

Wealth and Personal Banking Bank Tariffs 2022

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	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\$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\$150 (50% off for student account opening. Free for HSBC Employee Banking Solutions customers and joint account holders)
• 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		Everyday Global Account	HSBC Flexi Account	Other foreign currencies	
	Current (Includes Advance Account)	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\$5 if the average daily balance for the month falls below S\$2,000	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\$5 if the average daily balance falls below S\$2,000	HSBC Flexi Account S\$5 if the average daily balance for the month falls below S\$2,000 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	
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.	N.A.	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\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**Current – Only USD Cheque book available

***Initial foreign currency cash deposit will be waived for the first foreign currency cash deposit done within 3 months from account opening date of the account.

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

Telegraphic Transfer

- For Telegraphic Transfers through HSBC Online and Mobile banking, HSBC Singapore charges are waived.
- Pricing for Telegraphic Transfers through Branch (Smartform)

Customer Instruction#	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

For Premier Privileges, please refer to page 8.

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, charge indicator may be changes, FX conversions may apply or charges may be deducted from the payment amount. These charges may be deducted from the payment amount or charged back to the remitter's account regardless of the charge 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

* May not include beneficiary bank processing fees

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

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	Waived (excluding Argentina, 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.

Note: Additional fees may be levied by other banks for accessing their ATM networks.

Other services

• Cash withdrawal using HSBC 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)

Securities Trading

Fees & Charges

Fees & charges for SGX listed securities

SGX Listed Securities	Brokerage Fee [^]	Clearing Fee [^]	SGX Access Fee [^]
SGD securities	0.15% of contract value plus prevailing GST, min. SGD 10 (SGD 10.70 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 10 (USD 10.70 inclusive of GST)		
AUD securities	0.15% of contract value plus prevailing GST, min. AUD 10 (AUD 10.70 inclusive of GST)		
EUR securities	0.15% of contract value plus prevailing GST, min. EUR 7 (EUR 7.49 inclusive of GST)		
GBP securities	0.15% of contract value plus prevailing GST, min. GBP 7 (GBP 7.49 inclusive of GST)		
HKD securities	0.15% of contract value plus prevailing GST, min. HKD 50 (HKD 53.50 inclusive of GST)		
JPY securities	0.15% of contract value plus prevailing GST, min. JPY 900 (JPY 963 inclusive of GST)		

Fees & charges for HKEx listed securities

HKEx Listed Securities	Brokerage Fee [^]	Stamp duty [*]	Transaction Levy [*]	FRC Transaction Levy [*] (New, effective TD 1 Jan 2022)	HKEx Trading [*] Fee [*]
USD securities	0.15% of contract value plus prevailing GST, min. USD 10 (USD 10.70 inclusive of GST)	0.13% of contract value, rounded up to the nearest dollar	0.0027% of contract value	0.00015% of contract value	0.005% of contract value
HKD securities	0.15% of contract value plus prevailing GST, min. HKD 50 (HKD 53.50 inclusive of GST)				

Fees & charges for US listed securities

US Listed Securities	Brokerage Fee [^]	US SEC Fee on sell trade [*]
USD securities	0.15% of contract value plus prevailing GST, min. USD 10 (USD 10.70 inclusive of GST)	0.00229% of contract value

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
--	---

Account maintenance

Safe Custody	Free of charge
--------------	----------------

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.

Securities transfer

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

Disclosure of Monetary and Non-Monetary Benefits

HSBC Bank (Singapore) Limited (the “Bank” or “we”) may receive and retain monetary and non-monetary benefits from other members of the HSBC Group or third parties (such as counterparties, brokers, or agents) in connection with the origination, distribution, and/or sale of investment products or the referral of services to you. These products or services may be those issued or provided by the Bank, another member of the HSBC Group, or by third parties. Such benefits may be received over and above the standard fees and charges levied by us as specified in this disclosure.

Monetary Benefits (Please refer to Table A)

Monetary benefits include trading profits made by the Bank and rebates receivable from product issuers of distribution fees, initial charges, redemption fees, maintenance fees, servicing fees, contingent deferred sales charges, management fees, trailer fees etc. The types of investment product(s) or services and typical benefit(s) received and retained by the Bank for each type of investment product or service are set out in Table A below.

Other 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 Bank may not be aware of – such trading profits and benefits are not specifically described in Table A.

The benefits listed in Table A are not exhaustive. In exceptional cases, the benefits receivable by the bank in respect of certain transactions may exceed the percentage/amount specified in this Tariff. If so, we will notify you and pass the excess benefits to you accordingly.

Non- Monetary benefits

We may also receive and retain from counterparties, brokers, agents, or other members of the HSBC Group non-cash benefits such as research and advisory services, economic, political and/or market analysis or data and quotation services.

We may enter into commission sharing arrangements with such parties in respect of (a) any trades or transactions affected for or with you, (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 product or funds), as custodian, or as nominee.

Table A- Benefits table

Types of investment products	Bank acts as:	Products	Typical benefit(s) received by the Wealth and Personal Banking division
Fund products and other collective investment schemes	Agent	Open Ended Unit Trust, Liquid Alternatives, Closed ended funds etc.	<p><u>Sales charges</u> Up to the full amount of subscription/ redemption charges paid by you based on the gross investment amount of the trade as set out in the offering documents of the fund/scheme product</p> <p><u>Trailer Fees</u> (received by the Bank from the fund house) Up to 60% of the annual management fee charged by the fund/scheme as set out in the offering documents.</p>
Debt securities	Principal	Certificates of deposit, bonds, notes, etc.	<p><u>Primary issuances</u> Up to 1% (including rebates from the issuer, if any) of the nominal amount of the trade</p> <p><u>Secondary market</u> Tenor up to 1 year: up to 0.5% of the nominal amount of the trade Tenor between 1 year to 3 years: up to 0.8% of the nominal amount of the trade Tenor between 3 year to 5 years: up to 1% of the nominal amount of the trade Tenor between 5 years to 10 years: up to 1.5% of the nominal amount of the trade Tenor longer than 10 years: Up to 1.8% of the nominal amount of the trade</p> <p>Where the Bank is able to execute the transaction at a better interbank price, the Bank may, subject to the above, retain the benefit from such price improvement.</p>
Structured Investment Products	Principal	Structured Notes and Structured Deposits	Up to 5% of the initial investment amount
Currency Linked Investments	Principal	Dual Currency Plus	Up to no more than the investment return payable to you. The investment return refers to the total amount received from or payable to a client based on a triggered event (e.g. upon maturity, below strike price)
Insurance	Distributor/ Referrer	Insurance products	Up to the “Total Distribution Cost To-Date” as set out in the “Policy Illustration” section of the insurance policy.

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	Nil	US\$65 (US\$69.55 inclusive of GST)	US\$15 (US\$16.05 inclusive of GST)	Nil	S\$607.48 (S\$650 inclusive of GST)	S\$180 (S\$192.60 inclusive of GST)	S\$180 (S\$192.60 inclusive of GST)	Nil	S\$125 (S\$133.75 inclusive of GST)	S\$36 (S\$38.52 inclusive of GST)
	Nil	US\$40 (US\$42.80 inclusive of GST)	US\$10 (US\$10.70 inclusive of GST)	Nil	Nil	Nil	Nil	Nil	Nil	Nil
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)	Nil	US\$20 (US\$21.40 inclusive of GST)	US\$20 (US\$21.40 inclusive of GST)	Nil	S\$20 (US\$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)	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 [†]	1.8% of transaction amount									
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)	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 additional charge of up to 1% imposed by the Visa/MasterCard card associations

UNSECURED LOANS

Item	Charges			
	Denominated in Singapore Dollars			
	Unsecured loans			
	Personal Line of Credit	Personal Line of Credit Instalment Plan	Personal Instalment Loan	Debt Consolidation
Annual fee	S\$60		N.A.	
Late payment charge	S\$75			
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; or ii) due to technical reasons	S\$50 S\$10		N.A.	
Retrieval of statements	S\$20 (S\$21.40 inclusive of GST) per copy			
Prevailing interest rate (p.a.)	20.9%			
Preferential interest rate (p.a.) at the point of application for HSBC Premier customers	12%	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
	Should interest charges be applicable, a minimum of S\$10 per month applies			
Interest rate (p.a.) charged on balance in excess of credit limit	23.9%	N.A.		
Default interest rates	3% p.a. above Personal Line of Credit interest rate	N.A.	3% p.a. above Personal Instalment Loan interest rate	3% p.a. above Debt Consolidation Loan interest rate
Processing fee	1% of approved loan amount, subject to a minimum of S\$88			
Overdue interest	N.A.	Subject to Personal Line of Credit interest rate	2.5% p.a. above Personal Instalment Loan interest rate	2.5% p.a. above Debt Consolidation Loan interest rate
Early account closure / loan repayment fee	For Personal Line of Credit: S\$40 for account closed within 6 months from account opened date, or for 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.		
Other fees	N.A.			

SECURED LOANS

Item	Charge
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 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)
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 hsbc.com.sg/premier	

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

Item	Charge
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, France, Brazil, Greece, Malta, Mexico, New Zealand and Turkey)
• Service fee for cash withdrawal across all ATMs worldwide using HSBC Premier Everyday Global Debit card	Waived

Note: Additional fees may be levied by other banks for accessing their ATM networks.

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

Replacement of Cashier's Order (Lost/Stolen)

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

Telegraphic Transfer

- For Telegraphic Transfers through HSBC Online and Mobile banking, HSBC Singapore charges are waived.
- 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

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, charge indicator may be changes, FX conversions may apply or charges may be deducted from the payment amount. These charges may be deducted from the payment amount or charged back to the remitter's account regardless of the charge option.

*may not include beneficiary bank processing fees

Item	Charge
Premier FundMax Account	
<ul style="list-style-type: none"> • Transfer fee 	<ul style="list-style-type: none"> • 1% of the prevailing value of the units being transferred out plus prevailing GST
<ul style="list-style-type: none"> • Administration fee at account closure 	<ul style="list-style-type: none"> • 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

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

HSBC Jade 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 (if any) may be converted to HSBC Jade account 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 Jade 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 Jade debit card Waived (excluding Argentina, France, Brazil, Greece, Malta, Mexico, New Zealand and Turkey)
- Service fee for cash withdrawal across all ATMs worldwide using HSBC Jade Everyday Global Debit card Waived

Note: Additional fees may also be levied by other banks for accessing their ATM networks.

Inward Payments

Remittances

- Credit to account* Waived

Demand draft

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

Cashier's Order

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

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

*May not include beneficiary bank processing fees

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)

Telegraphic Transfer

- For Telegraphic Transfers through HSBC Online and Mobile banking, HSBC Singapore charges are waived.
- Pricing for Telegraphic Transfers through Branch (Smartform) Phone Banking where applicable.

Customer Instruction	TT Commission	Commission 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
TT to self-named HSBC accounts worldwide	N.A.	N.A.	S\$20

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