

Bank Tariff Guide for HSBC Wealth and Personal Banking Customers (Effective 1 April 2023)

A. General services

Item	Charge	Item	Charge									
Macau pataca (MOP) coins paid-in / changing / withdrawals / exchange to notes	MOP30 per bag	Cashier's order										
Macau pataca (MOP) deposits		<ul style="list-style-type: none"> Issue / repurchase a cashier's order 	MOP/HKD60 each for account holder (additional cost MOP/HKD20 on postage where applicable)									
<ul style="list-style-type: none"> Coins deposit (Each MOP100 or below) 	MOP5 for 100 - 200 coins MOP10 for 201 coins or more	<ul style="list-style-type: none"> Loss of a cashier's order 	MOP/HKD250 each									
<ul style="list-style-type: none"> Small notes deposit (MOP100 or below over 50 notes) 	0.25% of the deposit amount (minimum MOP25)	Mark good cheque	MOP/HKD200 each									
Hong Kong dollar (HKD) deposits		Request for banker's report										
<ul style="list-style-type: none"> Coins deposit (Each HKD100 or below) 	HKD10	<ul style="list-style-type: none"> Bank reference letter 	MOP/HKD250 per copy									
<ul style="list-style-type: none"> Small notes deposit (HKD10/HKD20 over 20 notes) 	0.25% of the deposit amount (minimum HKD25)	<ul style="list-style-type: none"> Banker's endorsement on letter to consulate 	MOP/HKD200 per copy									
<ul style="list-style-type: none"> Small notes deposit (HKD50/HKD100 over 50 notes) 	0.25% of the deposit amount (minimum HKD25)	Copies of voucher / paid cheque										
<ul style="list-style-type: none"> Cash deposit (over HKD30,000) <ul style="list-style-type: none"> - For Premier customers - For other customers 	0.15% of the exceeding amount 0.18% of the exceeding amount	<ul style="list-style-type: none"> Each copy (not page) within 3 months Each copy (not page) over 3 months 	MOP/HKD15 MOP/HKD100									
Renminbi notes deposits / withdrawals in one single day (at customer level)		Copies of statement¹ / consolidated statement¹	MOP/HKD100 per copy									
<ul style="list-style-type: none"> RMB notes deposit (over RMB20,000) 	0.20% of the exceeding amount (minimum RMB25)	Standing instructions / periodic payments										
<ul style="list-style-type: none"> RMB notes withdrawal 	Waived	<ul style="list-style-type: none"> Credit to another holder of an account with HSBC in Macau 	MOP/HKD20 per transaction									
US dollars notes deposits / withdrawals in one single day (at customer level)		<ul style="list-style-type: none"> To set up, amend or suppress payment(s) upon each instruction 	MOP/HKD20									
<ul style="list-style-type: none"> No fees up to: USD2,000 	For transactions exceeding the amount, 0.5% charge on extra amount will apply	Facility arrangement and review	At the Bank's discretion									
Notes exchange		Correspondence / document delivery										
<ul style="list-style-type: none"> No fees up to: <table border="0"> <tr> <td>AUD500</td> <td>SGD500</td> <td rowspan="4">For transactions exceeding these amounts, 1% charge on extra amount will apply</td> </tr> <tr> <td>CAD500</td> <td>JPY70,000</td> </tr> <tr> <td>GBP500</td> <td>USD2,000</td> </tr> <tr> <td>EUR1,000</td> <td>CNY6,000</td> </tr> </table> 	AUD500	SGD500	For transactions exceeding these amounts, 1% charge on extra amount will apply	CAD500	JPY70,000	GBP500	USD2,000	EUR1,000	CNY6,000		<ul style="list-style-type: none"> To Hong Kong office To overseas offices 	MOP/HKD100 each MOP/HKD200 each
AUD500	SGD500	For transactions exceeding these amounts, 1% charge on extra amount will apply										
CAD500	JPY70,000											
GBP500	USD2,000											
EUR1,000	CNY6,000											
		Account opening										
		<ul style="list-style-type: none"> To open a personal account with HSBC in an overseas office 	MOP/HKD1,600									
		Security token replacement (due to damage or loss)	MOP/HKD100 each									
		Transaction charge	The Bank reserves the right to levy a charge on transactions conducted									

¹ Fees for statement within three years from the application date will be waived.

B. Deposit account / services

Item	Current account	Savings account / Statement savings account	Time deposit account	RMB statement savings account
Overdraft	Based on Best Lending Rate and subject to arrangement	N/A	N/A	N/A
Unauthorised overdraft	Best Lending Rate + 8% p.a.	N/A	N/A	N/A
Cheque-book				
<ul style="list-style-type: none"> Personal (per cheque-book) 	MOP/HKD80 (additional cost MOP/HKD20 on postage where applicable)	N/A	N/A	N/A
Returned cheque				
<ul style="list-style-type: none"> Deposit of local cheque issued from another local bank returned Each cheque returned due to insufficient funds or for which no prior arrangement has been made 	MOP/HKD50 MOP/HKD200	MOP/HKD50 N/A	N/A N/A	N/A N/A
Stop payment order (per cheque)	MOP/HKD100 (maximum MOP/HKD200)	N/A	N/A	N/A
Account closure				
<ul style="list-style-type: none"> Within 3 months 	MOP/HKD100	MOP/HKD100	N/A	RMB100
Transaction charge	The Bank reserves the right to levy a charge if the operation cost exceeds the balance maintained at the bank account	N/A	N/A	N/A

Time deposit early uplift fee

The bank may, at our discretion, allow uplift of time deposit before maturity. Time deposit interest accrued will not be paid and handling fee, with calculation stated below, will apply:
 $\text{Time Deposit Principal} \times (\text{HSBC's Interbank Offered Rate}^1 - \text{Time Deposit Interest Rate}) \times \text{Number of Days due to Maturity} / \text{Total Number of Days in a Year}$ (minimum MOP/HKD200)
 Note : After imposing the early uplift handling fee, the principal amount received may be less than the original time deposit placement amount.

¹ As quoted by HSBC from time to time.

C. Payment services

Item	Charge	Item	Charge
C1. Remittances			
Inward payments			
Remittances in Macau pataca (MOP) / Hong Kong dollar (HKD) / Renminbi (RMB)		<ul style="list-style-type: none"> Foreign currency cheque drawn on third party (e.g. USD in London) 	1% of the full amount (minimum MOP/HKD200)
<ul style="list-style-type: none"> For credit to an account with HSBC in Macau 	MOP/HKD50	Clean Bills (cheques) drawn on overseas banks sent for collection	
Remittances in foreign currency		<ul style="list-style-type: none"> Each foreign currency clean cheque drawn in Hong Kong 	MOP/HKD150
<ul style="list-style-type: none"> For credit to an account with HSBC in Macau in the different currency 	MOP/HKD50	<ul style="list-style-type: none"> Each foreign currency clean cheque drawn overseas 	MOP/HKD200
<ul style="list-style-type: none"> For credit to an account with HSBC in Macau in the same currency 	MOP/HKD150	<ul style="list-style-type: none"> Each returned cheque 	MOP/HKD350
Foreign currency clean bills (cheques) purchased		<i>Note: Any charges made by the drawee bank and / or collecting bank will be borne by the account holder.</i>	
<ul style="list-style-type: none"> HKD cheque issued by the HSBC Group drawn in Hong Kong and deposited into an account with HSBC 	Waived		
<ul style="list-style-type: none"> Cheque issued by another bank in Hong Kong and deposited into an account with HSBC 	MOP/HKD40		

C1. Remittances (continued)

Item	Charge
Outward Payments	
Remittances in Hong Kong dollar (HKD)	
• By telegraphic transfer	0.1% of the full amount (minimum MOP/HKD80) Plus cable charge – MOP/HKD100
• Additional fee for handling instructions not using Bank's standard application form	MOP/HKD50
Remittances in Renminbi (RMB)	
• By telegraphic transfer	0.1% of the full amount (minimum MOP/HKD80) Plus cable charge – MOP/HKD100
• Additional fee for handling telegraphic transfer enquiry details using additional telex	MOP/HKD100
• Additional fee for handling instructions not using bank's standard application form	MOP/HKD50
• Each telegraphic transfer amendment / enquiry / cancellation	MOP/HKD160 plus any additional charge levied by overseas bank
Remittances in foreign currency	
• Foreign currency purchased from the Bank – by telegraphic transfer	MOP/HKD180
• Proceeds are debited from a foreign currency account with the Bank (without foreign currency exchange) – by telegraphic transfer	0.1% of the full amount (minimum MOP/HKD80) Plus cable charge – MOP/HKD100
• Additional fee for handling instructions not using Bank's standard application form	MOP/HKD50
Cheques sent from overseas banks for collection	0.125% per item (minimum MOP/HKD150) plus cable or postage charges according to the destination
Telegraphic transfer cancellation / stop payment / amendment of beneficiary information / investigation	MOP/HKD200 each For such charge levied by other banks exceed the amount, the Bank will reimburse from the remitter

Item	Charge
Overseas charges (paid by remitter)	
• For credit to an account with HSBC's overseas branches or other HSBC Group members in major Asia-Pacific countries, US, UK, Canada	Subject to the charges levied by these offices
• For credit to an account with another banks	MOP/HKD300 each For such charge levied by other banks exceed the amount, the Bank will reimburse from the remitter
Overseas transfer via internet banking	MOP/HKD150
<i>Note:</i>	
1. Unless otherwise specified by the customer, remittances will be effected in the currency of the country / region to which they are made.	
2. The charges in this guide do not include any charges which may be imposed by banks overseas.	
3. Certain HSBC Group offices or correspondent banks levy charges on remittance transactions which will be borne by the customer.	
4. Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.	

C2. Interbank funds transfer¹

Local interbank funds transfer – Payment through real time gross settlement (RTGS)	
• Via branch (For MOP / RMB / HKD only)	MOP190
• Via internet banking (For MOP / HKD only)	MOP100
• Each inward payment to the credit of an account with HSBC Macau	MOP50
• Cancellation / Amendment / investigation	MOP160
• Other bank charges (paid by remitter)	MOP80

¹ Execution of a standing instruction for interbank funds transfer are charged based on tariff applied to a single transfer instruction via branch.

D. Home mortgage loan ¹

Item	Charge
Handling charge	
Each application	
• Refinance of mortgage-free properties / increase mortgage loan amount	Loan Size *0.25% (Minimum MOP/HKD2,000)
Cancellation fee ²	
Each application	
• New purchase	MOP/HKD1,000
• Refinance of mortgage-free properties / increase mortgage loan amount	MOP/HKD2,000
• Refinance from other banks	MOP/HKD4,000
Loan amendment	
• Amendment of outstanding loan period / instalment amount / loan repayment date / any other change or maintenance to the mortgage loan account	MOP/HKD700 per request
Change of mortgage pricing charge ³	MOP/HKD700
Overdue repayment charge	
• Pastdue interest on overdue repayment	Accrue daily at 3% p.a. over the agreed interest rate

Item	Charge
General prepayment charge	
Full prepayment charge	
• Within the 1 st year from drawdown	3% of the outstanding loan amount
• Within the 2 nd year from drawdown	2% of the outstanding loan amount
• Within the 3 rd year from drawdown	1% of the outstanding loan amount
Partial prepayment charge ⁴	
• Within the first 2 years from drawdown	2 months' interest on partial prepaid amount
Photocopy or certified copy of a sales and purchase agreement / mortgage deed (duplicate) / repayment advice / voucher / statement ⁵ / others	MOP/HKD20 each item

Note:

¹ In case of any discrepancy between your facility letter and the abovementioned charges, your facility letter shall prevail.

² Cancellation fee is applicable if cancellation is made when the offer of finance is accepted and drawdown is not effected

³ If change of mortgage pricing request is made within the first 3 years from drawdown, the full prepayment charge shall apply in addition to this handling charge.

⁴ If the aggregated partial prepayment amount in the first 2 years from drawdown exceeds 90% of the original loan amount, the full prepayment charge shall apply. The minimum partial prepayment is MOP/HKD50,000 per payment transaction.

⁵ Fees for statement within three years from the application date will be waived.

E. Cards

Item	Charge		
	HSBC Visa Classic/ HSBC Standard MasterCard	HSBC Visa Gold/ HSBC Gold MasterCard	HSBC Pulse UnionPay Dual Currency Diamond Card
E1. Credit cards			
Annual fee			
• Primary card	MOP/HKD220	MOP/HKD480	MOP1,000
• Additional card			
– Separate billing	MOP/HKD220	MOP/HKD480	N/A
– Combined billing	MOP/HKD110	MOP/HKD240	MOP500
Card replacement fee before renewal	MOP/HKD100 each		MOP100 each
Cash advance fee			
• From ATM (per transaction)	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum MOP/HKD30) ¹		Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum MOP30 for MOP sub-account/ minimum RMB30 for RMB sub-account) ¹
• Over-the-counter advances (per transaction)	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum MOP/HKD70) ¹		N/A
Minimum payment due	(i) (a) Total fees and charges ² currently billed to the card statement plus 5% of the statement balance (excluding any fees and charges currently billed) as at the statement date, or (b) MOP/HKD50, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card, whichever is higher		(i) (a) Total fees and charges ² currently billed to the MOP sub-account /RMB sub-account plus 5% of the statement balance of each sub-account (excluding any fees and charges currently billed) as at the statement date, or (b) MOP50 for MOP sub-account/ RMB50 for RMB sub-account, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card for each sub-account, whichever is higher.
Duplicate statement*	MOP/HKD50 per statement		MOP50 per statement
Finance charge	No finance charge will be payable if the total outstanding balance is paid into the credit card account by the payment due date. If the cardholder fails to pay the Bank the whole of the statement balance by the payment due date, a finance charge will be applied (a) to each card transaction making up the statement balance, as well as each new card transaction entered into the cardholder since the last statement date, from the transaction date and (b) to any other amounts making up the statement balance from the last statement date, until the statement balance is fully paid. The finance charge will accrue daily and be calculate at the annual rate of 29.25%		
Late charge³	5% of the minimum payment due (minimum MOP/HKD120, maximum MOP/HKD200)		For MOP sub-account 5% of the minimum payment due (minimum MOP120, maximum MOP200) For RMB sub-account 5% of the minimum payment due (minimum RMB120, maximum RMB200)
Overlimit handling fee⁴ (applicable if the current balance exceeds the credit limit for the time being assigned to the card account)	MOP/HKD130		MOP130 for MOP sub-account/ RMB130 for RMB sub-account
Sales slip retrieval	MOP/HKD50 per photocopy		MOP50 per photocopy for MOP sub-account/ RMB50 per photocopy for RMB sub-account
Fees relating to foreign currency transaction	1.95% of every card transaction [#] which is effected in currencies other than Macau Patacas (for MOP credit cards)/ Hong Kong Dollars (for HKD credit cards) [#] The fee relating to foreign currency transactions applicable to Macau Pataca credit cards and HK Dollar credit cards is inclusive of the transaction fee of 1% charged by Visa/ Mastercard to the Bank. If you want to use Macau Patacas/ HK Dollars to settle foreign currency transaction(s) overseas, please ask the merchant to provide the exchange rate and handling fee for reference before the transaction(s) as this arrangement may involve a cost higher than that required to settle the transaction(s) in the foreign currency.		1% of every UnionPay card transaction which is effected in currencies other than Macau Pataca, Renminbi and HK dollar

1. This charge also applies to non-HSBC customers

2. Fees and charges will be deducted according to the currency of the designated credit card account.

3. If you fail to make the minimum payment in full before the due date, we may charge, without prior notice, a late charge in addition to finance charge.

4. If your statement balance exceeds the existing credit limit on your account, **we will treat this as your informal request for raising your credit limit.** We may agree to your request and charge, without prior notice, a handling fee for considering and agreeing to your request.

* Fees for statement within three years from the application date will be waived.

E2. ATM card / Cash card

Annual fee	MOP/HKD75
Card replacement fee	MOP/HKD60 each
Local ATM cash withdrawal	
• From non-HSBC Group's ATMs in Macau	MOP30 per transaction
Overseas ATM cash withdrawal	
• From the HSBC Group's ATMs outside Macau, and the Bank of the Philippine Islands' ExpressNet network	MOP20 per transaction
• From other ATM network	MOP30 per transaction

Note: All charges are referring to the charges per transaction unless stated otherwise.

