



Personal Financial Services Bank Tariffs 2010

GENERAL SERVICES - ALL ACCOUNTS

Item	Charge
Cheque/draft deposits	
• Singapore dollar local clearing	FREE
• US dollar local clearing	US\$5
Coin exchange/withdrawal/deposit	
	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
Bulk cash notes deposit/exchange	
	First 300 pieces free S\$2.50 for every subsequent 100 pieces or part thereof
Standing instructions	
• 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
Money/postal order	
	S\$10 per schedule of 10 items or part thereof
Marked cheques	
• Non HSBC cheques drawn locally	S\$100 per cheque (include paying bank's charge)
• HSBC cheques	S\$30 per cheque
<i>Marked cheques refer to valuation of Singapore dollar cheques on the same day</i>	
Returned GIRO	
• Due to insufficient funds	S\$10 per item
Other services	
• 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
Foreign Currency	
• Administrative fee for foreign currency transactions made on Debit/ATM Card	1.5% of the foreign currency transaction amount
Safe deposit box	
• 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.

All fees stated are subject to prevailing GST.

Item	Charge
International services	
• 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

ELECTRONIC BANKING

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

ATM charges

• Service charge	
- HSBC Singapore	FREE
- atm5 network (includes ATMs from RBS, 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 (both Singapore and overseas)	S\$8 per transaction

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

Other services

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

GUARANTEES

Item	Charge
Letters of guarantee	
	1.5% per annum (min. S\$150)
<i>* Commission will be dependent on the length of the period for which the guarantee is valid and is calculated on the face amount of the guarantee from date of issuance or effective date whichever is earlier.</i>	
Performance/ Tender bonds	
	1.5% per annum (min. S\$150)

INVESTMENTS

Item	Charge
Outward transfer of notes / bonds	
	0.5% of the nominal value
Outward transfer of shares	
	0.5% of the amount based on previous business day's closing price
Equity Linked Notes (ELN)	
• sales of 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

DEPOSIT ACCOUNT/ SERVICES

Item	Singapore Dollar		Multi currency savings account		PowerVantage		Other foreign currencies	
	Current	Savings	Savings	Savings	Current	Current	Savings	
Minimum initial deposit	S\$2,000	Statement savings account – S\$1,000 Premier Lite savings account/ KidzSaver savings account – S\$1	S\$2,000 or equivalent		PowerVantage account – S\$2,000 ePowerVantage account – S\$500	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	Statement savings account 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. KidzSaver savings account The minimum account balance fee of S\$5 is waived for all KidzSaver account holders Passbook savings account (existing only) 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		PowerVantage account S\$10 if the average daily balance for the month falls below S\$5,000 ePowerVantage account 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. Currency: Average daily balance Minimum balance fee 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	N.A.	S\$50	N.A.		N.A.	N.A.	N.A.	

HSBC INFINITY PRIVILEGES

Item	Charge
• Minimum Account Balance Fee	Waived*
• Monthly Account Service Fee	Waived*
• Infinity Service Fee	S\$10 per month (charged only if Total Relationship Balance falls below S\$20,000. Total Relationship Balance includes deposits, investments and/or insurance)

*Please refer to the table above for the various deposit accounts' minimum account balance fee and monthly account service fee.

All fees stated are subject to prevailing GST.

TIME DEPOSITS

Singapore dollar time deposits • 1 to 12 month(s) deposits • Overnight deposits	Minimum deposit S\$5,000 S\$1 million
Foreign currency time deposits • US dollar • Sterling pound • Australian dollar • Hong Kong dollar • Japanese yen • Euro • Canadian dollar • Swiss Franc • New Zealand dollar	Minimum deposit USD\$25,000 GBPE25,000 AUD\$25,000 HKD\$100,000 JYP¥10,000,000 EUR€25,000 CAD\$25,000 CHF\$25,000 NZD\$25,000

Interest payment will be calculated at bank's discretion for pre-mature withdrawals

PAYMENT SERVICES

Item	Charge
Inward Payments	
Remittances	
• Credit to account	FREE
• 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
<i>Drawee bank charge will be deducted from cheque proceeds and courier charges (if any)</i>	
Inward telegraphic transfer request	
• Handling fee for overseas HSBC customers	S\$20 per request
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	
<i>(Same day collection charge is in addition to Service Charge. E.g. A Singapore dollar Cashier's Order collected on same day will incur S\$10+S\$10=S\$20 charge)</i>	
- 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	
- 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\$20 per item
• Through internet banking (MEPS)	S\$5 per item
• Through internet banking (GIRO)	FREE
Demand draft	
• Debited from a Singapore dollar account	0.125% commission (min. S\$25, max. S\$150) plus cost of cable, if any
• Debited from a foreign currency account in the same currency	0.125% commission (min. S\$25, max. S\$150) plus 0.125% commission in lieu of foreign currency exchange (min. S\$25, max. S\$150) plus S\$20 agent charge, cost of cable, and postage if any
• Same day service (normal - next working day)	S\$10
• Postage for mailing to overseas beneficiary	S\$10

All fees stated are subject to prevailing GST.

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

• Outward remittances in Singapore dollar from HSBC Singapore accounts to non-resident client's HSBC Indian in favour of own name	FREE
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Customer instruction	Commission	Commission in lieu of foreign exchange	Cost of cable
Debited from a Singapore dollar account	0.125% (min. S\$20, max. S\$100)	N.A.	min. S\$20, max. S\$40
Debited from a foreign currency account in the same currency	0.125% (min. S\$20, max. S\$100)	0.125% (min. S\$25, max. S\$150)	min. S\$20, max. S\$40

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

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.

CREDIT CARDS

Item	Charges							
	Denominated in US Dollars			Denominated in Singapore Dollars				
	Credit cards							
	US\$ Premier	US\$ Gold	US\$ Classic	Premier	Platinum	Revolution	Gold	Classic*
Annual fee - Main card - Supplementary card - The Choice Card	FREE	US\$65 [†]	US\$15 [†]	FREE	S\$180 [†]	S\$150 [†]	S\$125 [†]	S\$36 [†]
	FREE	US\$40 [†]	US\$10 [†]	FREE	FREE	N.A.	FREE	FREE
	N.A.	N.A.	N.A.	FREE	FREE	N.A.	FREE	FREE
Late payment charge	US\$50	US\$50	US\$50	S\$50	S\$50	S\$50	S\$50	S\$50
Overlimit fee	US\$40	US\$40	US\$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\$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
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
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)	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 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)
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
Prevailing interest rate (p.a.) Preferential interest rate (p.a.) for: i) Premier customers ii) Infinity customers iii) Revolution customers	24%	24%	24%	24%	24%	24%	24%	24%
Mileage Programme Enrolment 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
Income Tax/ Property Tax/ TV Licence payment administrative charges [†]	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	0.7% of payment amount	0.7% of payment amount	0.7% of payment amount

* Care For Nature Card and Classic Credit Card share the same tariff.

[†] 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) Premier customers ii) Infinity customers iii) Revolution customers	8.90% 14.24% 14.24%	i) 20% off prevailing interest rate ii) & iii) up to 10% off prevailing interest rate
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\$100 for any partial or full repayment made within 12 months from the Loan Drawdown Date.

SECURED LOANS

Item	Charge
Property Loan (Home Loans, Investment Property Loan)	
• Retrieval of statements†	S\$30 per copy
• Retrieval of valuation reports†	S\$50 per copy
Other fees and charges are as indicated in the Letter of Offer and Terms and Conditions governing the loan.	
Secured Overdraft	
• Annual fee (waived for the first year)	S\$60 per annum (or in currency of overdraft facility)
– Premier customers	Waived
– Infinity 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).	

Auto Financing

	Act	Non-Act
Late Payment Interest	- Average PLR (Prime Lending Rate) of the 3 local banks (DBS, OCBC and UOB) + 3% p.a	- Average PLR (Prime Lending Rate) of the 3 local banks (DBS, OCBC and UOB) + 5% p.a

General Services

- 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.

† Subject to prevailing GST.

HSBC PREMIER PRIVILEGES

Item	Charge
Deposit accounts	
• Minimum Account Balance Fee	Waived
• Monthly Account Service Fee	Waived
• 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)
<i>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.</i>	

Foreign currency	
• Purchase/ collection of foreign currency cheque:	0.0625% commission (min. S\$25, max. S\$250) plus postage of S\$3
<i>Drawee bank charge will be deducted from cheque proceeds and courier charges (if any)</i>	
• 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)

- Safe deposit box**
- 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

International services	
• 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
Other privileges	
• Service fee for cash withdrawals at overseas HSBC ATMs using the HSBC Premier debit/ ATM card	Waived
Demand draft	
• Debited from a Singapore dollar account	0.0625 % commission (min. S\$10, max. S\$150) plus cost of cable if any
• Debited from a foreign currency account in the same currency	0.0625 % commission (min. S\$10, max. S\$150) plus 0.0625% commission in lieu of foreign exchange (min. S\$10, max. S\$150) plus S\$20 agent charge, cost of cable and postage if any

All fees stated are subject to prevailing GST.
*For more information, please log on to www.hsbcpremier.com.sg

Effective from 1 January 2010
Issued by The Hongkong and Shanghai Banking Corporation Limited, which is incorporated in the Hong Kong SAR with limited liability.

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

Replacement of Cashier's Order	
- 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\$10, max. S\$100)	N.A.	min. S\$20, max. S\$40
Debited from a foreign currency account in the same currency	0.0625% commission (min. S\$10, max. S\$100)	0.0625% commission (min. S\$10, max. S\$150)	min. S\$20, max. S\$40
TT to self-named HSBC accounts worldwide	N.A.	N.A.	min. S\$20, max. S\$40
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
Travellers' cheques	
• Encashment (commission will be waived for cheques issued by HSBC Group)	
- In Singapore dollars	Postage S\$3. Commission waived [†]
- In foreign currency notes	1.5% commission in lieu of foreign exchange (min. S\$30, max. S\$100) plus postage S\$3. Commission waived [†]
• For credit to account	0.0625% commission (min. S\$25, max. S\$250) plus postage of S\$3

[†]Waived for visiting Premier customers for encashment in Singapore.

HSBC OFFSHORE BANKING

Item	Charge
• Minimum Account Balance Fee	Waived [†]
• Monthly Account Service Fee	Waived [†]
• 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)

[†]Please refer to page 2 for the various deposit accounts' minimum account balance fee and monthly account service fee.