

## Personal Financial Services Bank Tariffs 2009

### General Services - All Accounts

Item	Charge
<b>Cheque/draft deposits</b>	
• Singapore dollar local clearing	FREE
• US dollar local clearing	US\$5
<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 500 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
• Image retrieval charge	S\$20 per copy
• 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\$30 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\$10 per cheque
<i>Marked cheques refer to valuation of Singapore dollar cheques on the same day</i>	
<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	S\$30 per copy
• Cheque book delivery by registered mail/courier (upon request)	Subject to delivery arrangement
• Issuance of Letter of Reference	S\$20 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
<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	
<b>Safe deposit box sizes</b>	
	<b>Annual rental fees (excluding GST)</b>
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
<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

### Electronic Banking

Item	Charge
<b>Personal internet banking</b>	
• Security device replacement - lost	S\$20
• Bill payment	FREE
<b>ATM charges</b>	
• Service charge	
- HSBC Singapore	FREE
- atm5 network (includes ATMs from ABN-AMRO, Citibank, Maybank and Standard Chartered Bank 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.

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

### Guarantees

Item	Charge
<b>Letters of guarantee</b>	
i) For period of up to 2 years or less (including the period of claim after the expiry date of the guarantee) Commission	1% per annum (min. S\$10 per month or S\$120, whichever is higher)
ii) For period of over 2 years (including the period of claim after the expiry date of the guarantee) Commission	1.5% per annum (min. S\$10 per month or S\$120, whichever is higher)
<b>Performance/ Tender bonds</b>	Commission will be 1.25% per annum (min. S\$10 per month or S\$120, whichever is higher)
<b>Foreign maid security bond (with insurance package)</b>	S\$250

The above charges includes an application fee of S\$100.

For more information about the above packages, please refer to 'Services' at [www.hsbc.com.sg](http://www.hsbc.com.sg)

## Deposit Account/ Services

Item	Singapore Dollar		Multi currency savings account	PowerVantage	Other foreign currencies																									
	Current	Savings	Savings	Current	Current	Savings																								
Minimum initial deposit	S\$500	S\$500	S\$2,000 or equivalent	S\$500	US\$500 or equivalent																									
Minimum account balance fee	S\$5 if the average daily balance for the month falls below S\$3,000	<p><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 MCDS Public assistance scheme or Special grant scheme.</p> <p><b>KidzSaver savings account</b> S\$5 if the average daily balance for the month falls below S\$2,000. This fee is waived for all KidzSaver account holders</p> <p><b>Passbook savings account (existing only)</b> S\$5 if the average daily balance for the month falls below S\$2,000</p>	S\$2 if the average daily balance falls below S\$2,000	<p><b>PowerVantage account</b> S\$7.50 if the average daily balance for the month falls below S\$5,000</p> <p><b>ePowerVantage account</b> S\$7.50 if the average daily balance for the month falls below S\$2,000</p>	<p>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.</p> <table border="0"> <tr> <td><b>Currency:</b></td> <td><b>Average daily balance</b></td> <td><b>Minimum balance fee</b></td> </tr> <tr> <td>US dollar</td> <td>USD\$800</td> <td>USD\$4</td> </tr> <tr> <td>Sterling pound</td> <td>GBPE800</td> <td>GBPE4</td> </tr> <tr> <td>Australian dollar</td> <td>AUD\$800</td> <td>AUD\$4</td> </tr> <tr> <td>Hong Kong dollar</td> <td>HKD\$7,000</td> <td>HKD\$30</td> </tr> <tr> <td>Japanese yen</td> <td>JPY¥100,000</td> <td>JPY¥500</td> </tr> <tr> <td>Euro</td> <td>EUR€800</td> <td>EUR€4</td> </tr> <tr> <td>Canadian dollar*</td> <td>CAD\$800</td> <td>CAD\$4</td> </tr> </table> <p>*Please note that Canadian dollar is offered in Savings account only.</p>		<b>Currency:</b>	<b>Average daily balance</b>	<b>Minimum balance fee</b>	US dollar	USD\$800	USD\$4	Sterling pound	GBPE800	GBPE4	Australian dollar	AUD\$800	AUD\$4	Hong Kong dollar	HKD\$7,000	HKD\$30	Japanese yen	JPY¥100,000	JPY¥500	Euro	EUR€800	EUR€4	Canadian dollar*	CAD\$800	CAD\$4
<b>Currency:</b>	<b>Average daily balance</b>	<b>Minimum balance fee</b>																												
US dollar	USD\$800	USD\$4																												
Sterling pound	GBPE800	GBPE4																												
Australian dollar	AUD\$800	AUD\$4																												
Hong Kong dollar	HKD\$7,000	HKD\$30																												
Japanese yen	JPY¥100,000	JPY¥500																												
Euro	EUR€800	EUR€4																												
Canadian dollar*	CAD\$800	CAD\$4																												
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% handling commission (min. S\$10, max. S\$100)	N.A.	1% handling commission (min. S\$10, max. S\$100)	1% handling commission (min. S\$10, max. S\$100)																								
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\$10 per cheque	N.A. N.A.	N.A. N.A.	S\$30 per request S\$10 per request	US\$30 or equivalent per request US\$10 or equivalent per request	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																								
Repiacement 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\$30 per month (charged only if Total Relationship Balance falls below S\$100,000. 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.

## Time Deposits

<b>Singapore dollar time deposits</b> • 1 to 12 month(s) deposits • Overnight deposits	<b>Minimum deposit</b> S\$5,000 S\$1 million
<b>Foreign currency time deposits</b> • US dollar • Sterling pound • Australian dollar • Hong Kong dollar • Japanese yen • Euro • Canadian dollar • Swiss Franc • New Zealand dollar	<b>Minimum deposit</b> 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

All fees stated are subject to prevailing GST.

## Payment Services

Item	Charge
<b>Inward Payments</b>	
<b>Remittances</b>	
• Credit to account	FREE
• For cash payment in Singapore dollar	
- Up to S\$10,000	S\$20
- Above S\$10,000	S\$50
• For cash payment in the form of foreign currency notes in the same currency of remittance	
- Up to S\$10,000	S\$20 commission plus 1% commission in lieu of foreign exchange (min. S\$20, max. S\$100)
- Above S\$10,000	S\$50 commission plus 1% commission in lieu of foreign exchange (min. S\$20, max. S\$100)

### Foreign currency cheque deposit

• 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 plus postage of S\$3
- S\$50 and above	0.125% commission (min. S\$25, max. S\$100) plus postage of S\$3
- Transit interest	Charge will apply for cheques purchased

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

### Foreign currency cash deposits

• Foreign currency (notes) cash deposits in the same currency of account	1% commission in lieu of foreign exchange (min. S\$10, max. S\$100)
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### Investigation (initiated by customer)

• Cost of cable	S\$40 per cable plus overseas bank charges, if any
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### Inward telegraphic transfer request

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

### Cashier's order

• Same day collection	
- Singapore dollar	
- Service charge	S\$5*
- Replacement of Cashier's Order	S\$20 plus stop payment charges of S\$30
- US dollar	
- Service charge	US\$20* (or equivalent)
- Replacement of Cashier's Order	US\$40 plus stop payment charges of US\$30

\*S\$10/US\$10 in addition to above mentioned charges will be collected for cashier's order for same day collection

### Time deposit withdrawal

- Issue to self	S\$10 for same day collection. (Service charge of S\$5 to be waived for Singapore dollar cashier's order only. Service charge of US\$20 still applies for US dollar cashier's order)
- Issue to 3rd party	S\$10/US\$10 plus service charge of S\$5/US\$20

### Next day collection

- Singapore dollar	
- Service charge	S\$5
- Replacement of Cashier's Order	S\$20 plus stop payment charges of S\$30

### US dollar

- Service charge	US\$20
- Replacement of Cashier's Order	US\$40 plus stop payment charges of US\$30

### Time deposit withdrawal

- Issue to self	No charge for Singapore dollar cashier's order. (Service charge of US\$20 still applies for US dollar cashier's order)
- Issue to 3rd party	Service charge of S\$5/US\$20

### Singapore dollar payments to banks in Singapore (MEPS)

• At the branch	S\$20 per item
• Through internet banking	S\$5 per item

### 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)

• Postage for mailing to overseas beneficiary

S\$10

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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• Non US dollar Telegraphic Transfer

Customer instruction	Commission	Commission in lieu of foreign exchange	Cost of cable
<b>Debited from a Singapore dollar account</b>	0.125% (min. S\$20, max. S\$100)	N.A.	min. S\$20, max. S\$40
<b>Debited from a foreign currency account in the same currency</b>	0.125% (min. S\$20, max. S\$100)	0.125% (min. S\$25, max. S\$150)	min. S\$20, max. S\$40

• US dollar Telegraphic Transfer (in addition to the commission and CILE)

Charge options	Cost of Cable @ S\$20	Commission (Bene Deduct @ US\$25)	Corresponding Bank Charges
<b>Charges shared by remitter and beneficiary (SHA)</b>	Pay by Remitter	Pay by Beneficiary	Pay by Beneficiary (amount varies)
<b>Charges paid by beneficiary (BEN)</b>	Pay by Beneficiary	Pay by Beneficiary	Pay by Beneficiary (amount varies)
<b>Charges paid up-front by remitter (OUR) (Remitted amount is protected)</b>	Pay by Remitter	N.A.	Pay by Remitter - Upfront US\$30

### 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

• Purchase of travellers' cheques	
- Debited from Singapore dollar account	1% commission (min. S\$10)
- Debited from a foreign currency account in the same currency of travellers' cheques purchased	1% commission (min. S\$10, max. S\$100) plus 0.125% commission in lieu of exchange (min. S\$10, max. S\$150)
• Preferential charges for credit card customers	
- Gold/ Platinum credit cardholders	Commission waived
- Classic credit cardholders	0.5% commission (min. S\$5)

• Encashment (commission will be waived for cheques issued by HSBC Group)

- In Singapore dollars	0.125% commission (min. S\$10, max. S\$100) plus postage of S\$3
- In foreign currency notes	0.125% commission (min. S\$10, max. S\$100) plus 1% commission in lieu of foreign exchange (account holder min. S\$20, non-account holder min. S\$35) plus postage of S\$3

• For credit to account

- < S\$10	FREE
- > S\$10 to <S\$20	S\$3 postage
- > S\$20 to S\$50	S\$5 commission plus postage of S\$3
- S\$50 and above	0.125% commission (min. S\$10, max. S\$100) plus postage of S\$3

• Transit interest

Charge will apply for crediting to foreign currency account.

**Credit Cards/ Unsecured Loans**

Item	Charges									
	Denominated in US Dollars			Denominated in Singapore Dollars						
				Credit cards				Unsecured loans		
	US\$ Premier	US\$ Gold	US\$ Classic	Premier	Platinum	Revolution	Gold	Classic*	Personal line of credit	Personal loan
<b>Annual fee</b>	FREE	US\$65 <sup>†</sup>	US\$15 <sup>†</sup>	FREE	S\$180 <sup>†</sup>	S\$150 <sup>†</sup>	S\$125 <sup>†</sup>	S\$36 <sup>†</sup>	S\$60	N.A.
- Main card	FREE	US\$40 <sup>†</sup>	US\$10 <sup>†</sup>	FREE	FREE	N.A.	FREE	FREE	N.A.	N.A.
- Supplementary card	N.A.	N.A.	N.A.	FREE	FREE	N.A.	FREE	FREE	N.A.	N.A.
- The Choice Card	N.A.	N.A.	N.A.	FREE	FREE	N.A.	FREE	FREE	N.A.	N.A.
Late payment charge	US\$50	US\$50	US\$50	S\$50	S\$50	S\$50	S\$50	S\$50	S\$50	Please refer to the charges indicated in the Notification Letter or Letter of Offer
Overlimit fee	US\$40	US\$40	US\$40	S\$40	S\$40	S\$40	S\$40	S\$40	N.A.	N.A.
Card replacement fee <sup>†</sup> (For lost/ stolen card)	FREE	US\$20	US\$20	FREE	S\$20	S\$20	S\$20	S\$20	N.A.	N.A.
Unsuccessful standing instructions/GIRO	US\$30	US\$30	US\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$30	N.A.
Returned cheque fee: i) due to lack of funds for -1st and 2nd occasions -3rd occasion and thereafter i) due to technical reasons	US\$30	US\$30	US\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$50 S\$100 S\$10	N.A.
Retrieval of statements <sup>†</sup>	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)	S\$20	N.A.
Retrieval of sales draft <sup>†</sup>	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)	N.A.	N.A.
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)	N.A.	N.A.
Foreign Currency Transaction Fee <sup>†</sup>	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	N.A.	N.A.
Prevailing interest rate (p.a.)	24%	24%	24%	24%	24%	24%	24%	24%	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%	20% off prevailing interest rate  Should interest charges be applicable, a minimum of S\$10 per month applies
Mileage Programme Enrolment Fees <sup>†</sup>	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	N.A.	N.A.
Income Tax/ Property Tax/ TV Licence payment administrative charges <sup>†</sup>	0.5% of payment amount	0.5% of payment amount	0.5% of payment amount	0.5% of payment amount	0.5% of payment amount	0.5% of payment amount	0.5% of payment amount	0.5% of payment amount	N.A.	N.A.
Interest rate charged on balance in excess of credit limit	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	3% p.a. above prevailing interest rate	N.A.
Processing fee	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	Please refer to the fees indicated in the Notification Letter or Letter of Offer
Overdue interest	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	Please refer to the charges as indicated in the Notification Letter or Letter of Offer
Account closed within 6 months from the opening date	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	S\$40 or for accounts which enjoyed a promotion, the charge stated on the promotional terms and conditions apply	For accounts which enjoyed a promotion, the charge stated on the promotional terms and conditions apply

**Secured Loans**

Item	Charge
<b>Property Loan</b>	
• Home Loans, Investment Property Loan	Fees and charges are as indicated in the Letter of Offer and Terms and Conditions governing the loan
<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.

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

† Subject to prevailing GST.

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

## HSBC Premier Privileges

Item	Charge
<b>Deposit accounts</b>	
• 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)

*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.*

### Foreign currency

• Purchase/ collection of foreign currency cheque for value of: - S\$50 and above	0.0625% commission (min. S\$10, max. S\$100) plus postage of S\$3
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*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)	0.5% commission in lieu of foreign exchange (min. S\$5, max. S\$100)
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### 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

• Cheque book delivery by registered mail/ courier (Upon request)	Waived
• Service fee for cash withdrawals at overseas HSBC ATMs using the HSBC Premier debit/ ATM card	Waived
• Foreign maid security bond application fee (with insurance package)	Waived. Security bond of S\$150 still applies

### 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

### Cashier's order

• Same day collection	
- Singapore dollar	
- Service charge	S\$5
- Replacement of Cashier's Order	S\$20 plus stop payment charges of S\$30
- US dollar	
- Service charge	US\$20 (or equivalent)
- Replacement of Cashier's Order	US\$40 plus stop payment charges of US\$30
• Time deposit withdrawal	
- Issue to self	No charge for Singapore dollar Cashier's Order. Service charge of US\$20 for US dollar cashier's order
- Issue to 3rd party	Service charge of S\$5/US\$20
• Next day collection	
- Singapore dollar	
- Service charge	S\$5
- Replacement of Cashier's Order	S\$20 plus stop payment charges of S\$30
- US dollar	
- Service charge	US\$20
- Replacement of Cashier's Order	US\$40 plus stop payment charges of US\$30
• Time deposit withdrawal	
- Issue to self	No charge for Singapore dollar cashier's order. (Service charge of US\$20 still applies for US dollar cashier's order)
- Issue to 3rd party	Service charge of S\$5/US\$20
• Non US dollar Telegraphic Transfer	

Customer instruction	Commission	Commission in lieu of foreign exchange	Cost of cable
Debited from a Singapore dollar account	0.0625% off standard rates (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% off standard rates (min. S\$10, max. S\$100)	0.0625% off standard rates (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.

- US dollar Telegraphic Transfer (in addition to the commission and CILE)

Charge options	Cost of cable @ S\$20	Commission (Bene Deduct @ US\$25)	Corresponding Bank Charges
Charges paid by Remitter (OUR)			
1. Remitted amount subjected to corresponding Banks charge	Pay by Remitter	N.A.	Pay by Remitter (Corresponding banks charge apply, if any)
OUR			
2. Online transfer to self-named HSBC accounts worldwide	Waived	Waived	Waived

*For other charge options, please refer to Outward payments*

*All fees stated are subject to prevailing GST.*

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

Item	Charge
<b>Travellers' cheques</b>	
• Purchase of travellers' cheques	
- Debited from Singapore dollar account	Commission waived <sup>†</sup>
- Debited from a foreign currency account in the same currency of travellers' cheques purchased	0.125% commission in lieu of foreign exchange (min. S\$10, max. S\$150). Commission waived <sup>†</sup>
• Encashment (commission will be waived for cheques issued by HSBC Group)	
- In Singapore dollars	Postage S\$3. Commission waived <sup>†</sup>
- In foreign currency notes	1% commission in lieu of foreign exchange (min. S\$20) plus postage S\$3. Commission waived <sup>†</sup>
• For credit to account	
- S\$50 and above	0.0625% off commission (min. S\$5, max. S\$100) plus postage of S\$3

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

### HSBC Offshore Banking

Item	Charge
• 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.