

Retail Banking and Wealth Management Bank Tariffs 2019

GENERAL SERVICES - ALL ACCOUNTS

Item	Charge
Cheque/draft deposits	
• Singapore dollar local clearing	FREE
• US dollar local clearing	US\$5 per cheque
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
Marked cheques	
• 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	
Returned GIRO	
• Due to insufficient funds	S\$10 per item
Other services	
• Cheque image/voucher retrieval	S\$50 per copy
• For Statement or Composite Statement retrieval which includes current, savings and deposit accounts	
- Up to 3 years	S\$20 per monthly statement
- More than 3 years	S\$50 per monthly statement
- Up to 3 years	S\$20 (S\$21.40 inclusive of GST) per monthly statement
- More than 3 years	S\$50 (S\$53.50 inclusive of GST) per monthly statement
• Document retrieval (such as Unit Trust application forms, Standing Instruction image retrieval etc)	S\$100 (S\$107 inclusive of GST)
• Issuance of Letter of Reference	S\$30 (S\$32.10 inclusive of GST)

Fees relating to statement or Composite Statement retrieval which includes current, savings and deposit accounts will be capped at S\$1,500 (or S\$1,605, inclusive of GST, where applicable) per request

Item	Charge
Safe deposit box	
• Key deposit (refundable upon return of original key)	S\$150
• Break-box charge	S\$200, (S\$214, inclusive of GST)
• Witnessing the documenting of inventory	S\$100, (S\$107 inclusive of GST) < 1 hour S\$150, (S\$160.50, inclusive of GST) > 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	
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")	Annual rental fees S\$300, (S\$321 inclusive of GST)
Medium (5" x 10" x 20"), (5" x 10" x 22"), (8" x 8" x 20")	S\$450, (S\$481.50, inclusive of GST)
Large (10" x 10" x 20"), (10" x 10" x 22"), (10" x 10" x 24"), (8" x 16" x 20")	S\$600, (S\$642, inclusive of GST)
Extra-Large (16" x 16" x 20")	S\$800, (S\$856, inclusive of GST)

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

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

TIME DEPOSITS

Singapore dollar time deposits	Minimum deposit
• 1 to 12 month(s) deposits	S\$5,000
• Overnight deposits	S\$1 million
Foreign currency time deposits	foreign currency Minimum deposit
• US dollar	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

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 (existing only)
Minimum initial deposit	S\$2,000	Statement savings account – S\$1,000 Premier Lite savings account – S\$1	S\$100 or equivalent	HSBC Flexi Account S\$2,000 HSBC eFlexi Account S\$0	US\$5,000 or equivalent	Not applicable
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 (existing only) 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	HSBC Flexi Account S\$10 if the average daily balance for the month falls below S\$5,000 HSBC eFlexi Account N.A.	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: US dollar Sterling pound Australian dollar Hong Kong dollar Japanese yen Euro Canadian dollar* New Zealand dollar† Average daily balance US\$800 £800 A\$800 HK\$7,000 ¥100,000 €800 CA\$800 NZ\$3,000 Minimum balance fee US\$10 £10 A\$10 HK\$100 ¥1,000 €10 CA\$10 NZ\$15	
Monthly account service fee	N.A.	N.A.	N.A.	HSBC Flexi Account S\$2 HSBC eFlexi Account N.A.	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)	N.A.	1.5% handling commission (min. S\$50)	1.5% handling commission (min. S\$50)
Transaction fees	N.A.	N.A.	S\$5 per branch transaction (waived if transaction performed through internet banking)	HSBC Flexi Account N.A. HSBC eFlexi Account S\$25 per branch transaction (waived if transaction performed through internet banking)	N.A.	N.A.
Stop Cheque Payment - at branches	S\$30 per cheque	N.A.	N.A.	S\$30 per cheque	US\$30 or equivalent per cheque	N.A.
- through Personal Internet Banking/PhoneBanking (automated)	S\$15 per cheque	N.A.	N.A.	S\$15 per cheque	US\$15 or equivalent per cheque	N.A.
Returned cheque due to lack of funds	S\$50	N.A.	N.A.	S\$50	US\$30 or equivalent	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.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

*Please note, effective 24 May 2017, the max charge on CILE charges relating to foreign currency cash deposits/withdrawals will be removed

PAYMENT SERVICES

Item	Charge
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	
• 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).	
• Cash deposits/withdrawals (for foreign currency notes deposited/withdrawn in the same currency of account)	1.5% commission in lieu of foreign exchange (min. S\$50)
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 for first Cashier's Order issued to self-named.	
• 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
• Through internet banking (FAST)	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
• Postage	
- Local	Waived
- Overseas	S\$10

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 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

Pricing for Telegraphic Transfers through Branch(Smartform)

Customer Instruction Personal Banking/Advance **	TT Commission	Commission in lieu of exchange	Cost of cable
Debited from a Singapore dollar account	S\$35	N.A.	S\$20
Debited from a foreign currency account in the same currency	S\$35	Waived	S\$20

Pricing for Telegraphic Transfers through Personal Internet Banking only

Customer Instruction Personal Banking/Advance **	TT Commission	Commission in lieu of exchange	Cost of cable
Debited from a Singapore dollar account	S\$25	N.A.	S\$20
Debited from a foreign currency account in the same currency	S\$25	Waived	S\$20

** For Premier Privileges, please refer to page 9.

Note:

- 1) Telegraphic Transfer charges quoted above do not include any overseas related charges such as the agent/ correspondent bank charges received for the transfer(s) made.
- 2) Such related charges (may include, overseas, agent and telex/cable charges) will be collected post transfer(s), and will be dependent on the request of intermediary/beneficiary banks (where applicable) to facilitate the transfer(s) made.
- 3) At the overseas banks' discretion, the charge may be deducted from the payment amount. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.

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

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 Bank of China, 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, Australia, France, Brazil, Greece, Malta, Mexico, New Zealand and Turkey)
- VISA/ MasterCard/ PLUS/ Cirrus Network (overseas)	S\$8 per transaction
Administrative Fee	
- Foreign Currency transactions made on Debit / ATM Card	1.5% of the foreign currency transaction amount

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

Note: All transactions in foreign currency are also subject to an additional charge of up to 1% imposed by the Visa card association.

Other services

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

GUARANTEES (existing only)

Item	Charge
Letters of guarantee	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
Outward transfer of notes / Equity Linked Notes (ELN)	0.5% of the nominal value plus prevailing GST

Outward transfer of bonds	USD\$100 (USD\$107 inclusive of GST)
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Securities Trading

Fees & Charges

Personal Internet Banking

US Listed Securities	Customer Segment	Brokerage Fee [^]	US SEC Fee on sell trade*
USD securities	Jade	0.15% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)	0.0013% of contract value
	Premier	0.18% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)	
	Advance	0.25% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)	

Personal Internet Banking - HSBC Advance

SGX Listed Securities	Brokerage Fee [^]	Clearing Fee [^]	SGX Access Fee [^]
SGD securities	0.25% of contract value plus prevailing GST, min. SGD 25 (SGD 26.75 inclusive of GST)	0.0325% of contract value, prevailing GST applies	0.0075% of contract value, prevailing GST applies
USD securities	0.25% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)		
AUD securities	0.25% of contract value plus prevailing GST, min. AUD 20 (AUD 21.40 inclusive of GST)		
EUR securities	0.25% of contract value plus prevailing GST, min. EUR 15 (EUR 16.05 inclusive of GST)		
GBP securities	0.25% of contract value plus prevailing GST, min. GBP 13 (GBP 13.91 inclusive of GST)		
HKD securities	0.25% of contract value plus prevailing GST, min. HKD 100 (HKD 107 inclusive of GST)		
JPY securities	0.25% of contract value plus prevailing GST, min. JPY 1,400 (JPY 1,498 inclusive of GST)		

HKEx Listed Securities	Brokerage Fee [^]	Stamp duty*	Transaction Levy*	HKEx Trading* Fee*
USD securities	0.25% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)	0.1% of contract value, rounded up to the nearest dollar	0.0027% of contract value	0.005% of contract value
HKD securities	0.25% of contract value plus prevailing GST, min. HKD 100 (HKD 107 inclusive of GST)			

Personal Internet Banking - HSBC Premier

SGX Listed Securities	Brokerage Fee [^]	Clearing Fee [^]	SGX Access Fee [^]
SGD securities	0.18% of contract value plus prevailing GST, min. SGD 25 (SGD 26.75 inclusive of GST)	0.0325% of contract value, prevailing GST applies	0.0075% of contract value, prevailing GST applies
USD securities	0.18% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)		
AUD securities	0.18% of contract value plus prevailing GST, min. AUD 20 (AUD 21.40 inclusive of GST)		
EUR securities	0.18% of contract value plus prevailing GST, min. EUR 15 (EUR 16.05 inclusive of GST)		
GBP securities	0.18% of contract value plus prevailing GST, min. GBP 13 (GBP 13.91 inclusive of GST)		
HKD securities	0.18% of contract value plus prevailing GST, min. HKD 100 (HKD 107 inclusive of GST)		
JPY securities	0.18% of contract value plus prevailing GST, min. JPY 1,400 (JPY 1,498 inclusive of GST)		

HKEx Listed Securities	Brokerage Fee [^]	Stamp duty*	Transaction Levy*	HKEx Trading* Fee*
USD securities	0.18% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)	0.1% of contract value, rounded up to the nearest dollar	0.0027% of contract value	0.005% of contract value
HKD securities	0.18% of contract value plus prevailing GST, min. HKD 100 (HKD 107 inclusive of GST)			

Personal Internet Banking - HSBC Jade

SGX Listed Securities	Brokerage Fee [^]	Clearing Fee ^{*^}	SGX Access Fee ^{*^}
SGD securities	0.15% of contract value plus prevailing GST, min. SGD 25 (SGD 26.75 inclusive of GST)	0.0325% of contract value, prevailing GST applies	0.0075% of contract value, prevailing GST applies
USD securities	0.15% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)		
AUD securities	0.15% of contract value plus prevailing GST, min. AUD 20 (AUD 21.40 inclusive of GST)		
EUR securities	0.15% of contract value plus prevailing GST, min. EUR 15 (EUR 16.05 inclusive of GST)		
GBP securities	0.15% of contract value plus prevailing GST, min. GBP 13 (GBP 13.91 inclusive of GST)		
HKD securities	0.15% of contract value plus prevailing GST, min. HKD 100 (HKD 107 inclusive of GST)		
JPY securities	0.15% of contract value plus prevailing GST, min. JPY 1,400 (JPY 1,498 inclusive of GST)		

HKEx Listed Securities	Brokerage Fee [^]	Stamp duty [*]	Transaction Levy [*]	HKEx Trading [*] Fee [*]
USD securities	0.15% of contract value plus prevailing GST, min. USD 20 (USD 21.40 inclusive of GST)	0.1% of contract value, rounded up to the nearest dollar	0.0027% of contract value	0.005% of contract value
HKD securities	0.15% of contract value plus prevailing GST, min. HKD 100 (HKD 107 inclusive of GST)			

Other Fees and Charges

Depository Service Fee [^] (applicable to ADRs)	Fee amount and frequency of charge differs for each ADR. Please refer to the relevant prospectus and deposit agreement of the ADR
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Depository Service Fee - Imposed by American Depository Receipt (ADR) agents

The above fees and charges listed are not exhaustive and any fees and charges resulting from corporate actions or nominee services or securities transfers will have to be borne by you.

Account maintenance[^]

Safe Custody Fee (charged monthly)	0.02%p.a. of Assets Under Management plus prevailing GST, min. SGD 2 (SGD 2.14 inclusive of GST) per month
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Script handling[^]

Inward Transfer of Securities	Free of Charge
Outward Transfer of Securities	0.5% of securities value based on previous business day's closing price, plus prevailing GST. In addition, for Hong Kong securities, stamp duty [*] as applicable, plus prevailing GST

*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.

[^]GST will be applicable for Singapore residents.

Clearing Fee - CDP, SGX Access Fee - SGX, Stamp duty - HK SAR government, Transaction levy - SFC of HK, HKEx Trading Fee - HKEx US SEC fees for sell trades

Monetary benefits (Please refer to Schedule A)

Monetary benefits include trading profits made by the Retail Banking division and rebates receivable from product issuers of distribution fees, initial charges, redemption fees, conversion fees, maintenance fees, servicing fees, contingent deferred sales charges, management fees, etc. The types of investment product(s) or services and typical benefit(s) received by the Retail Banking division for each type of investment product or service are set out in the attached Schedule A. Other divisions of the Bank and members of the HSBC Group may make trading profits and receive benefits from the origination, issuance, distribution and/or sale of these investment products which the Retail Banking division may not be aware of – such trading profits and benefits are not specifically described in Schedule A.

Non-monetary benefits

We may also receive and retain from counterparties, brokers, agents or other companies within the HSBC Group non-cash benefits such as research and advisory services, economic, political and/or market analysis or data and quotation services. or we may enter into commission sharing arrangements with such parties in respect of (a) any trades or transactions effected for or with you or (b) any hedges effected by us in connection with such trades or transactions or (c) services provided for you in our capacity as principal (for over-the-counter transactions), agent (for exchange traded products or funds), as custodian or as nominee.

Schedule A – Benefits

Types of investment products	Products	Typical levels of benefit(s) received by the Retail Banking division
Fund products and other collective investment schemes	Open Ended Unit Trust, Liquid Alternatives, Closed ended funds etc.	<ul style="list-style-type: none"> Up to the full amount of subscription/redemption charges paid by Customers (e.g. initial charges, contingent deferred sales charges, etc.) and/or any other fees (e.g. distribution fees) based on the nominal amount of the trade as set out in the offering documents of the fund/scheme products. A percentage of the annual management fee charged by the fund/scheme as set out in the offering document.
Debt securities	Certificates of deposit, bonds, notes, etc.	Up to 1% (including rebates) of the nominal amount of the trade for primary issues. Up to 2.5% of the nominal amount of the trade for secondary issues.
Structured Investment Products	Structured Notes and Structured Deposits	Capped at 5% absolute margin

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	FREE	US\$65 (US\$69.55 inclusive of GST)	US\$15 (US\$16.05 inclusive of GST)	FREE	S\$607.48 (S\$650 inclusive of GST)	S\$180 (S\$192.60 inclusive of GST)*	S\$180 (S\$192.60 inclusive of GST)	S\$150 (S\$160.50 inclusive of GST)	S\$125 (S\$133.75 inclusive of GST)	S\$36 (S\$38.52 inclusive of GST)
	FREE	US\$40 (US\$42.80 inclusive of GST)	US\$10 (US\$10.70 inclusive of GST)	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\$21.40 inclusive of GST)	US\$20 (US\$21.40 inclusive of GST)	FREE	S\$20 (US\$21.40 inclusive of GST)	S\$10 (S\$10.70 inclusive of GST)	S\$20 (S\$21.40 inclusive of GST)	S\$20 (S\$21.40 inclusive of GST)	S\$20 (S\$21.40 inclusive of GST)	S\$20 (S\$21.40 inclusive of GST)
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 (US\$5.35 inclusive of GST) per statement (3 to 12 months old) US\$10 (US\$10.70 inclusive of GST) per statement (more than 12 months old)			S\$5 (S\$5.35 inclusive of GST) per statement (3 to 12 months old) S\$10 (S\$10.70 inclusive of GST) per statement (more than 12 months old)						
Retrieval of sales draft	US\$5 (US\$5.35 inclusive of GST) per copy (current to 3 months) US\$10 (US\$10.70 inclusive of GST) per copy (more than 3 months old)			S\$5 (S\$5.35 inclusive of GST) per copy (current to 3 months) S\$10 (S\$10.70 inclusive of GST) per copy (more than 3 months old)						
Cash Advance Fee	6% of cash advance amount or US\$15 (whichever is higher)	6% of cash advance amount or US\$15 (whichever is higher)	6% of cash advance amount or US\$15 (whichever is higher)	6% of cash advance amount or S\$15 (whichever is higher)	6% of cash advance amount or S\$15 (whichever is higher)	6% of cash advance amount or S\$15 (whichever is higher)	6% of cash advance amount or S\$15 (whichever is higher)	6% of cash advance amount or S\$15 (whichever is higher)	6% of cash advance amount or S\$15 (whichever is higher)	6% of cash advance amount or S\$15 (whichever is higher)
Cash Advance Interest Rate (p.a.)	28%	28%	28%	28%	28%	28%	28%	28%	28%	28%
Foreign Currency Transaction Fee [†]	1.5% of transaction amount 1.8% of transaction amount (w.e.f. 1 November 2018)									
Dynamic Currency Conversion Fee	1% of converted transaction amount	1% of converted transaction amount	1% of converted transaction amount	1% of converted transaction amount	1% of converted transaction amount	1% of converted transaction amount	1% of converted transaction amount	1% of converted transaction amount	1% of converted transaction amount	1% of converted transaction amount
Prevailing interest rate (p.a) (w.e.f. 1 August 2017)	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%	25.9%
Mileage Programme Annual Programme Fees	US\$24 (US\$25.68 inclusive of GST) per annum	US\$24 (US\$25.68 inclusive of GST) per annum	US\$24 (US\$25.68 inclusive of GST) per annum	S\$40 (S\$42.80 inclusive of GST) per annum	S\$40 (S\$42.80 inclusive of GST) per annum	N.A. (w.e.f. 1 st September 2017)	S\$40 (S\$42.80 inclusive of GST) per annum	S\$40 (S\$42.80 inclusive of GST) per annum	S\$40 (S\$42.80 inclusive of GST) per annum	S\$40 (S\$42.80 inclusive of GST) per annum
Tax Payment Facility administrative charges	0.5% of payment amount, plus prevailing GST	0.7% of payment amount, plus prevailing GST	0.7% of payment amount, plus prevailing GST	0.5% of payment amount, plus prevailing GST	1.5% of payment amount, plus prevailing GST	0.7% of payment amount, plus prevailing GST	0.7% of payment amount, plus prevailing GST	0.7% of payment amount, plus prevailing GST	0.7% of payment amount, plus prevailing GST	0.7% of payment amount, plus prevailing GST

[†] All transactions in foreign currency are also subject to an additional charge of up to 1% imposed by the Visa/MasterCard card associations

* Free for life for HSBC Advance Banking Customers

UNSECURED LOANS

Item	Charges		
	Denominated in Singapore Dollars		
	Unsecured loans		
	Personal line of credit	Personal loan	Debt Consolidation
Annual fee	S\$60	N.A.	N.A.
Late payment charge	S\$75	S\$75, currently applicable for accounts approved from 4 Dec 2017 and will be applicable to all accounts from 21 Jan 2018.	
Debit card replacement fee (For lost/ stolen card)	S\$5	S\$5	S\$5
Unsuccessful standing instructions/ GIRO	S\$30	N.A.	N.A.
Returned cheque fee: i) due to lack of funds; or ii) due to technical reasons	S\$50 S\$10	N.A.	N.A.
Retrieval of statements	S\$20 (S\$21.40 inclusive of GST) per copy	S\$20 (S\$21.40 inclusive of GST) per copy	S\$20 (S\$21.40 inclusive of GST) per copy
Prevailing interest rate (p.a.)	18.5%	Please refer to the interest rate indicated in the Notification Letter or Letter of Offer	Please refer to the interest rate indicated in the Notification Letter
Preferential interest rate (p.a.) for: i) HSBC Premier customers ii) HSBC Advance customers iii) Revolution customers	12% 16.5% 16.5% 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.	N.A.
Interest rate charged on balance in excess of credit limit	3% p.a. above prevailing interest rate	N.A.	N.A.
Default interest rates	3% p.a. above the prevailing Personal Line of Credit interest rate	3% p.a. above Personal Loan interest rate	3% p.a. above Debt Consolidation Loan interest rate
Processing fee	N.A.	S\$88	1% of approved loan amount, subject to a minimum of S\$88
Overdue interest	N.A.	2.5% p.a. above Personal Loan interest rate	2.5% p.a. above Debt Consolidation Loan interest rate
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.	Please refer to the early repayment fee indicated in the Notification Letter.	Please refer to the early repayment fee indicated in the Notification Letter.
Other fees	N.A.	N.A.	N.A.

SECURED LOANS

Item	Charge
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Property Loan (Home Loans, Investment Property Loan)

- Retrieval of statements and documents S\$30 (S\$32.10 inclusive of GST) per copy
- Retrieval of valuation reports S\$50 (S\$53.50 inclusive of GST) per copy
- Rescheduling of redemption date S\$200 per request
- Safekeeping fee of title deed for fully repaid loan S\$428 (inclusive of GST) per annum

Other fees and charges are as indicated in the Letter of Offer and Terms and Conditions governing the loan.

Secured Overdraft

- 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 + 2.50%

Other fees and charges are as indicated in the Letter of Offer or Notification Letter (where applicable).

HSBC ADVANCE PRIVILEGES

Item	Charge
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Deposit accounts

- Minimum Account Balance Fee
- Monthly Account Service Fee
- HSBC Advance Service Fee

Waived
Waived

For Advance relationships opened on or after 06 Aug 2014:

S\$10 per month charged only if any of the following criteria is not met: Total Relationship Balance of at least S\$30,000 in deposits, investments and/or insurance, with 6 months' grace period to place in your funds; Home Loan with an initial loan quantum of at least S\$200,000; Salary credit of S\$3,750 per month, with 24 months grace period from Advance relationship opening to reach Total Relationship Balance of at least S\$30,000.

For Advance relationships opened on or before 05 Aug 2014:

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\$200,000; 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 Waived (excluding Argentina, Australia, France, Brazil, Greece, Malta, Mexico, New Zealand and Turkey)

Item	Charge
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Advance FundMax Account

- Transfer fee
 - 1% of the prevailing value of the units being transferred out plus prevailing GST
- Administration fee at account closure
 - S\$120, (S\$128.40, inclusive of GST) (if FundMax account is closed within a year from date of account opening)

Average Holding Balance	Monthly Fee
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Less than S\$50,000	3.00% p.a. plus prevailing GST
From S\$50,000 to less than S\$200,000	2.75% p.a. plus prevailing GST
S\$200,000 or more	2.50% p.a. plus prevailing GST

A minimum charging balance of S\$10,000 is applicable for Advance customers

HSBC PREMIER PRIVILEGES

Item	Charge
Deposit accounts	
• 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

Foreign currency	
• 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)

Safe deposit box	
• Rental fees	

Safe deposit box sizes	Annual rental fees
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, (S\$160.50, inclusive of GST)
Medium (5" x 10" x 20"), (5" x 10" x 22"), (8" x 8" x 20")	S\$225, (S\$240.75, inclusive of GST)
Large (10" x 10" x 20"), (10" x 10" x 22"), (10" x 10" x 24"), (8" x 16" x 20")	S\$300, (S\$321, inclusive of GST)
Extra-Large (16" x 16" x 20")	S\$400, (S\$428, inclusive of GST)

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

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 (excluding Argentina, Australia, France, Brazil, Greece, Malta, Mexico, New Zealand and Turkey)

Inward Payments Remittances	
• Credit to account	Waived

Demand draft	
• 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

Cashier's Order	
• Service Charge [†]	
- Singapore dollar	S\$10
- US dollar	US\$20

[†]Waived for first Cashier's Order issued to self-named.

• Postage	Waived
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*Please note, effective 24 May 2017, the max charge on CILE charges relating to foreign currency cash deposits/withdrawals will be removed

Replacement of Cashier's Order (Lost/Stolen)

- Singapore dollar
- US dollar

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

Pricing for Telegraphic Transfers through Branch(Smartform) Phone Banking where applicable

Customer Instruction	TT Commission	Commision in lieu of exchange	Cost of cable
Debited from a Singapore dollar account	S\$20	N.A.	S\$20
Debited from a foreign Currency account in the same currency	S\$20	Waived	S\$20
TT to self-named HSBC accounts worldwide	N.A.	N.A.	S\$20

Pricing for Telegraphic Transfer through Personal Internet Banking only

Customer Instruction	TT Commission	Commision in lieu of exchange	Cost of cable
Debited from a Singapore dollar account	S\$15	N.A.	S\$20
Debited from a foreign currency account in the same currency	S\$15	Waived	S\$20
Global Transfer Free (Online transfer to self-named HSBC accounts worldwide)	N.A.	N.A.	N.A.

Note:

- 1) Telegraphic Transfer charges quoted above do not include any overseas related charges such as the agent/ correspondent bank charges received for the transfer(s) made.
- 2) Such related charges (may include, overseas, agent and telex/cable charges) will be collected post transfer(s), and will be dependent on the request of intermediary/beneficiary banks (where applicable) to facilitate the transfer(s) made.
- 3) At the overseas banks' discretion, the charge may be deducted from the payment amount. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.

Item	Charge
Premier FundMax Account	
• Transfer fee	• 1% of the prevailing value of the units being transferred out plus prevailing GST
• Administration fee at account closure	• S\$120, (S\$128.40, inclusive of GST) (if FundMax account is closed within a year from date of account opening)

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

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

HSBC OFFSHORE BANKING

Item	Charge
Deposit accounts	
• Minimum Account Balance Fee	Waived [¶]
• Monthly Account Service Fee	Waived [¶]
• For existing offshore accounts opened before 1 September 2016	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.

HSBC Jade by Premier Privileges

Item	Charge
Deposit accounts	
• 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

Foreign currency	
• 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)

Safe deposit box

- Rental fees

Safe deposit box sizes	Annual rental fees
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, (S\$160.50, inclusive of GST)
Medium (5" x 10" x 20"), (5" x 10" x 22"), (8" x 8" x 20")	S\$225, (S\$240.75, inclusive of GST)
Large (10" x 10" x 20"), (10" x 10" x 22"), (10" x 10" x 24"), (8" x 16" x 20")	S\$300, (S\$321, inclusive of GST)
Extra-Large (16" x 16" x 20")	S\$400, (S\$428, inclusive of GST)

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

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 (excluding Argentina, Australia, France, Brazil, Greece, Malta, Mexico, New Zealand and Turkey)
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Inward Payments

Remittances	
• Credit to account	Waived

Demand draft

• Debited from a Singapore dollar account	Waived
• Debited from a foreign currency account in the same currency	Waived
• Postage	Waived

Cashier's Order

• Service Charge	
- Singapore dollar	Waived
- US dollar	Waived
• Postage	Waived

*Please note, effective 24 May 2017, the max charge on CILE charges relating to foreign currency cash deposits/withdrawals will be removed

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)

Pricing for Telegraphic Transfers through Branch(Smartform) Phone Banking where applicable

Customer Instruction	TT Commission	Commision in lieu of exchange	Cost of cable
Debited from a Singapore dollar account	S\$20	N.A.	S\$20
Debited from a foreign Currency account in the same currency	S\$20	Waived	S\$20
TT to self-named HSBC accounts worldwide	N.A.	N.A.	S\$20

Pricing for Telegraphic Transfer through Personal Internet Banking only

Customer Instruction	TT Commission	Commision in lieu of exchange	Cost of cable
Debited from a Singapore dollar account	S\$15	N.A.	S\$20
Debited from a foreign currency account in the same currency	S\$15	Waived	S\$20
Global Transfer Free (Online transfer to self-named HSBC accounts worldwide)	N.A.	N.A.	N.A.

Note:

- 1) Telegraphic Transfer charges quoted above do not include any overseas related charges such as the agent/correspondent bank charges received for the transfer(s) made.
- 2) Such related charges (may include, overseas, agent and telex/cable charges) will be collected post transfer(s), and will be dependent on the request of intermediary/beneficiary banks (where applicable) to facilitate the transfer(s) made.
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Item	Charge
Premier FundMax Account	
• Transfer fee	• 1% of the prevailing value of the units being transferred out plus prevailing GST
• Administration fee at account closure	• S\$120, (S\$128.40, inclusive of GST) (if FundMax account is closed within a year from date of account opening)

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

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

HSBC OFFSHORE BANKING

Item	Charge
Deposit accounts	
• Minimum Account Balance Fee	Waived [§]
• Monthly Account Service Fee	Waived [§]
• For existing offshore accounts opened before 1 September 2016	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.