantee

Commission is payable in full at the time of issuance. Commission charged will be dependent on the length of period for which the guarantee is valid and is calculated on the face value of the guarantee from the date of issuance or effective date, whichever is earlier and includes the period of claim after the expiry date of the guarantee. If the guarantee is to be issued/advised overseas through another bank or HSBC Group office, charges including SWIFT, stamp duty, postage and telegraphic transfer for the payment will be for the account of customer.

Item	Charge
<b>Issuance</b>	
• Financial obligations	2% p.a. (minimum S\$10 per month or S\$200, whichever is higher)
• Other obligations	Up to 2 years - 1% p.a. to 1.5% p.a. (minimum S\$10 per month or S\$120 for standard format/S\$200 for non-standard format, whichever is higher) More than 2 years - 1.5% p.a. to 2% p.a. (minimum S\$10 per month or S\$120 for standard format/S\$200 for non-standard format, whichever is higher)
<b>Amendment</b>	
• Tenor/Amount	Same as issuance commission plus handling fee of S\$50
<b>Auto-renewal</b>	Same as issuance commission, minimum S\$120 for subsequent renewal until cancellation
<b>Advising</b>	S\$100 – customers S\$150 – non-customers
<b>Others</b>	Handling fee of S\$100

## 8. Credit facilities

Where facilities are granted, the Bank may levy the following arrangement fee, commitment fee and review fee at its discretion.

## 9. General services – all accounts

Item	Charge
<b>Audit confirmation request</b>	S\$50 per request
<b>Certificate of deposit</b>	S\$20 per certificate
<b>Mail credits</b>	FREE
<b>Coin exchange/withdrawal/deposit</b>	First 50 pieces free S\$5 for next 1,000 pieces or part thereof S\$10 for every subsequent 1,000 pieces or part thereof
<b>Bulk cash deposit</b>	First 500 pieces free S\$2.50 for every subsequent 100 pieces or part thereof
<b>Special clearing/marked cheques</b>	
• Singapore cheque drawn locally	S\$100 (include paying bank's charge)
• Saturday in-house marked cheque service	S\$10 per cheque (excluding GST)
• Cheque image/voucher retrieval	S\$50 per copy
<b>Trade and credit information</b>	S\$25 (plus prevailing GST rate) plus any other third party charges if account enquired on is not maintained with the Bank
<b>Request for document copies</b>	
• Duplicate statement (monthly)	S\$30 per copy up to 3 years S\$50 per copy > 3 years
• Duplicate confirmation of TMD advices/statements (more than 6 months)	S\$20 per copy of monthly advices/statements subject to availability of records
• Photocopying of cheques/vouchers	S\$5 per copy (regardless of time)
Note: There will be a penalty of two times rental charge per year plus break-box charge, if any, if rental payment is in default.	

For tariffs relating to traveller's cheques, safe deposits and commercial cards, please refer to [www.hsbc.com.sg](http://www.hsbc.com.sg).

All rates, commissions and charges in this tariff are subject to change without prior notice.

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