

## Retail Banking and Wealth Management Bank Tariffs 2012

### GENERAL SERVICES - ALL ACCOUNTS

Item	Charge
<b>Cheque/draft deposits</b>	
• Singapore dollar local clearing	FREE
• US dollar local clearing	US\$5 per cheque
<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 notes deposit/exchange</b>	
	First 300 pieces free
	S\$2.50 for every subsequent 100 pieces or part thereof
<b>Standing instructions</b>	
• Set up charge	S\$10 per item
• Amendment/cancellation	S\$10 per item
• Commission	
- Singapore dollar	S\$10 per item plus incidental charges
- Foreign currency account	S\$10 per item plus incidental charges
• Returned items (due to insufficient funds)	S\$50 per item
<b>Money/postal order</b>	S\$10 per schedule of 10 items or part thereof
<b>Marked cheques</b>	
• Non HSBC cheques drawn locally	S\$100 per cheque (include paying bank's charge)
• HSBC cheques	S\$30 per cheque
Marked cheques refer to valuation of Singapore dollar cheques on the same day	
<b>Returned GIRO</b>	
• Due to insufficient funds	S\$10 per item
<b>Other services</b>	
• Cheque image/voucher retrieval	S\$50 per copy
• Statement retrieval	
- Up to 3 years	S\$50 per monthly statement
- More than 3 years	S\$100 per monthly statement
• Document retrieval (such as Unit Trust application forms, Standing Instruction image retrieval etc)	S\$100 per copy
• Issuance of Letter of Reference	S\$30 per copy
<b>Foreign Currency</b>	
• Administrative fee for foreign currency transactions made on Debit/ATM Card	1.5% of the foreign currency transaction amount

Item	Charge
<b>Safe deposit box</b>	
• Key deposit (refundable upon return of original key)	S\$150
• Break-box charge	S\$200
• Witnessing the documenting of inventory	S\$100 < 1 hour S\$150 > 1 hour
• Loss of keys (key deposit is non-refundable)	S\$150, plus break box charge (if customer retains the service) S\$200 (if customer discontinues the service)
• Overdue charges	Twice the amount of annual rental fees if the safe deposit box is forced open
• Rental fee	

Safe deposit box sizes	Annual rental fees (excluding GST)
Small (3" x 5" x 22"), (4" x 5" x 20"), (4" x 5" x 22"), (4" x 8" x 20"), (5" x 5" x 20"), (5" x 5" x 22")	S\$300
Medium (5" x 10" x 20"), (5" x 10" x 22"), (8" x 8" x 20")	S\$450
Large (10" x 10" x 20"), (10" x 10" x 22"), (10" x 10" x 24"), (8" x 16" x 20")	S\$600
Extra-Large (16" x 16" x 20")	S\$800

New safe deposit boxes are only available to HSBC Premier customers.

Item	Charge
<b>International services</b>	
• Cross border HSBC account opening services	S\$300 (50% off for student account opening)
• Emergency encashment at HSBC branches in Singapore (Applicable to overseas customers only)	S\$30 per encashment

### TIME DEPOSITS

<b>Singapore dollar time deposits</b>	
• 1 to 12 month(s) deposits	<b>Minimum deposit</b> S\$5,000
• Overnight deposits	S\$1 million
<b>Foreign currency time deposits</b>	
• US dollar	<b>Minimum deposit</b> US\$25,000
• Sterling pound	£25,000
• Australian dollar	A\$25,000
• Hong Kong dollar	HK\$100,000
• Japanese yen	¥10,000,000
• Euro	€25,000
• Canadian dollar	CA\$25,000
• Swiss Franc	CHF\$25,000
• Renminbi	CNY250,000 for HSBC Advance customers CNY350,000 for HSBC Premier customers
• New Zealand dollar	NZ\$25,000

Premature withdrawal of any Time Deposit is subject to the Terms and Conditions Governing Personal Deposit Accounts. Premature withdrawal charges will be imposed on premature withdrawal of Time Deposits prior to maturity. For all premature withdrawal of Time Deposits, interest payments (if any) will be calculated at the Bank's discretion. Customers should note that they may receive an amount less than the original Time Deposit placement amount upon premature withdrawal for their Foreign Currency Time Deposits. Currently, for Singapore Dollar Time Deposits, customers will receive not less than their original placement amount upon premature withdrawal.

## DEPOSIT ACCOUNT/ SERVICES

Item	Singapore Dollar		Multi currency savings account	HSBC Flexi Account	Other foreign currencies	
	Current	Savings	Savings	Current	Current	Savings
Minimum initial deposit	S\$2,000	<b>Statement savings account – S\$1,000</b> <b>Premier Lite savings account – S\$1</b>	S\$2,000 or equivalent	<b>HSBC Flexi Account – S\$2,000</b>	US\$5,000 or equivalent	
Minimum account balance fee	S\$7.50 if the average daily balance for the month falls below S\$3,000	<b>Statement savings account</b> S\$5 if the average daily balance for the month falls below S\$2,000 (waived for Basic banking account) This fee is waived if you qualify for Basic banking account (only applicable to Singapore citizens or permanent residents earning a monthly income below S\$2,000) and are a recipient of the MCYS Public assistance scheme or Special grant scheme. <b>KidzSaver savings account (existing only)</b> The minimum account balance fee of S\$5 is waived for all KidzSaver account holders <b>Passbook savings account (existing only)</b> S\$5 if the average daily balance for the month falls below S\$2,000	S\$2 if the average daily balance falls below S\$2,000	<b>HSBC Flexi Account</b> S\$10 if the average daily balance for the month falls below S\$5,000  <b>HSBC eFlexi Account (existing only)</b> S\$7.50 if the average daily balance for the month falls below S\$2,000	The respective minimum balance service charge will be levied where the average daily balance for the month is less than the required minimum sum stipulated for the respective account.  <b>Currency: Average daily balance Minimum balance fee</b> US dollar US\$800 US\$10 Sterling pound £800 £10 Australian dollar A\$800 A\$10 Hong Kong dollar HK\$7,000 HK\$100 Japanese yen ¥100,000 ¥1,000 Euro €800 €10 Canadian dollar* CA\$800 CA\$10 New Zealand dollar† NZ\$3,000 NZ\$15  * Canadian dollar is offered in Savings account only. † New Zealand dollar is offered in Current account only.	
Monthly account service fee	N.A.	N.A.	N.A.	S\$2	N.A.	N.A.
Account closure fee (Account closed within 6 months from the opening date)	S\$50	S\$50	S\$50	S\$50	US\$50 or equivalent	US\$50 or equivalent
Unauthorised O/D interest	Prime + 5% (min. debit interest S\$10)	N.A.	N.A.	Prime + 5% (min. debit interest S\$10)	Prime + 5% (min. debit interest US\$10)	N.A.
Commission in lieu of foreign exchange (For cash deposit/ withdrawal made in the same currency as account)	N.A.	N.A.	1.5% handling commission (min. S\$50, max. S\$300)	N.A.	1.5% handling commission (min. S\$50, max. S\$300)	1.5% handling commission (min. S\$50, max. S\$300)
Transaction fees	N.A.	N.A.	S\$5 per branch transaction (waived if transaction performed through internet banking)	N.A.	N.A.	N.A.
Stop Cheque Payment - at branches - through Personal Internet Banking/PhoneBanking (automated)	S\$30 per cheque S\$15 per cheque	N.A. N.A.	N.A. N.A.	S\$30 per cheque S\$15 per cheque	US\$30 or equivalent per cheque US\$15 or equivalent per cheque	N.A. N.A.
Returned cheque due to lack of funds for: - 1st & 2nd occasions - 3rd occasion & thereafter	S\$50 S\$100	N.A. N.A.	N.A. N.A.	S\$50 S\$100	US\$30 or equivalent US\$50 or equivalent	N.A. N.A.
Returned cheque due to technical reasons	S\$30	N.A.	N.A.	S\$30	US\$30 or equivalent	N.A.
Replacement of ATM/ Debit card	S\$5	S\$5	N.A.	S\$5	S\$5	S\$5
Replacement of Passbook (existing accounts only)	N.A.	S\$50	N.A.	N.A.	N.A.	N.A.

All fees stated are subject to prevailing GST.

## PAYMENT SERVICES

Item	Charge
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### Inward Payments

#### Remittances

• Credit to account	S\$10 per transaction
• For cash payment in Singapore dollar	0.125% handling commission (min. S\$50)
• For cash payment in the form of foreign currency notes in the same currency of remittance	0.125% handling commission (min. S\$50) + 1.5% commission in lieu of foreign exchange (min. S\$50, max. S\$300)

#### Foreign currency cheque deposit

• Purchase/ Collection:	0.125% handling commission (min. S\$50, max S\$500) + postage S\$3
- Transit interest	Charge will apply for cheques purchased

Drawee bank charge will be deducted from cheque proceeds and courier charges (if any).

#### Inward telegraphic transfer request

• Handling fee for overseas HSBC customers	S\$20 per request
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### Outward Payments

#### Cashier's Order

• Service Charge	
- Singapore dollar	S\$10*
- US dollar	US\$20
* Waived only for withdrawal of Singapore dollar Time Deposit payable to self	
• Same day collection charges (Same day collection charge is <b>in addition</b> to Service Charge. E.g. A Singapore dollar Cashier's Order collected on same day will incur S\$10+S\$10=S\$20 charge)	
- Singapore dollar Cashier's Order	S\$10
- US dollar Cashier's Order	US\$10
• Postage	
- Local	Waived
- Overseas	S\$10
• Replacement of Cashier's Order (Lost/Stolen)	
- Singapore dollar	S\$20 plus stop payment charges of S\$30 (if any)
- US dollar	US\$40 plus stop payment charges of US\$30 (if any)

#### Singapore dollar payments to banks in Singapore

• At the branch	S\$30 per item
• Through internet banking (MEPS)	S\$10 per item
• Through internet banking (GIRO)	FREE

#### Demand draft

• Debited from a Singapore dollar account	0.125% commission (min. S\$30, max. S\$200); S\$35 cost of cable if any; postage and agent charge where applicable
• Debited from a foreign currency account in the same currency	0.125% commission (min. S\$30, max. S\$200) plus 0.125% commission in lieu of foreign currency exchange (min. S\$50, max. S\$500); S\$35 cost of cable if any; postage and agent charge where applicable
• Same day service (normal - next working day)	S\$10
• Postage	
- Local	Waived
- Overseas	S\$10

Item	Charge
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• Cancellation of draft	
- Without replacement (draft returned to bank)	S\$20 plus cost of cable plus overseas charges, if any
- With replacement (draft returned to bank)	S\$40 plus cost of cable plus overseas charges, if any
• Stop payment of draft	
- Without replacement	S\$40 plus cost of cable plus overseas charges, if any
- With replacement	S\$60 plus cost of cable plus overseas charges, if any

### Telegraphic Transfer

Customer instruction	Commission	Commission in lieu of foreign exchange	Cost of cable
Debited from a Singapore dollar account	0.125% (min. S\$30, max. S\$200)	N.A.	S\$35
Debited from a foreign currency account in the same currency	0.125% (min. S\$30, max. S\$200)	0.125% (min. S\$50, max. S\$500)	S\$35

Note: The Telegraphic Transfer charges quoted here are not inclusive of the overseas paying bank's charges.

#### Telegraphic Transfer Investigations (initiated by customer)

• Cost of cable	S\$40 per cable plus 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

#### Travellers' Cheques

• Encashment (commission will be waived for cheques issued by HSBC Group)	
- In Singapore dollars	0.25% commission (min. S\$50) plus postage of S\$3
- In foreign currency notes	0.25% commission (min. S\$50) plus 1.5% commission in lieu of foreign exchange (account holder min. S\$30, max. S\$300, non-account holder min. S\$50, max. S\$300) plus postage of S\$3
• For credit to account	0.125% handling commission (min. S\$50, max S\$500) + postage S\$3
- Transit interest	Charge will apply for crediting to foreign currency account.

All fees stated are subject to prevailing GST.

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## ELECTRONIC BANKING

Item	Charge
<b>Personal internet banking</b>	
• Security device replacement - lost	S\$20
• Bill payment	FREE

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### ATM charges

• Service charge	
- HSBC Singapore	FREE
- atm5 network (includes ATMs from ANZ, Citibank, Maybank, Standard Chartered Bank and State Bank of India in Singapore)	Waived (for Citibank and Maybank, charges are waived only for ATMs displaying the atm5 logo)
- HSBC overseas	S\$3.50 per transaction from HSBC's group ATM network (excluding Argentina, France, Brazil, Greece, Malta, Mexico, New Zealand, Panama and Turkey)
- VISA/ MasterCard/ PLUS/ Cirrus Network (overseas)	S\$8 per transaction

Overseas cash withdrawal is subject to the prevailing exchange rate, where applicable.

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### Other services

• Cash withdrawal using HSBC's Quickcash	FREE
• Bill Payment Services via 7-Eleven, AXS Terminals and SingPost/ S.A.M.™	FREE

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## GUARANTEES

Item	Charge
<b>Letters of guarantee</b>	S\$12.50 per month (min. S\$150 per annum)

Commission will be dependent on the length of the period for which the guarantee is valid. Please note that the commission charges shall include claim period.

## INVESTMENTS

Item	Charge
<b>Outward transfer of notes / bonds</b>	0.5% of the nominal value
<b>Equity Linked Notes (ELN)</b>	
<b>SINGAPORE SHARES</b>	
• sales of Singapore shares converted from ELN	
- Handling fee	S\$25
- CDP charge	S\$33
- SGX access fee	0.0075% of the traded amount
- Clearing fee	0.04% of the traded amount (max. S\$600)
- Brokerage (inclusive of service fee)	0.3% of the traded amount
• Outward transfer of Singapore shares	0.5% of the amount based on previous business day's closing price

Item	Charge
<b>HONG KONG SHARES</b>	
• Sales of Hong Kong shares	
- Handling fee	S\$25
- CCASS charge	HK\$250
- Brokerage (inclusive of the service fee)	0.3%
- Stamp duty	0.1% (round up to nearest dollar)
- Trading fee	0.005%
- Transaction levy	0.003%
• Outward transfer of Hong Kong shares	0.5% of the amount based on the value of holding in the system (for transfer to third party beneficiary, additional 0.1% stamp duty will apply)
• Charges on the corporate actions*	
- Dividend payout (regardless of cash or scrip)	0.5% of dividend amount
- Without cash consideration	HK\$5 per board lot (min. HK\$30, max. HK\$200)
- Collection of bonus issue	HK\$5 per board lot (min. HK\$30, max. HK\$200)
- Exercise rights	HK\$5 per board lot based on received shares resulting from exercising the right (min. HK\$30, max. HK\$200)

Additional charges will apply for other corporate actions if any

\*If there is any corporate action on the shares, notification will be mailed on the next business day after HSBC receives it. HSBC will not send out any invitation for proxy voting. If you would like to vote, please inform us and the proxy voting will be done on the best effort basis.

Note: If charge currency is different from the debiting account currency, the prevailing FX rate in system will apply.

Item	Charge
<b>Buying and selling securities</b>	
<b>SGX Listed Securities</b>	
• Brokerage Fee	
- for securities denominated in SGD	0.30% of contract value, min. S\$35
- for securities denominated in USD	0.30% of contract value, min. US\$28
- for securities denominated in AUD	0.30% of contract value, min. A\$28
- for securities denominated in EUR	0.30% of contract value, min. €20
- for securities denominated in GBP	0.30% of contract value, min. £18
- for securities denominated in HKD	0.30% of contract value, min. HK\$100
- for securities denominated in JPY	0.30% of contract value, min. ¥2,000
• Clearing Fee <sup>+</sup> (collected on behalf of CDP)	0.04% of contract value, max. S\$600
• SGX Access Fee <sup>+</sup> (collected on behalf of SGX)	0.0075% of contract value
<b>HKEx Listed Securities</b>	
• Brokerage Fee	
- for securities denominated in HKD	0.30% of contract value, min. HK\$100
- for securities denominated in USD	0.30% of contract value, min. US\$28
• Stamp duty <sup>+</sup> (collected on behalf of the HK SAR government)	0.1% of contract value, rounded up to the nearest dollar
• Transaction levy <sup>+</sup> (collected on behalf of the SFC of HK)	0.003% of contract value
• HKEx Trading Fee <sup>+</sup> (collected on behalf of HKEx)	0.005% of contract value
<b>Account Maintenance</b>	
• Safe Custody Fee (charged monthly)	0.02%p.a. of Assets Under Management, min. S\$2 per month
<b>Scrip Handling</b>	
Inward Transfer of Securities	Free of charge
Outward Transfer of Securities	0.5% of securities value based on previous business day's closing price In addition, for Hong Kong securities, stamp duty <sup>+</sup> as applicable

<sup>+</sup> Please note that fees and charges collected on behalf of non-Bank entities may be subject to revisions from time to time at the discretion of the relevant non-Bank entity.

## CREDIT CARDS

Item	Charges									
	Denominated in US Dollars			Denominated in Singapore Dollars						
	Credit cards									
	US\$ Premier	US\$ Gold	US\$ Classic	HSBC Premier	Infinite	HSBC Advance	Platinum	Revolution	Gold	Classic
Annual fee - Main card - Supplementary card - The Choice Card	FREE	US\$65*	US\$15*	FREE	Membership by invitation only	S\$60	S\$180*	S\$150*	S\$125*	S\$36*
	FREE	US\$40*	US\$10*	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	N.A.	N.A.	N.A.	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Late payment charge	US\$55	US\$55	US\$55	S\$55	S\$55	S\$55	S\$55	S\$55	S\$55	S\$55
Overlimit fee	US\$40	US\$40	US\$40	S\$40	S\$40	S\$40	S\$40	S\$40	S\$40	S\$40
Card replacement fee* (For lost/ stolen card)	FREE	US\$20	US\$20	FREE	S\$20	S\$10	S\$20	S\$20	S\$20	S\$20
Unsuccessful standing instructions/GIRO	US\$30	US\$30	US\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$30
Returned cheque fee: i) due to lack of funds for - 1st and 2nd occasions - 3rd occasion and thereafter  ii) due to technical reasons	US\$30	US\$30	US\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$30
Retrieval of statements*	US\$5 per statement (3 to 12 months old) US\$10 per statement (more than 12 months old)	US\$5 per statement (3 to 12 months old) US\$10 per statement (more than 12 months old)	US\$5 per statement (3 to 12 months old) US\$10 per statement (more than 12 months old)	S\$5 per statement (3 to 12 months old) S\$10 per statement (more than 12 months old)	S\$5 per statement (3 to 12 months old) S\$10 per statement (more than 12 months old)	S\$5 per statement (3 to 12 months old) S\$10 per statement (more than 12 months old)	S\$5 per statement (3 to 12 months old) S\$10 per statement (more than 12 months old)	FREE for eStatements	S\$5 per statement (3 to 12 months old) S\$10 per statement (more than 12 months old)	S\$5 per statement (3 to 12 months old) S\$10 per statement (more than 12 months old)
Retrieval of sales draft*	US\$5 per copy (current to 3 months) US\$10 per copy (more than 3 months old)	US\$5 per copy (current to 3 months) US\$10 per copy (more than 3 months old)	US\$5 per copy (current to 3 months) US\$10 per copy (more than 3 months old)	S\$5 per copy (current to 3 months) S\$10 per copy (more than 3 months old)	S\$5 per copy (current to 3 months) S\$10 per copy (more than 3 months old)	S\$5 per statement (current to 3 months) S\$10 per statement (more than 3 months old)	S\$5 per copy (current to 3 months) S\$10 per copy (more than 3 months old)	S\$5 per copy (current to 3 months) S\$10 per copy (more than 3 months old)	S\$5 per copy (current to 3 months) S\$10 per copy (more than 3 months old)	S\$5 per copy (current to 3 months) S\$10 per copy (more than 3 months old)
Cash Advance Fee	5% of cash advance amount or US\$15 (whichever is higher)	5% of cash advance amount or US\$15 (whichever is higher)	5% of cash advance amount or US\$15 (whichever is higher)	5% of cash advance amount or S\$15 (whichever is higher)	5% of cash advance amount or S\$15 (whichever is higher)	5% of cash advance amount or S\$15 (whichever is higher)	5% of cash advance amount or S\$15 (whichever is higher)	5% of cash advance amount or S\$15 (whichever is higher)	5% of cash advance amount or S\$15 (whichever is higher)	5% of cash advance amount or S\$15 (whichever is higher)
Foreign Currency Transaction Fee†	1.5% of transaction amount	1.5% of transaction amount	1.5% of transaction amount	1.5% of transaction amount	1.5% of transaction amount	1.5% of transaction amount	1.5% of transaction amount	1.5% of transaction amount	1.5% of transaction amount	1.5% of transaction amount
Prevailing interest rate (p.a.)	24%	24%	24%	24%	24%	24%	24%	24%	24%	24%
Mileage Programme Annual Programme Fees*	US\$24 per annum	US\$24 per annum	US\$24 per annum	S\$40 per annum	S\$40 per annum	S\$40 per annum	S\$40 per annum	S\$40 per annum	S\$40 per annum	S\$40 per annum
Tax Payment Facility administrative charges	0.5% of payment amount	0.7% of payment amount	0.7% of payment amount	0.5% of payment amount	0.5% of payment amount	0.7% of payment amount	0.7% of payment amount	0.7% of payment amount	0.7% of payment amount	0.7% of payment amount

\* All fees stated are subject to prevailing GST.

† All transactions in foreign currency are also subject to a charge levied by the respective card associations.

## UNSECURED LOANS

Item	Charges	
	Denominated in Singapore Dollars	
	Unsecured loans	
	Personal line of credit	Personal loan
Annual fee	S\$60	N.A.
Late payment charge	S\$50	Please refer to the charges indicated in the Notification Letter or Letter of Offer
Debit card replacement fee (For lost/ stolen card)	S\$5	S\$5
Unsuccessful standing instructions/GIRO	S\$30	N.A.
Returned cheque fee: i) due to lack of funds for - 1st and 2nd occasions - 3rd occasion and thereafter	S\$50 S\$100	N.A.
ii) due to technical reasons	S\$10	
Retrieval of statements	S\$20 per copy	S\$20 per copy
Prevailing interest rate (p.a.)	17.8%	Please refer to the interest rate indicated in the Notification Letter or Letter of Offer
Preferential interest rate (p.a.) for: i) HSBC Premier customers ii) HSBC Advance customers iii) Revolution customers	8.90% 14.24% 14.24% Should interest charges be applicable, a minimum of S\$10 per month applies	(i) 10% p.a. on all loan tenors (ii) 11% p.a. on all loan tenors (iii) N.A.
Interest rate charged on balance in excess of credit limit	3% p.a. above prevailing interest rate	N.A.
Processing fee	N.A.	Please refer to the fees indicated in the Notification Letter or Letter of Offer
Overdue interest	N.A.	Please refer to the charges as indicated in the Notification Letter or Letter of Offer
Early account closure / loan repayment fee	S\$40 for account closed within 6 months from account opened date or for accounts which enjoyed a promotion, the charge stated on the promotional terms and conditions apply.	S\$150 for any partial or full repayment made within 12 months from the Account Opening Date.

All fees stated are subject to prevailing GST.

## SECURED LOANS

Item	Charge	
<b>Property Loan (Home Loans, Investment Property Loan)</b>		
• Retrieval of statements and documents	S\$30 per copy	
• Retrieval of valuation reports	S\$50 per copy	
• Rescheduling of redemption date	S\$200 per request	
• Safekeeping fee of title deed for fully repaid loan	S\$400 per annum	
Other fees and charges are as indicated in the Letter of Offer and Terms and Conditions governing the loan.		
<b>Secured Overdraft</b>		
• Annual fee	S\$60 per annum (or in currency of overdraft facility)- waived for the first year	
- HSBC Premier customers	Waived	
- HSBC Advance customers	Waived for first two years	
• Minimum interest charge	S\$10 per month (or in currency of overdraft facility)	
• Interest rate charged on balance in excess of credit limit (p.a.)	Prime + 5%	
Other fees and charges are as indicated in the Letter of Offer or Notification Letter (where applicable).		
<b>Auto Financing</b>		
	Act	Non-Act
<b>Late Payment Interest</b>	- Average PLR (Prime Lending Rate) of the 3 local banks (DBS, OCBC and UOB) + <b>3% p.a</b>	- Average PLR (Prime Lending Rate) of the 3 local banks (DBS, OCBC and UOB) + <b>5% p.a</b>
<b>General Services</b>		
• Repayment schedule	S\$20 per request	
For early settlement fees and other fees/charges, please refer to the Hire Purchase Agreement and the terms and conditions governing the Hire Purchase Agreement.		

## HSBC ADVANCE PRIVILEGES

Item	Charge
<b>Deposit accounts</b>	
• Minimum Account Balance Fee	Waived
• Monthly Account Service Fee	Waived
• HSBC Advance Service Fee	S\$10 per month charged only if any of the following criteria is not met: Total Relationship Balance of at least S\$20,000 in deposits, investments and/or insurance; Home Loan with an initial loan quantum of at least S\$100,000; A regular insurance plan with at least S\$250 monthly premium (or equivalent).

### Global Transfer Fee (Online Transfer to self-named HSBC accounts worldwide)

Currency	Currency Code	Per Transaction Fee*
UAE Dirham	AED	26
Australian Dollar	AUD	8
Bermudian Dollar	BMD	7
Brunei Dollar	BND	10
Brazilian Real	BRL	13
Canadian Dollar	CAD	7
Swiss Franc	CHF	8
Czech Koruna	CZK	136
Danish Krone	DKK	40
Egyptian Pound	EGP	39
EURO	EUR	5
British Pound	GBP	5
Hong Kong Dollar	HKD	54
Indonesian Rupiah	IDR	65,800
Indian Rupee	INR	310
Japanese Yen	JPY	659
Kuwaiti Dinar	KWD	2
Cayman Islands Dollar	KYD	8
Sri Lanka Rupee	LKR	805
Mexican Peso	MXN	86
Malaysian Ringgit	MYR	22
Norwegian Krone	NOK	42
New Zealand Dollar	NZD	10
Omani Rial	OMR	18
Philippine Peso	PHP	315
Qatari Rial	QAR	25
Saudi Riyal	SAR	26
Swedish Krona	SEK	51
Singapore Dollar	SGD	10
Thai Baht	THB	231
US Dollar	USD	7
South African Rand	ZAR	52

\*The fee will be charged to and be in the same currency as the account from which you are making the transfer.

### International services

• Cross border HSBC account opening services	S\$150
• Emergency encashment at HSBC branches in Singapore (applicable to overseas customers only)	Waived

### Other privileges

• Service fee for cash withdrawals at overseas HSBC ATMs using the HSBC Advance debit card	S\$2
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Item	Charge
<b>Advance FundMax Account</b>	
• Transfer fee	• 1% of the prevailing value of the units being transferred out
• Administration fee at account closure	• S\$120 (if FundMax account is closed within a year from date of account opening)
• Monthly Fee	
<b>Average Holding Balance</b>	
Less than S\$50,000	3.00% p.a.
From S\$50,000 to less than S\$200,000	2.75% p.a.
S\$200,000 or more	2.50% p.a.
A minimum charging balance of S\$10,000 is applicable for Advance customers	

## HSBC PREMIER PRIVILEGES

Item	Charge
<b>Deposit accounts</b>	
• Minimum Account Balance Fee	Waived
• Monthly Account Service Fee	Waived
• HSBC Premier Service Fee	S\$50 per month (charged only if Total Relationship Balance* falls below S\$200,000. Total Relationship Balance* includes deposits, investments and/or insurance)
• Unauthorised O/D interest	Prime + 5% (min. debit interest S\$5)

HSBC Premier account may be converted to PowerVantage accounts, at the Bank's discretion. Early account closure fee of S\$50 to apply for HSBC Premier account / Premier Lite Savings Account closed within 6 months from account opening.

\*For more information, please log on to [www.hsbcpremier.com.sg](http://www.hsbcpremier.com.sg)

<b>Foreign currency</b>	
• Purchase/ collection of foreign currency cheque:	0.0625% commission (min. S\$25, max. S\$250) plus postage of S\$3

Drawee bank charge will be deducted from cheque proceeds and courier charges (if any).

• Cash deposits/ withdrawals (for foreign currency notes deposited/ withdrawn in the same currency of account)	0.75% commission in lieu of foreign exchange (min. S\$25, max. S\$100)
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<b>Safe deposit box</b>	
• Rental fees (excluding GST)	
Safe deposit box sizes	Annual rental fees (excluding GST)
Small (3" x 5" x 22"), (4" x 5" x 20"), (4" x 5" x 22"), (4" x 8" x 20"), (5" x 5" x 20"), (5" x 5" x 22")	S\$150
Medium (5" x 10" x 20"), (5" x 10" x 22"), (8" x 8" x 20")	S\$225
Large (10" x 10" x 20"), (10" x 10" x 22"), (10" x 10" x 24"), (8" x 16" x 20")	S\$300
Extra-Large (16" x 16" x 20")	S\$400

<b>International services</b>	
• Cross border HSBC account opening services	Waived for HSBC Premier customers and their children's student accounts
• Emergency encashment at HSBC branches in Singapore (applicable to overseas customers only)	Waived

<b>Other privileges</b>	
• Service fee for cash withdrawals at overseas HSBC ATMs using the HSBC Premier debit/ ATM card	Waived

<b>Inward Payments</b>	
<b>Remittances</b>	
• Credit to account	Waived

<b>Demand draft</b>	
• Debited from a Singapore dollar account	0.0625% commission (min. S\$15, max. S\$200); S\$35 cost of cable if any, postage and agent charge where applicable.
• Debited from a foreign currency account in the same currency	0.0625% commission (min. S\$15, max. S\$200); plus 0.0625% commission in lieu of foreign exchange (min. S\$25, max. S\$500); S\$35 cost of cable if any; postage and agent charge where applicable.
• Postage	Waived

<b>Cashier's Order</b>	
• Service Charge	
- Singapore dollar	S\$10 <sup>†</sup>
- US dollar	US\$20

<sup>†</sup> Waived only for withdrawal of Singapore dollar Time Deposit payable to self

• Same day collection (Same day collection charge is <b>in addition</b> to Service Charge.)	
- Singapore dollar Cashier's Order	Waived
- US dollar Cashier's Order	Waived
• Postage	Waived

All fees stated are subject to prevailing GST.

### Replacement of Cashier's Order (Lost/Stolen)

- Singapore dollar	S\$20 plus stop payment charges of S\$30 (if any)
- US dollar	US\$40 plus stop payment charges of US\$30 (if any)

- Telegraphic Transfer

Customer instruction	Commission	Commission in lieu of foreign exchange	Cost of cable
Debited from a Singapore dollar account	0.0625% commission (min. S\$15, max. S\$200)	N.A.	S\$35
Debited from a foreign currency account in the same currency	0.0625% commission (min. S\$15, max. S\$200)	0.0625% commission (min. S\$25, max. S\$500)	S\$35
TT to self-named HSBC accounts worldwide	N.A.	N.A.	S\$35
Global Transfer Fee (Online transfer to self-named HSBC accounts worldwide)	N.A.	N.A.	N.A.

Note: The Telegraphic Transfer charges quoted here are not inclusive of the overseas paying bank's charges

Item	Charge
<b>Travellers' cheques</b>	
• Encashment (commission will be waived for cheques issued by HSBC Group)	Postage S\$3. Commission waived <sup>†</sup>
- In Singapore dollars	1.5% commission in lieu of foreign exchange (min. S\$30, max. S\$100) plus postage S\$3. Commission waived <sup>†</sup>
- In foreign currency notes	0.0625% commission (min. S\$25, max. S\$250) plus postage of S\$3
• For credit to account	

<sup>†</sup> Waived for visiting Premier customers for encashment in Singapore.

Item	Charge
<b>Premier FundMax Account</b>	
• Transfer fee	• 1% of the prevailing value of the units being transferred out
• Administration fee at account closure	• S\$120 (if FundMax account is closed within a year from date of account opening)
• Monthly Fee	

Average Holding Balance	Monthly Fee
Less than S\$200,000	2.50% p.a.
From S\$200,000 to less than S\$500,000	2.00% p.a.
From S\$500,000 to less than S\$1,000,000	1.50% p.a.
S\$1,000,000 or more	1.00% p.a.

A minimum charging balance of S\$50,000 is applicable for Premier customers

## HSBC OFFSHORE BANKING

Item	Charge
<b>Deposit accounts</b>	
• Minimum Account Balance Fee	Waived <sup>†</sup>
• Monthly Account Service Fee	Waived <sup>†</sup>
• Offshore Banking Service Fee	S\$30 per month (charged only if Total Relationship Balance falls below S\$75,000. Total Relationship Balance includes deposits, investments and/or insurance)

<sup>†</sup>Please refer to page 2 for the various deposit accounts' minimum account balance fee and monthly account service fee.