

# Tariff of Accounts and Services for Personal Customers (Effective from 19 October 2021)

# Tariff of Accounts and Services for Personal Customers (Effective from 19 October 2021)

## Important Notes:

Issued by HSBC Bank (China) Company Limited

1. This tariff is formulated by HSBC Bank (China) Company Limited (the “Bank”, “we”, “us” or “HSBC China”) and applies to services provided by the Bank to personal customers (both Premier, Advance and Personal Banking included).
2. This tariff comes into effect as from 19 October 2021. The charges, account and service items and other terms in this tariff may be subject to adjustment (including but not limited to addition, deletion, cancellation, amendment) from time to time by the Bank at the Bank’s discretion or according to laws, regulations, policies and/or orders, requirements or directives as given by the relevant governmental or regulatory authorities. The latest Tariff of Accounts and Services as adjusted by the Bank from time to time will be notified to customers via public announcement (being posted at the Bank’s business premises and/or released at the Bank’s official website). Customers will be deemed to have understood and agreed to the Bank’s Tariff of Accounts and Services (adjusted from time to time) if they continue to hold their accounts with the Bank and/or use the services offered by the Bank after the effective date of such adjustment as notified in the public announcements.
3. HSBC Premier customers can enjoy the preferential tariff\* provided that:
  - (1) Last month’s Total Relationship Balance is not below the Premier Minimum Total Relationship Balance requirement;
  - (2) Last month’s average Total Relationship Balance of all family members of one Premier Family is not below the Premier Minimum Total Relationship Balance requirement (only applicable to customers who successfully register Premier Family);
  - (3) Premier account is associated with Business Vantage Lite Account (Elite Version) (BVLE) ; OR
  - (4) the Premier Monthly Service Fee has been fully paid.International Premier Customers with overseas HSBC office as the Home Country bank are not subject to this condition by application if they are confirmed by overseas Home Country Bank to meet the local premier criteria. Total Relationship Balance means combined monthly average balance maintained under one Premier Customer Number with HSBC mainland China branches. The Premier Eligibility Criteria of Minimum Total Relationship Balance is subject to change at the Bank’s discretion from time to time.  
\*If there are specific notes in the “Remark” field, the specific notes should prevail.
4. HSBC Jade is available from HSBC to eligible HSBC Premier Customers and is subject to the preferential tariff applicable to Premier customers along with the additional benefits listed in this Tariff. Jade Passport customers can enjoy the same charge rates of accounts and services (including additional charge benefits) with those applicable to Jade Customers.
5. HSBC Advance customers can enjoy the preferential tariff provided that:
  - (1) Last month’s Total Relationship Balance is not below the Advance Minimum Total Relationship Balance requirement; or
  - (2) the Advance Monthly Service Fee has been fully paid.
6. From 13 July 2020, only the following types of customers are eligible to apply for advance account and services: staff of HSBC Group, home mortgage loan customers, Employee Banking Solution customers, credit card customers, Premier downgrade customers, RBB (account controller that couldn’t meeting Premier TRB) customers, CAT II and CAT III account holder applying for CAT I account, Personal Loan customers and Small Business Owner Loan customers.
7. Personal Banking service is applicable to customers under Corporate Employee Privilege Scheme, Personal Loan customers and Small Business Owner Loan Customer. (Please refer to the latest public announcement on HSBC Small Business webpage for detail product launch information) From 13 July 2020, personal banking service will not be open to new customers.

## Important Notes:

8. The CNY Basic Settlement Account is offered to non-Premier, non-Advance and non-Personal Banking customers. This account only offers basic banking functions, including but not limited to CNY cash deposit and withdrawal, CNY call deposit, CNY term deposit and CNY domestic account transfer over the counter, please refer to account opening document for detail service scope and limits. The minimum balance for CNY Basic Settlement Account is CNY1. No monthly service fee will be charged in respect of such account. However, the Bank will charge service fee according to the Charge Standard for "Personal Banking" segment in this Tariff in respect of banking services enjoyed by the customer.
9. The charges shown in this tariff do not include charges collected by other institutions (including, without limitation, fund management companies, insurance companies, any other HSBC Group members, whether situated within or outside Mainland China or any agent banks) or duties, levies, charges or taxes imposed by governmental or regulatory authorities. Such charges, duties, levies or taxes (if any) should be paid at the rate laid down by such other institutions and the relevant governmental or regulatory authorities.
10. Documents and account tools provided under the Bank's account services are usually delivered to customers free of charge in such method as are determined by the Bank to be generally applicable to individual customers ("Usual Method"), for example, documents like account statements and advices are delivered to customers via ordinary mails or provided in electronic form (if customer has applied for the electronic method); while bank cards and internet banking security devices are delivered to customers via registered mails. If a customer requests the Bank to deliver documents and/or account tools under the Bank's account services in a method ("Unusual Method") other than Usual Method, then the out-of-pocket expenses (charged by the delivery service provider) for arrangement of such delivery in Unusual Method shall be borne and paid by customer.
11. For each service item set out herein, the Bank has the right to decide at its sole discretion whether or not to provide the relevant service according to the actual situation, relevant laws, regulations, policies (including orders, requirements or directives of regulatory authorities, whether oral or written) as well as the Bank's internal operation rules and guidelines. The provision of the relevant services is subject to and shall comply with the relevant terms and conditions as set out and adjusted by the Bank from time to time. Nothing in this tariff shall restrict the Bank's rights under any other terms and conditions applicable to the relevant accounts and/or services.
12. Unless otherwise stipulated, the charges shown in this tariff will be denominated and charged in Renminbi (also called Chinese yuan, "CNY"). If payments are made in a currency other than the prescribed currency, then the amount paid shall be equivalent to the amount payable in the denomination currency herein and shall be converted at an exchange rate determined by the Bank at the time of payment.
13. Notwithstanding any different or contrary provisions herein, the Bank may at its sole discretion offer or withdraw any or all HSBC Premier services to, and/or cancel the Premier status of, the customers whose Total Relationship Balance falls below the minimum amount applicable to Premier customers as determined by the Bank from time to time; or offer or withdraw any or all HSBC Advance services to, and/or cancel the Advance status of, the customers whose Total Relationship Balance falls below the minimum amount applicable to Advance customers as determined by the Bank from time to time.
14. Subject to no violation of the mandatory provisions of laws and regulations, the Bank may, under certain circumstances, discount or waive certain charges payable by particular customer(s) on the basis of standard pricing at the Bank's sole discretion.
15. The "Total Relationship Balance" mentioned herein refers to the combined monthly average balance of all the accounts under the same customer number, which includes: (1) CNY / foreign currency deposits; (2) investment principal amount(s) of Dual Currency Investment(s) and Structured Deposit (Capital Protected at Maturity / Partially Capital Protected at Maturity) (3) market value of other investment / wealth product(s); (4) point of time cash value of traditional life insurance product(s) (including annuity insurance, whole life insurance, endowment insurance, critical illness insurance and universal life insurance) as at day end of the third to last working day of the current month; (5) point of time market value of investment account(s) under investment linked insurance product(s) as at day end of the third to last working day of the current month.

Remarks and notes:

## Important Notes:

- (1) The insurance product(s) as mentioned above will be included in the Total Relationship Balance calculation of the current month if the relevant policy effective day is on or before the third to last working day of the current month and will start to be included in the Total Relationship Balance calculation from the next month if the relevant policy effective day is on or after the second to last working day of the current month.
  - (2) The Total Relationship Balance calculation doesn't include protection insurance product(s) (protection insurance product(s) refer to term life insurance, credit enhancement insurance and general insurance such as travel insurance, accidental insurance and health insurance).
  - (3) Working day refers to such working day in Mainland China as determined pursuant to the announcement or provisions issued by the relevant governmental organization in Mainland China.
  - (4) The above mentioned cash value or market value of insurance product(s) will be provided to the Bank by the relevant insurance company(ies), and the Bank takes no liability for the information and data provided by the relevant insurance company(ies).
16. In respect of the terms used herein such as "Mainland China", "domestic", they mean the People's Republic of China, which for the sole purpose of this document excludes Hong Kong SAR, Macau SAR and Taiwan area.
  17. The coverage of ""Intra-city"" mentioned herein is no smaller than the prefecture-level city. The details are:
    - (1) "Intra-province" under the Debit Card service means the transaction place and the debit card's primary account maintenance branch are in the same province (or municipality).
    - (2) The "Cross Branch Services within HSBC China" refers to the services provided by the HSBC China's branches which are not located in the city of account opening branch. Please refer to <http://www.hsbc.com.cn/1/2/misc/branches-and-atms> for HSBC China's branch network.
    - (3) "Intra-city" city list under CNY Domestic Payments is not set out in detail herein as the fee charge for Intra-city CNY Domestic Payment and Inter-city CNY Domestic Payment is the same.
  18. Should there be government pricing items prescribed by the pricing authorities of the State Council, banking regulatory institution of the State Council, such government pricing shall apply.
  19. If the service provided by the Bank to a customer involves special element or is specifically designed for that customer and/or the parties have separate agreement on service charges, the service charge shall be governed by provisions of such separate agreement.

In case of any query in respect of this Tariff of Accounts and Service, please call 800 830 2880 (or +86-400-820-3090/+86-21-38883015 if outside of mainland China or using a mobile phone) Click [www.hsbc.com.cn](http://www.hsbc.com.cn)

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS	Cash Services	Intra-city CNY cash withdrawal over the counter of the Bank	1.1	Free	Free	Free	Service charge for intra-city CNY cash withdrawal over counter of the Bank is waived according to The Notice for Waiver of Some Service Charges by Banking Financial Institutions (Yin Jian Fa [2011] No.22). The waiver of Cross Branch cash related charges is based on <Notice of the People' s Bank of China on Strengthening the Administration of Payment and Settlement to Prevent the New Telecommunication Network Crimes> Yin Fa No.261.
		Cross Branch CNY Cash Deposit	1.2	Free	Free	Free	
		Cross Branch CNY Cash Withdrawal	1.3	Free	Free	Free	
	CNY Cheques	Purchase of cheque book	2.1	Free	Free	Free	The waiver of CNY Cheque related charges are based on the Catalog of Operation and Service Charges Set by Government (2020 Version) issued by NDRC [2020] No.7 and the Measures for Further Reducing the Commissions for Payment Jointly Issued by PBOC, CBIRC NDRC and SAMR.
		Handling Fee of cheque book	2.2	Free	Free	Free	
		Reporting loss of cheque	2.3	Free	Free	Free	

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Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS	CNY Domestic Payments	Bank Promissory Note	3.1	Free	Free	Free	<ul style="list-style-type: none"> <li>Charges for CNY domestic payment fall within government pricing and government-guided charging items and are subject to adjustment by the Bank in due course pursuant to any applicable new requirement(s) of the relevant authorities.</li> <li>The cross-bank account transfer fee, telegraphic transfer fee, mailing fee and cable charge for donation fund' s transfer to dedicated disaster relief account are free.</li> <li>In respect of remittance via Overseas RMB Savings Account/Overseas RMB Settlement Account, the fee charged by HSBC China is calculated by reference to the above charging standards. Besides, additional fees may be charged by the relevant correspondent bank.</li> </ul> HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.
		Reporting loss of Bank Promissory Note	3.2	Free	Free	Free	
		Intra-city or inter-city counter fund transfer from account with HSBC China to account with another bank	3.3	Transaction amount (A) Charge per transaction A≤CNY2,000 CNY2/ equivalent CNY2,000<A≤CNY5,000 CNY5/ equivalent CNY5,000<A≤CNY10,000 CNY10/ equivalent CNY10,000<A≤CNY50,000 CNY15/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	Transaction amount (A) Charge per transaction A≤CNY2,000 CNY2/ equivalent CNY2,000<A≤CNY5,000 CNY5/ equivalent CNY5,000<A≤CNY10,000 CNY10/ equivalent CNY10,000<A≤CNY50,000 CNY15/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	Transaction amount (A) Charge per transaction A≤CNY2,000 CNY2/ equivalent CNY2,000<A≤CNY5,000 CNY5/ equivalent CNY5,000<A≤CNY10,000 CNY10/ equivalent CNY10,000<A≤CNY50,000 CNY15/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	

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Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS	CNY Domestic Payments	3.4	Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent CNY50,000<A≤ CNY100,000 CNY5/ equivalent CNY100,000<A≤ CNY500,000 CNY10/ equivalent CNY500,000<A≤ CNY1,000,000 CNY15/ equivalent A>CNY1,000,000 0.002% Max. CNY50 / equivalent per transaction	Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent CNY50,000<A≤ CNY100,000 CNY5/ equivalent CNY100,000<A≤ CNY500,000 CNY10/ equivalent CNY500,000<A≤ CNY1,000,000 CNY15/ equivalent A>CNY1,000,000 0.002% Max. CNY50 / equivalent per transaction	Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent CNY50,000<A≤ CNY100,000 CNY5/ equivalent CNY100,000<A≤ CNY500,000 CNY10/ equivalent CNY500,000<A≤ CNY1,000,000 CNY15/ equivalent A>CNY1,000,000 0.002% Max. CNY50 / equivalent per transaction	<ul style="list-style-type: none"> <li>The Notices jointly issued by China Banking Regulatory Commission and the National Development and Reform Commission ([2014] No.1 and Fa Gai Jia Ge [2014] No. 268).The Notice issued by Chongqing Financial Settlement Center on the promotional business of "Renhang Tong" (Yu Jin Jie[2012] No.8). Business outline of "Renhang Tong" (2014). The Notice issued by the People' s Bank of China Chongqing branch on illustration of "Renhang Tong" business.</li> <li>The Notice issued by the People' s Bank of China Xi' an branch on launching the small payment cross-bank system to realize the integration of Xi' an and Xianyang payment service(Xi Yin Fa [2010] No.186).</li> </ul>	<ul style="list-style-type: none"> <li>Charges for CNY domestic payment fall within government pricing and government-guided charging items and are subject to adjustment by the Bank in due course pursuant to any applicable new requirement(s) of the relevant authorities.</li> <li>The cross-bank account transfer fee, telegraphic transfer fee, mailing fee and cable charge for donation fund' s transfer to dedicated disaster relief account are free.</li> <li>In respect of remittance via Overseas RMB Savings Account/Overseas RMB Settlement Account, the fee charged by HSBC China is calculated by reference to the above charging standards. Besides, additional fees may be charged by the relevant correspondent bank.</li> <li>HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.</li> </ul>
			Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transac- tion		
		3.5	Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	Transaction amount (A) Charge per transaction A≤CNY50,000 CNY2/ equivalent A>CNY50,000 0.03% Max. CNY50/ equivalent per transac- tion		

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
MARKET ORIENTED PRICING ITEMS	TARIFF OF ACCOUNTS		<p>Premier Monthly Service Fee* of CNY300 (or its equivalent in any other currency) will be charged every month if the Total Relationship Balance of all the accounts under the same customer number fall below CNY500,000 or equivalent in the previous month, and if the average Total Relationship Balance of all family members of one Premier Family with the Bank falls below CNY500,000 or equivalent in the previous month (only applicable to customers who successfully register Premier Family) .</p>	<p>Advance Monthly Service Fee* of CNY100 (or its equivalent in any other currency) will be charged every month if the Total Relationship Balance falls below CNY100,000 or equivalent in the previous month.</p>	Free**	<p>The monthly service fee is formulated based on the service cost of the Bank, taking into account operation and management of customer accounts and a series of free services offered to customers, with reference to the monthly service fee level of this wealth management proposition in other overseas markets, as well as the fee level of similar wealth management propositions in domestic market.</p>	<p>The Bank reserves the right to close any account with a zero balance for 2 consecutive months.</p> <p>*For Premier accounts associated with Business Vantage Lite Account (Elite Version) (BVLE), Premier Monthly Fee will be waived from the following month of association. When such association is terminated, the bank will reinstate Premier Monthly Fee according to Tariff from the next month. For Advance accounts associated with Business Vantage Lite Account (BVL), Advance Monthly Fee will be waived from the following month of association. When such association is terminated, the bank will reinstate Advance Monthly Fee according to Tariff from the next month.</p> <p>**The CNY Basic Settlement Account is offered to non-Premier, non-Advance and non-Personal Banking customers. This account offers basic banking functions, refer "Important Note 6" for the details.</p>



# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
MARKET ORIENTED PRICING ITEMS	TARIFF OF ACCOUNTS	Demand Deposit	Foreign Currency Demand Deposit	Multicurrency Savings Account Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD, NZD etc.  Notes Account: USD, HKD, JPY, EUR	Multicurrency Savings Account Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD, NZD etc.  Notes Account: USD, HKD, JPY, EUR	Multicurrency Savings Account Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD, NZD etc.  Notes Account: USD, HKD, JPY, EUR	Subject to the compliance with laws and regulations, the Bank may include additional type or currency options to Exchange Account and Notes Account services. For exact foreign currency account service availability, please check with your nearest local branch.
			CNY Demand Deposit	Minimum Balance: CNY Settlement Account: CNY1  CNY Cheque Account: CNY5,000  Overseas RMB Savings Account/Overseas RMB Settlement Account*CNY1	Minimum Balance: CNY Settlement Account: CNY1  CNY Cheque Account: CNY5,000  Overseas RMB Savings Account/Overseas RMB Settlement Account*CNY1	Minimum Balance: CNY Settlement Account: CNY1  CNY Cheque Account: CNY5,000  Overseas RMB Savings Account/Overseas RMB Settlement Account: CNY1	*Overseas RMB settlement account is ceased to offer by bank from 1 Mar 2017 while existing overseas RMB settlement accounts can be operated normally.
		Call Deposit	Foreign Currency Call Deposit	Normal: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR (For other foreign currencies call deposits, please check with your nearest local branch.)  (continue...)	Normal: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR (For other foreign currencies call deposits, please check with your nearest local branch.)  (continue...)	Normal: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR (For other foreign currencies call deposits, please check with your nearest local branch.)  (continue...)	*Not applicable to Beijing, Tianjin, Taiyuan and Hangzhou branches. For details please check with your nearest local branch.

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Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
MARKET ORIENTED PRICING ITEMS	TARIFF OF ACCOUNTS						
	Call Deposit		Foreign Currency Call Deposit				
			<p>Minimum Deposit Amount CNY50,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000 / equivalent)</p> <p>Plus*: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, EUR Notes Account: USD, HKD, EUR Minimum Deposit Amount CNY100,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY100,000 / equivalent)</p>	<p>Minimum Deposit Amount CNY50,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000 / equivalent)</p> <p>Plus*: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, EUR Notes Account: USD, HKD, EUR Minimum Deposit Amount CNY100,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY100,000 / equivalent)</p>	<p>Minimum Deposit Amount CNY50,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000 / equivalent)</p> <p>Plus*: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, EUR Notes Account: USD, HKD, EUR Minimum Deposit Amount CNY100,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY100,000 / equivalent)</p>		<p>*Not applicable to Beijing, Tianjin, Taiyuan and Hangzhou branches. For details please check with your nearest local branch.</p>

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
MARKET ORIENTED PRICING ITEMS	TARIFF OF ACCOUNTS						
		Call Deposit	CNY Call Deposit	<p>Normal:</p> <p>Available Notice Periods 1 day, 7 days Minimum Deposit Amount CNY50,000 Minimum Withdrawal Amount CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000)</p> <p>Plus*: Available Notice Periods 7 days Minimum Deposit Amount CNY100,000 Minimum Withdrawal Amount CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY100,000)</p>	<p>Normal:</p> <p>Available Notice Periods 1 day, 7 days Minimum Deposit Amount CNY50,000 Minimum Withdrawal Amount CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000)</p> <p>Plus*: Available Notice Periods 7 days Minimum Deposit Amount CNY100,000 Minimum Withdrawal Amount CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY100,000)</p>	<p>Normal:</p> <p>Available Notice Periods 1 day, 7 days Minimum Deposit Amount CNY50,000 Minimum Withdrawal Amount CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000)</p> <p>Plus*: Available Notice Periods 7 days Minimum Deposit Amount CNY100,000 Minimum Withdrawal Amount CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY100,000)</p>	

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF ACCOUNTS	Time Deposit	Foreign Currency Time Deposit	Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD  Notes Account: USD, HKD, JPY, EUR  Minimum Deposit Amount USD2,000 / equivalent  Available Deposit Tenors 7 days, 14 days, 1 month, 2 months, 3 months, 6 months, 1 year and 2 years	Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD  Notes Account: USD, HKD, JPY, EUR  Minimum Deposit Amount USD2,000 / equivalent  Available Deposit Tenors 7 days, 14 days, 1 month, 2 months, 3 months, 6 months, 1 year and 2 years	Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD  Notes Account: USD, HKD, JPY, EUR  Minimum Deposit Amount USD2,000 / equivalent  Available Deposit Tenors 7 days, 14 days, 1 month, 2 months, 3 months, 6 months, 1 year and 2 years	1.For other foreign currencies time deposits, please check with your nearest local branch.  2.7 days, 14 days and 2 months Foreign Currency Time Deposit are only available in some cities.	
			CNY Time Deposit	Minimum Deposit Amount CNY50 Available Deposit Tenors 3 months, 6 months, 1 year, 2 years, 3 years and 5 years	Minimum Deposit Amount CNY50 Available Deposit Tenors 3 months, 6 months, 1 year, 2 years, 3 years and 5 years	Minimum Deposit Amount CNY50 Available Deposit Tenors 3 months, 6 months, 1 year, 2 years, 3 years and 5 years		
	TARIFF OF SERVICES	Account Services	2.1	Free	CNY25 / equivalent per copy	CNY50 / equivalent per copy	See 2.3	*Only issue Certificate(s) covering the balance of deposits, the investment principal of Structured Deposits (including Dual Currency Investment and Enhanced Yield Investment Products ) and the market value of QDII Overseas Investment Plan maintained with the Bank.
			Issue Certificate of Frozen Deposit	2.2	Free	CNY50/ equivalent per copy		

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Account Services	Issue copies of statement	2.3	Free	Statement month is within 12months: Free Statement month is over 12 months: CNY15 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	Statement month is within 12months: Free Statement month is over 12 months: CNY30 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	
			Issue copies of transaction voucher & cashed cheque	2.4	Free	Voucher dated /cheque cashed within 12 months: Free Voucher dated / cheque cashed over 12 months ago: CNY15 / equivalent per copy Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	Voucher dated /cheque cashed within 12 months: Free Voucher dated / cheque cashed over 12 months ago: CNY30 / equivalent per copy Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	
			Witness customer' s signature on document (Signature Witness) / Certify true copy for documents provided by customer (Certify True Copy)	2.5	Free%	This service is only provided to Advance customers who have joined the HSBC China Employee Banking Solution program. HSBC Group documents: Free* *If the Bank is requested to transmit the witnessed / certified documents to the other HSBC Group office, the Forward Overseas HSBC Group Documents fee will apply. Non-HSBC Group Documents: CNY 100/equivalent per copy # # The Bank may at its discretion decide whether to provide Signature Witness / Certify True Copy service for non-HSBC Group documents or HSBC Group Documents.	Not applicable	%Premier customer is eligible for this preferential tariff only when the Total Relationship Balance under the same account number in the last month or at the time of application satisfies the Premier Minimum Total Relationship Balance requirement, or when the average Total Relationship Balance of all family members under the Premier Family in the last month or at the time of application satisfies the Premier Minimum Total Relationship Balance requirement (only applicable to customers who successfully register).  The Bank may offer this service to other HSBC Group customers at its own discretion. If applicable, HSBC Group Premier customers are subject to the charging standard of

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Account Services					Premier customers, and HSBC Group non-Premier customers are subject to the charging standard of Advance customers.	
			Forward Overseas HSBC Group Documents	2.6	Free%	<p>This service is only provided to Advance customers who have joined the HSBC China Employee Banking Solution program.</p> <p>Via courier*: CNY150 / equivalent per copy Via registered mail*: CNY50 / equivalent per copy</p> <p>(*The Bank shall not be liable for any document missing or delay in delivery caused by postal service provider, courier service provider or other third parties.)</p>	Not applicable	<p>The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom &amp; postage charges, and other administrative cost.</p> <p>% Premier customer is eligible for this preferential tariff only when the Total Relationship Balance under the same account number in the last month or at the time of application satisfies the Premier Minimum Total Relationship Balance requirement, or when the average Total Relationship Balance of all family members under the Premier Family in the last month or at the time of application satisfies the Premier Minimum Total Relationship Balance requirement (only applicable to customers who successfully register).</p> <p>The Bank may offer this service to other HSBC Group customers at its own discretion. If applicable, HSBC Group Premier customers are subject to the charging standard of Premier customers, and HSBC Group non-Premier customers are subject to the charging standard of Advance customers.</p>
			HKD cheque mailing service for HSBC Hong Kong personal account	2.7	CNY80 / equivalent per time (this service is only provided in Shenzhen)	CNY80 / equivalent per time (this service is only provided in Shenzhen)	CNY80 / equivalent per time (this service is only provided in Shenzhen)	HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.

# Tariff of Accounts and Services for Personal Customers

Items			No.	Charge			Charge Rationale	Remark
				Premier	Advance	Personal Banking		
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Account Services	Standing Instruction Establishment, Amendment or Termination (Standing Instruction refers to the instruction on repeated fund transfer with amount and frequency specified by customer)	2.8	Free	Establishment: CNY100 / equivalent per time Amendment: CNY100 / equivalent per time Termination: CNY100 / equivalent per time	Establishment: CNY200 / equivalent per time Amendment: CNY200 / equivalent per time Termination: CNY200 / equivalent per time	Each remittance shall be charged according to the corresponding remittance rates specified in this tariff. And intra-city or inter-city CNY cross-bank payment is charged by referring to Rates of Electronic Banking Service from 1 April 2020.
			Overseas HSBC Account Opening Booking	2.9	Free*	This service is only provided to Advance customers who have joined the HSBC China Employee Banking Solution program.  CNY600 / equivalent per time	Not applicable	The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom & postage charges, and other administrative cost.  Applicants must meet the eligibility requirements for the accounts requested. Once HSBC's mainland China branches cancel HSBC Premier services to a customer, Premier International Services provided by HSBC and all its branches to the customer and the benefits and preferential treatments in respect thereof will forthwith terminate without further notice. *Premier customer is eligible for this preferential tariff only when the Total Relationship Balance under the same account number in the last month or at the time of application satisfies the Premier Minimum Total Relationship Balance requirement, or when the average Total Relationship Balance of all family members under the Premier Family in the last month or at the time of application satisfies the Premier Minimum Total Relationship Balance requirement (only applicable to customers who successfully register Premier Family). (International Premier Customers with overseas HSBC office

## Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Account Services	Global Emergency Encashment Service	2.10	Free	Free	CNY160/equivalent per time for HSBC Group retail customers who request for Global Emergency Encashment Service at HSBC China branches* * This is an indicative charge. The actual charge will be USD20.	<p>The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom &amp; postage charges, and other administrative cost.</p> <p>as the Home Country bank are not subject to this condition by application if they are confirmed by overseas Home Country Bank to meet the local premier criteria). Advance customers booking Hong Kong Remittance Account opening under HSBC GBA Northbound Wealth Management Connect Service will enjoy the benefit of service fee exemption until 18 Oct 2022.</p> <p>The Bank may offer this service to other HSBC Group customers at its own discretion. If applicable, HSBC Group Premier customers are subject to the charging standard of Premier customers, HSBC Group Advance customers are subject to the charging standard of Advance customers, and HSBC Group non-Premier/non-Advance customers are subject to the charging standard of Personal Banking customers.</p>
			Replacement of Internet Banking Security Device (within two years from last or initial request date)	2.11	Free	Free	Free	
			Foreign currency fund transfer from Notes Account to Exchange Account	2.12	Free	1% of the transfer amount	1% of the transfer amount	



# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark		
			Premier	Advance	Personal Banking				
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Cash Services	Foreign Currency Notes Withdrawal Over Counter  Currencies Available: USD, HKD, JPY, EUR (For exact foreign currency cash availability, please check with your nearest local branch)	3.1.1	Free	Free	0.25% - 0.4% of the withdrawal amount* Min. CNY40 / equivalent per transaction *Withdrawal fee is subject to discretion of local branches within the above range	The above tariff of cash services is formulated based on banknote storage cost, staff labor cost and other administrative cost.	1.Foreign currency notes withdrawal is subject to the regulations of the relevant authorities.  2.Foreign currency notes withdrawals are subject to two working days' advance notice to the branch/-sub-branch which you wish to withdraw the notes from and the cash availability of the Bank.  3. For notes withdrawal from account of different currency, notes buy/sell board rates against CNY will apply for currency exchange purpose.
			Cash Exchange  Currencies Available: USD, HKD, JPY, EUR (For exact foreign currency cash availability, please check with your nearest local branch)	3.2.1	Foreign Currency Notes Exchange by HSBC Group customers : Free	Foreign Currency Notes Exchange by HSBC Group customers : Free	Foreign Currency Notes Exchange by HSBC Group customers : Free		1. Foreign currency notes exchange is subject to regulations of relevant local authorities.  2. "HSBC Group customers" refer to those customers holding accounts with HSBC Group offices, evidenced by the presentation of a self-named HSBC card, statement, passbook or cheque book and etc.

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark		
			Premier	Advance	Personal Banking				
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Cash Services	Credit Card Cash Advance Overseas Bank Issued Credit Card Cash Advance	3.3.1	Cash Advance Commission Over ATM: Subject to the issuing bank	Cash Advance Commission Over ATM: Subject to the issuing bank	Cash Advance Commission Over ATM: Subject to the issuing bank	The above tariff of cash services is formulated based on banknote storage cost, staff labor cost and other administrative cost.	1.Credit Card Cash Advance service can accept Visa, Master- Card or JCB credit cards issued by overseas banks.  2.Charges other than cash advance commis- sion are subject to the card issuing bank.  3. This charge item is not applicable to the credit card issued by HSBC China. For the tariff table for credit card issued by HSBC China, please refer to "Tariff Table for Credit Card (Applicable to Personal Cards) of HSBC Bank (China) Company Limited" .
		Cross Branch Services within HSBC China:Ser- vices directly provided by the Instruction Receiving Branch (The HSBC China branches which are not located in the city of account opening branch)	Foreign Currency Notes With- drawal	4.1.1	Free	0.25% - 0.4%* of the withdrawal amount Min. CNY40 / equivalent per transaction  *Withdrawal fee is subject to discretion of local branches within the above range	0.25% - 0.4%* of the withdrawal amount Min. CNY40 / equivalent per transaction Plus Cross Branch Service Charge CNY100 / equiva- lent per transaction *Withdrawal fee is subject to discretion of local branches within the above range	See 4.1.2	

## Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Cross Branch Services within HSBC China: Services directly provided by the Instruction Receiving Branch (The HSBC China branches which are not located in the city of account opening branch)	Foreign Currency Cash Deposit	4.1.2	Free	Free	Cross Branch Service Charge CNY100 / equivalent per transaction	<p>1.The waiver of Cross Branch CNY related charges is based on &lt; Notice of the People' s Bank of China on Strengthening the Administration of Payment and Settlement to Prevent the New Telecommunication Network Crimes&gt;.- Yin Fa No. 261.</p> <p>2.The above tariff of cross branch services is formulated based on the additional labor cost due to cross branch operation, telecom &amp; postage charges, and other</p>
			CNY Fund Transfer within HSBC China	4.1.3	Free	Free	Free	
			Foreign Currency Fund Transfer within HSBC China	4.1.4	Free	0.5% of the transfer amount Min. CNY30 / equivalent per transaction Max. CNY50 / equivalent per transaction	0.5% of the transfer amount Min. CNY30 / equivalent per transaction Max. CNY50 / equivalent per transaction	
			Time Deposit' s Open, Renew, & Withdrawal	4.1.5	Free	Free	Free	
			Call Deposit' s Open, Renew, & Withdrawal	4.1.6	Free	Free	Free	
			Issue copies of statement	4.1.7	Free	Statement month is within 12months: Free Statement month is over 12 months: CNY15 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	Statement month is within 12months: Free Statement month is over 12 months: CNY30 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	<p>Cross Branch Services within HSBC China: Services directly provided by the Instruction Receiving Branch (The HSBC China branches which are not located in the city of account opening branch)</p> <p>Issue Personal Financial Assets Certificate*</p>	4.1.8	Free	CNY50 / equivalent per copy	CNY50 / equivalent per copy	<p>1.The waiver of Cross Branch CNY related charges is based on &lt; Notice of the People' s Bank of China on Strengthening the Administration of Payment and Settlement to Prevent the New Telecommunication Network Crimes&gt;.- Yin Fa No. 261.</p> <p>2.The above tariff of cross branch services is formulated based on the additional labor cost due to cross branch operation, telecom &amp; postage charges, and other administrative cost.</p> <p>*Only issue Certificate(s) covering the balance of deposits, the investment principal of Structured Deposits (including Dual Currency Investment and Enhanced Yield Investment Products ) and the market value of QDII Overseas Investment Plan maintained with the Bank.</p>

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Overseas Remittances: Outward Remittances: Telegraphic Transfer	Telegraphic Transfer Issuance	5.1.1.1	0.1% of remittance amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	0.1% of remittance amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	0.1% of remittance amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	<p>The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.</p> <p>1. If the remitter would like to ensure the beneficiary receive full payment of the USD remittance proceeds (Pay Exact), CNY200 / equivalent will be collected from the remitter to cover the overseas bank charge and handling fee for this special arrangement. In case of any shortfall in overseas bank charge, the outstanding part will be collected from the remitter.</p> <p>2. HSBC Premier customers can enjoy free online cross-border CNY Telegraphic Transfer via Personal Internet Banking between Self-named Accounts within HSBC Group. (HSBC Premier customers can enjoy above preferential tariff provided that</p> <p>(1) Last month's Total Relationship Balance is not below the Premier Minimum Total Relationship Balance requirement;</p> <p>(2) Last month's average Total Relationship Balance of all family members under the Premier Family is not below the Premier Minimum Total Relationship Balance requirement (only applicable to customers who successfully register Premier Family);</p> <p>(3) the Premier Monthly Service Fee has been fully paid.</p> <p>International Premier Customers with HSBC China as the Host Country bank are not subject to the above conditions.</p> <p>*This does NOT apply to cross-border CNY remittance via Overseas RMB Saving Account/Overseas RMB Settlement Account.</p> <p>*This only applies to cross</p>
			Cable Charges	5.1.1.2	CNY120 / equivalent per cable	CNY120 / equivalent per cable	CNY120 / equivalent per cable	
			Additional Cable Messages	5.1.1.3	CNY100 / equivalent per page	CNY100 / equivalent per page	CNY100 / equivalent per page	
			Additional commission on remittance from foreign currency notes accounts	5.1.1.4	Free	1% of remittance amount	1% of remittance amount	
			Amendment or Cancellation	5.1.1.5	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark		
			Premier	Advance	Personal Banking				
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Overseas Remittances: Demand Draft				The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.	border CNY remittance satisfying regulatory requirement.  * "Free" means that HSBC China waives the local handling charge which should be charged by HSBC China for the Online Telegraphic Transfer via Personal Internet Banking between Self-named Accounts within HSBC Group. ) HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.		
			Demand draft Cancellation	5.2.1	Without cable issuance: CNY120 / equivalent per time With cable issuance: Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge		Without cable issuance: CNY120 / equivalent per time With cable issuance: Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Without cable issuance: CNY120 / equivalent per time With cable issuance: Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.  Foreign currency demand draft to overseas terminated since December 1st, 2019
			Report Lost/Stop Payment	5.2.2	Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge		Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	
			Additional commission on remittance from foreign currency notes accounts	5.2.3	Free		1% of remittance amount	1% of remittance amount	

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark		
			Premier	Advance	Personal Banking				
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Overseas Remittances: Global Transfer	Fund transfer to self-name HSBC accounts in other countries/territories via HSBC Global Transfer to Self	5.3.1	Free	CNY50 * per transaction * This is an indication charge. The actual charge per transaction will be USD7 or equivalent in other foreign currency.	Not applicable.	Service is only available in countries or territories which offer Global Transfer to Self.	
			Fund transfer to other individual' s HSBC personal accounts in other countries/territories via HSBC Global Transfer to Family (Currently limited to transfers to HSBC overseas accounts held by family members under the same HSBC Premier Family)	5.3.2	Free	Not applicable.	Not applicable.	Service is only available in countries or territories which offer Global Transfer to Family.	
		Overseas Remittances: HSBC International Education Payment(Effective from 12 Sep 2017)	Fund transfer via the "HSBC International Education Payment" platform for overseas education related payments	5.3.3	Free	CNY50 * per transaction * This is an indication charge. The actual charge per transaction will be USD7 or equivalent in other foreign currency.	Not applicable.	The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.	The applicable countries or regions include: Canada, US, UK, Australia and Hong Kong SAR. Service is only available in countries or territories which offer Global Transfer.
		Remittances under HSBC GBA North-bound/South-bound Wealth Management Connect Service	Inward Remittance	5.3.4	Free	Free	Not applicable.		
			Outward Remittance (including Electronic Banking Service)	5.3.5	CNY 50 per transaction	CNY 50 per transaction	Not applicable.	Customers will enjoy the benefit of service fee exemption until 18 Oct 2022.	

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark		
			Premier	Advance	Personal Banking				
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Overseas Remittances: Inward Remittances: Inward Remittance from	Proceeds paid into HSBC China Account	54.1.1	Free	Free	Free	"Free" means that HSBC China waives the local handling charge which should be charged by HSBC China for the Inward Telegraphic Transfer paid to HSBC Account.	
			Proceeds transferred to other local/over-seas bank (HSBC China as the correspondent bank)	54.1.2	0.125% of the transfer amount Min. CNY200 / equivalent per transaction Max. CNY600 / equivalent per transaction Plus cable charge if applicable	0.125% of the transfer amount Min. CNY200 / equivalent per transaction Max. CNY600 / equivalent per transaction Plus cable charge if applicable	0.125% of the transfer amount Min. CNY200 / equivalent per transaction Max. CNY600 / equivalent per transaction Plus cable charge if applicable	The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.	HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021 .
			Return payment	54.1.3	Remittance amount>USD 100/equivalent CNY 120/equivalent per transaction Remittance amount<=USD 100/equivalent	Remittance amount>USD 100/equivalent CNY 120/equivalent per transaction Remittance amount<=USD 100/equivalent	Remittance amount>USD 100/equivalent CNY 120/equivalent per transaction Remittance amount<=USD 100/equivalent		
Overseas Remittances: Inward Remittances: Bill Collection (excluding Travelers)	Bill Collections (including electronic bill)	54.2	Overseas: CNY300 / equivalent per piece Inter-city: CNY200 / equivalent per piece Intra-city: CNY80 / equivalent per piece Plus relevant correspondent bank charge For amount of USD5,000 / equivalent or above per bill: Free* Not applicable to HK-D&USD cheques drawn on Hong Kong and collected at HSBC Shenzhen Branch; Relevant correspondent bank charges or overseas bank charges will not be waived.	Overseas: CNY300 / equivalent per piece Inter-city: CNY200 / equivalent per piece Intra-city: CNY80 / equivalent per piece Plus relevant correspondent bank charge	Overseas: CNY300 / equivalent per piece Inter-city: CNY200 / equivalent per piece Intra-city: CNY80 / equivalent per piece Plus relevant correspondent bank charge	The Bank has the discretion to decide whether to provide collection services for cheque(s). (For HKD & USD cheques from Hong Kong collected via Shenzhen Branch, 0.1% commission on cheque amount will be charged, with Min. CNY20 / equivalent and Max. CNY1,000 / equivalent) HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.			



## Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark		
			Premier	Advance	Personal Banking				
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Overseas Remittances: Inward Telegraphic Transfer Request	Inward Telegraphic Transfer Request	54.3.1	CNY200 / equivalent per	CNY200 / equivalent per time	CNY200 / equivalent per		
			Amendment or Cancellation	54.3.2	CNY500 / equivalent per	CNY500 / equivalent per time	CNY500 / equivalent per		
		Overseas Remittances: Remittances Enquiry / Investigation	Remittance Enquiry / Investigation via Cable	55.1	Free Relevant correspondent bank charges or overseas bank charges will not be waived.	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.	
		Foreign Currency Domestic Payment: Foreign Currency Domestic Outward Payment: Foreign Currency Domestic Outward Payment Via Local Clearing	Via Local Clearing	6.1.1.1	Intra-city Payment CNY80 / equivalent per transaction Inter-city Payment CNY120 / equivalent per transaction Plus relevant correspondent bank charge	Intra-city Payment CNY80 / equivalent per transaction Inter-city Payment CNY120 / equivalent per transaction Plus relevant correspondent bank charge	Intra-city Payment CNY80 / equivalent per transaction Inter-city Payment CNY120 / equivalent per transaction Plus relevant correspondent bank charge		HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.
Amendment, Enquiry or Cancellation at the customer's request	6.1.1.2		CNY 50/equivalent per transaction (excluding the charges by correspondent banks)	CNY 50/equivalent per transaction (excluding the charges by correspondent banks)	CNY 50/equivalent per transaction (excluding the charges by correspondent banks)				

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Foreign Currency Domestic Payment: Foreign Currency Domestic Outward Payment: Telegraphic Transfer	Telegraphic Transfer	6.121	0.1% of the transfer amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	0.1% of the transfer amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	0.1% of the transfer amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.  HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.
			Cable Charges	6.122	CNY120 / equivalent per cable	CNY120 / equivalent per cable	CNY120 / equivalent per cable	
			Additional Cable Messages	6.123	CNY100 / equivalent per	CNY100 / equivalent per page	CNY100 / equivalent per	
			Amendment or Cancellation of Telegraphic Transfer	6.124	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	
	Foreign Currency Domestic Payment: Foreign Currency Domestic Inward Payment		6.21	Relevant correspondent bank charge may apply	Relevant correspondent	Relevant correspondent	The tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.  HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021, the fee incurred by corresponding bank is not in the exemption scope.	

## Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Electronic Banking Service	Intra-city or inter-city CNY cross-bank payment (of CNY500,000 or less per transaction) via Personal Internet Banking, Mobile Banking and Wechat Service Account (Effective from 6 Aug 2017)	7.1	Free	Free	Free	<p>In respect of remittance via Overseas RMB Savings Account/Overseas RMB Settlement Account, the fee of Intra-city or inter-city CNY cross-bank payment via Personal Internet Banking, Mobile Banking and Wechat Service Account charged by HSBC China is calculated by reference to the charging standards of CNY Domestic Payments (Item No.3.3) . Besides, additional fees may be charged by the relevant correspondent bank.</p> <p>HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.</p>
			Intra-city or inter-city CNY cross-bank payment (of more than CNY500,000 per transaction) via Personal Internet Banking, Mobile Banking and Wechat Service Account (Effective from 1 Nov 2017)	7.2	CNY25/equivalent per transaction	CNY25/equivalent per transaction	CNY25/equivalent per transaction	

## Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Debit Card	Annual Fee	8.1	Free	Free	Free	<p>The above tariff of debit card service is formulated based on ATM system operation cost, ATM rental cost, ATM cash replenishment cost, card production cost, mailing cost, domestic/overseas China Union Pay network cost, labor cost and other administrative cost.</p> <ul style="list-style-type: none"> <li>The withdrawal amount and the service fee will be debited from your withdrawal account.</li> <li>The transactions through ATMs of HSBC Group member Hang Seng Bank in mainland China will be charged as "other bank" transactions.</li> </ul> <p>HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.</p>
			Loss report	8.2	Free	Free	Free	
			New card replacement	8.3	CNY10/equivalent per time	CNY15/equivalent per time	CNY20/equivalent per time	
			PIN reset	8.4	Free	Free	Free	

# Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark	
			Premier	Advance	Personal Banking			
MARKET ORIENTED PRICING ITEMS	TARIFF OF SERVICES	Debit Card	Balance enquiry via ATM (in and outside Mainland China)	8.5	Free	Free	Free	<p>The above tariff of debit card service is formulated based on ATM system operation cost, ATM rental cost, ATM cash replenishment cost, card production cost, mailing cost, domestic/overseas China Union Pay network cost, labor cost and other administrative cost.</p> <p>Service charge for inter-province ATM Cash withdrawals in HSBC China ATMs is waived based on the Notice jointly issued by China Banking Regulatory Commission and the National Development and Reform Commission Fa Gai Jia Ge ([2017]1250).</p> <p>Service charge for cash withdrawal at the inter-bank ATMs in Mainland China is waived, according to the requirement by the PBoC and CBIRC, dated 25 June 2021, to reduce the inter-bank cash withdrawal fees on ATMs.</p> <ul style="list-style-type: none"> <li>The withdrawal amount and the service fee will be debited from your withdrawal account once.</li> <li>The transactions through ATMs of HSBC Group member Hang Seng Bank in mainland China will be charged as "other bank" transactions.</li> </ul> <p>HBCN Jade customers and Jade Passport customers will enjoy the benefit of service fee exemption until 31th Dec 2021.</p>
			ATM cash withdrawals in Mainland China (per transaction)	8.6	Free	Free	Free	
			ATM cash withdrawals outside Mainland China (per transaction)	8.7	Overseas HSBC Group ATMs: Free Overseas China UnionPay ATMs: CNY20/equivalent+1% of withdrawal amount	Overseas HSBC Group ATMs: CNY20/equivalent+1% of withdrawal amount Overseas China UnionPay ATMs: CNY20/equivalent+1% of withdrawal amount	Overseas HSBC Group ATMs: CNY20/equivalent+1% of withdrawal amount Overseas China UnionPay ATMs: CNY20/equivalent+1% of withdrawal amount	
	Home Mortgage Loan	9.1	Any amendment after drawdown: CNY800 / equivalent per time	Any amendment after drawdown: CNY800 / equivalent per time	Any amendment after drawdown: CNY800 / equivalent per time	<p>The above tariff of home mortgage loan is formulated based on the following cost estimation: The cost for the Bank to re-issue the contract, re-sign the contract and re-arrange the registration plus the system operation cost.</p> <p>Notary charge and/or lawyer fee etc may apply if the Contract Amendment involves notarisation and/or legal service (e.g. processing the registration of the relevant amendment). The actual amount of such charge and/or fee is subject to the local notary office and/or law firm's pricing.</p>		

## Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
MARKET ORIENTED PRICING ITEMS	WEALTH MANAGEMENT PRODUCTS ( Overseas Investment Plan - Offshore	Subscription	10.1.1	Up to 3.0%* of the subscription amount* * Subject to the type of offshore fund under Overseas Investment Plan and/or the subscription amount, Subscription Fee rate varies up to 3.0%	Up to 3.0%* of the subscription amount * Subject to the type of offshore fund under Overseas Investment Plan and/or the subscription amount, Subscription Fee rate varies up to 3.0%	Up to 3.0%* of the subscription amount * Subject to the type of offshore fund under Overseas Investment Plan and/or the subscription amount, Subscription Fee rate varies up to 3.0%	The above tariff of overseas investment plan is formulated based on the fee charged by the custodian bank, the Bank' s labor cost, system development cost, hardware and software cost and marketing cost, with reference to the charges of similar products collected by other banks in the local market.
		Redemption	10.1.2	Waived	Waived	Waived	
		Switching Fee	10.1.3	Up to 1%* of the switching amount * Subject to the switchable offshore fund under Overseas Investment Plan, Switching Fee rate varies up to 1.0%	Up to 1%* of the switching amount* * Subject to the switchable offshore fund under Overseas Investment Plan, Switching Fee rate varies up to 1.0%	Up to 1%* of the switching amount* * Subject to the switchable offshore fund under Overseas Investment Plan, Switching Fee rate varies up to 1.0%	
	Subscription Fee	10.2.1	0.4% to 2.4%*# of the subscription amount * To be determined by the Bank within the above range according to the remaining tenor and Yield to Maturity of the overseas bond under Overseas Investment Plan, and to be set out in subscription form # the Subscription Fee is included in the calculation of the subscription price under the Overseas Investment Plan and does not need to be separately paid by customer.	0.4% to 2.4%*# of the subscription amount * To be determined by the Bank within the above range according to the remaining tenor and Yield to Maturity of the overseas bond under Overseas Investment Plan, and to be set out in subscription form # the Subscription Fee is included in the calculation of the subscription price under the Overseas Investment Plan and does not need to be separately paid by customer.	0.4% to 2.4%*# of the subscription amount * To be determined by the Bank within the above range according to the remaining tenor and Yield to Maturity of the overseas bond under Overseas Investment Plan, and to be set out in subscription form # the Subscription Fee is included in the calculation of the subscription price under the Overseas Investment Plan and does not need to be separately paid by customer.		

## Tariff of Accounts and Services for Personal Customers

Items		No.	Charge			Charge Rationale	Remark
			Premier	Advance	Personal Banking		
MARKET ORIENTED PRICING ITEMS	WEALTH MANAGEMENT PRODUCTS ( Overseas Investment Plan – Overseas Bonds)	Redemption Fee	10.2.2	0.25% to 0.75%*# of the redemption amount * To be determined by the Bank within the above range according to the remaining tenor of the overseas bond under Overseas Investment Plan as of the redemption application date # the Redemption Fee is included in the calculation of the redemption price under the Overseas Investment Plan and does not need to be separately paid by customer	0.25% to 0.75%*# of the redemption amount * To be determined by the Bank within the above range according to the remaining tenor of the overseas bond under Overseas Investment Plan as of the redemption application date # the Redemption Fee is included in the calculation of the redemption price under the Overseas Investment Plan and does not need to be separately paid by customer	0.25% to 0.75%*# of the redemption amount * To be determined by the Bank within the above range according to the remaining tenor of the overseas bond under Overseas Investment Plan as of the redemption application date # the Redemption Fee is included in the calculation of the redemption price under the Overseas Investment Plan and does not need to be separately paid by customer	The above tariff of overseas investment plan is formulated based on the fee charged by the custodian bank, the Bank' s labor cost, system development cost, hardware and software cost and marketing cost, with reference to the charges of similar products collected by other banks in the local market.