

# **Commercial tariffs**

**for Macau Commercial  
customers effective  
1<sup>st</sup> July 2010**

## **An easy guide to commercial tariffs**

*For Macau commercial customers*

*1<sup>st</sup> July 2010*

*The charges in this leaflet are for reference only and remain subject to change. The charges are applicable only to account maintained with The Hongkong and Shanghai Banking Corporation Limited, Macau, which reserves the right to introduce charges from time to time that may not be included in this leaflet.*

*In addition, please note the following:*

- 1) Foreign currency charges listed in MOP are payable in the appropriate foreign currency at the equivalent amount.*
- 2) Payment of foreign currency notes is subject to availability*
- 3) The charges printed here are not exhaustive and may be changed by the bank without any notice.*
- 4) For charges which are not mentioned in this guide, please contact our branches or your Relationship Manager for details.*

*Transactions processed electronically often incur significantly lower charges than those processed manually on paper or by fax.*

*To save money, time and effort, please log on to Business Internet Banking at [www.hsbc.com.mo](http://www.hsbc.com.mo) for internet banking services.*

## Commercial Tariffs for Macau Commercial customers effective 1st July 2010

Item	Charges via paper / branches	Charges via Business Internet Banking / HSBCnet
<b>1. Commercial Accounts</b>		
<b>Business Account Opening</b>		
- To open an account in HSBC's Hong Kong office	MOP/HKD500	N/A
- To open an account in Macau for offshore companies not registered in Macau	MOP/HKD1,000	-
- To open an account in Macau via Video Conference	HKD 1,000	-
<b>Business Current Account</b>		
- Average daily credit balance equal to or in excess of MOP/HKD2,000	No charge	N/A
- Average daily credit balance is less than MOP/HKD2,000	MOP/HKD30 per month	-
* Cheque Book Issuance	MOP/HKD70 per book (50sheets)	MOP/HKD70 per book (50sheets)
- Collected at Bank	No charge	No charge
- Mailed	MOP/HKD20 per two books	MOP/HKD20 per two books
<b>Business Statement Savings Accounts</b>		
- Average daily credit balance equal to or in excess of MOP/HKD2,000	No charge	N/A
- Average daily credit balance is less than MOP/HKD2,000	MOP/HKD30 per month	-
<b>Overdraft</b>		
	Based on Best lending Rate and subject to arrangement	-
<b>Unauthorised overdraft</b>		
	Best lending rate + 8%	-
<b>Inactive account charges</b>		
- More than 1 year	MOP/HKD250 per half year	-
- More than 2 years	MOP/HKD350 per half year for Current account	-
	MOP/HKD250 per half year for Savings / Statement savings account	
- More than 4 years	MOP/HKD350 per half year	-
<b>Account closure (N/A for Current account)</b>		
- Within 1 month	MOP/HKD550	-
- Within 3 months	MOP/HKD350	-
- Without passbook	MOP/HKD200	-

Item	Charges via paper / branches	Charges via Business Internet Banking / HSBCnet
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## 2. Miscellaneous services

• <b>Macau Pataca (MOP) coins pay-in/ changing/ withdrawal/ exchange to notes</b>	MOP30 per bag	-
• <b>Macau Pataca (MOP) deposit</b>		
- Coins deposit (Each MOP100 or below)	MOP10	-
- Small notes deposit (MOP100 or below over 50 notes)	0.25% of the deposit amount (minimum MOP25)	-
• <b>Hong Kong dollar (HKD) deposit</b>		
- Coins deposit (Each HKD100 or below)	HKD10	-
- Small notes deposit (HKD10/ HKD20 over 20 notes & HKD50/ HKD100 over 50 notes)	0.25% of the deposit amount (minimum HKD25)	-
- Cash deposit (over HKD50,000)	0.25% of the deposit amount	-
• <b>Cash pick-up service for company (for cash pick-up of MOP, HKD or foreign currency from customer's premise)</b>		
- Courier charges incurred or collected by service provider	Pricing varies based on customer requirements	
- Cash processing/deposit charges	The charges stipulated in the Bank tariff on coins, small notes, cash deposit charges will be incurred	
• <b>Reminbi notes deposits/ withdrawals in one single day (at customer level)</b>		
- RMB notes deposits	0.15% of the deposit amount (minimum MOP/HKD20)	-
- RMB notes withdrawals	Waived	-
• <b>Foreign currency notes deposits/ withdrawals/ exchange in one single day (per account)</b>		
- No fees up to: A\$500 / S\$500 / C\$500 / ¥70,000 / £500 / USD2,000 / €1,000 / RMB6,000	- For transactions exceeding these amounts, 1% charge on total amount deposited will apply - For currencies other than USD, the notes will be sold for HKD which will be used to buy foreign currency at the prevailing telegraphic transfer rate	-

Item	Charges via paper / branches	Charges via Business Internet Banking / HSBCnet
• <b>Inward cheque clearing</b>	No Charge	-
• <b>Returned cheque</b>		
- Deposit of local cheque issued from another local bank	MOP/HKD10	-
- Due to insufficient funds or for which no prior arrangement has been made	MOP/HKD300 per cheque	-
• <b>Stop payment order</b>	MOP/HKD100 per cheque (maximum MOP/HKD500)	-
• <b>Cashier's Order</b>		
- Issue / repurchase a cashier's order	MOP/HKD60 each for account holder MOP/HKD150 each for account (direct credit to beneficiary bank)	MOP/HKD120 (include direct credit to beneficiary bank)
- Loss of a cashier's order	MOP/HKD300 each	-
- Deliver and deposit to other bank	MOP/HKD100 per each	-
• <b>Mark good cheque</b>	MOP/HKD200 each	-
• <b>Request for Banker's report</b>		
- Each bank reference letter	MOP/HKD350	-
- Each banker's endorsement on letter to consulate	MOP/HKD350	-
• <b>Statement/Vouchers Retrievals</b>		
- Each copy (not page) within 3 months	MOP/HKD100	-
- Each copy (not page) over 3 months	MOP/HKD200	-
• <b>Audit confirmation</b>	MOP/HKD100 per account (minimum MOP/HKD400)	-
• <b>Standing Instruction (SI)</b>		
- Credit to another holder with HSBC in Macau		
i) Each computerized transaction	MOP/HKD50	-
ii) Each manual transaction	MOP/HKD150	-
- Credit to an account with another local bank (Manually)	MOP/HKD150 per transaction	-
- To set up, amend or suppress payment(s) upon each instruction	MOP/HKD50	-
- Each SI returned as a result of insufficient funds	MOP/HKD300	-
• <b>Facility arrangement and review (Please consult your Relationship Manager)</b>		
• <b>Correspondence / document delivery</b>		
- To Hong Kong office	MOP/HKD100 each	
- To Overseas office	MOP/HKD200 each	

Item	Charges via paper / branches	Charges via Business Internet Banking / HSBCnet
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### 3. Remittances & Payment Services

#### A) Inward payments

- **Remittances in Macau Pataca(MOP)/ Hong Kong (HKD)**

- For credit to an account with HSBC in Macau or proceeds paid in cash	MOP/HKD50	-
- For credit to an account with another bank in Macau	MOP/HKD200	-

- **Remittances in foreign currency**

- Proceeds paid in MOP/HKD to an account with HSBC in Macau or a non-HSBC customer	MOP/HKD50	-
- Proceeds paid in MOP/HKD for credit to an account with another bank in Macau	MOP/HKD200	-
- Proceeds paid by cashier's order in MOP/HKD for credit to an account with another bank in Macau	MOP/HKD200	-
- For credit to a foreign currency account with HSBC in Macau in the same foreign currency	MOP/HKD50	-
- Proceeds paid in the same foreign currency to another bank in Macau or paid to a beneficiary		
* by demand draft	0.3% of the full amount (minimum MOP/HKD200)	-
* by telegraphic transfer	0.3% of the full amount (minimum MOP/HKD200) Plus cable charge MOP/HKD200	-
- Proceeds paid in currency notes other than MOP/HKD	1% of the full amount (minimum MOP/HKD200)	-
- Proceeds paid in travellers' cheques	0.3% of the full amount (minimum MOP/HKD200) Plus the normal sales commission	-

- **Foreign currency clean cheques purchased**

- For clean bills receivable. Proceeds paid in MOP/HKD	10 days' transit interest charge plus handling charge MOP/HKD100	-
- For clean bills purchased, proceeds paid in MOP/HKD	20 days' transit interest charge plus handling charge MOP/HKD100	-

Item	Charges via paper / branches	Charges via Business Internet Banking / HSBCnet
- For credit with immediate value to a foreign currency account in the same currency	0.5% of the full amount (minimum MOP/HKD150)	
- HK cheque issued by the HSBC Group drawn in Hong Kong and deposited into an account with HSBC	Waived	-
- HK cheque issued by another bank and deposited into an account with HSBC	MOP/HKD50	-
- Foreign currency cheque drawn on third party (e.g. USD in London)	1% of the full amount (minimum MOP/HKD200)	-
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• <b>Clean cheques drawn on overseas banks sent or collection</b>		
- Each foreign currency clean cheque drawn in Hong Kong	MOP/HKD150	-
- Each foreign currency clean cheque drawn overseas	MOP/HKD200	-
- Each returned cheque	MOP/HKD500	-

*Note: Any charges made by the drawee bank and/or collecting bank will be borne by the account holder.*

Item	Charges via paper / branches	Charges via Business Internet Banking / HSBCnet
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### 3. Remittances & Payment Services-Cont.

<b>B) Outward payments</b>		
• <b>Transfer to 3<sup>rd</sup> party account in HSBC Macau</b>	Free	Free
• <b>Remittances in Hong Kong dollar (HKD)</b>		
- By demand draft	0.125% of the full amount (minimum MOP/HKD150)	0.125% of the full amount (minimum MOP/HKD150)
* Proceeds are debited from MOP/HKD account with the Bank		
* Proceeds are debited from foreign currency account with the Bank	MOP/HKD230	MOP/HKD200
- By telegraphic transfer	0.125% of the full amount (minimum MOP/HKD150) Plus cable charge: MOP/HKD100	0.08% of the full amount (minimum MOP/HKD150) Plus cable charge: MOP/HKD100
*Additional fee for handling instructions not using Bank's standard form	MOP/HKD50	-
• <b>Remittances in foreign currencies</b>		
- By demand draft	MOP/HKD100	MOP/HKD100
* Proceeds are debited from an account with the Bank in different currency	0.1% of the full amount (minimum MOP/HKD150) MOP/HKD30 for payments in CAD ;	0.04% of the full amount (minimum MOP/HKD150) MOP/HKD30 for remittances in CAD ;
* Proceeds are debited from an account with the Bank in same currency	MOP/HKD80 for payments in USD / GBP / JPY	MOP/HKD80 for remittances in USD / GBP / JPY
* Additional fee for payments in CAD / USD / GBP / JPY		
- By telegraphic transfer	MOP/HKD230	MOP/HKD200
* Proceeds are debited from an account with the Bank in different currency		
* Proceeds are debited from a foreign currency account with the Bank in the same currency	0.1% of the full amount (minimum MOP/HKD150) Plus cable charge: MOP/HKD200	0.04% of the full amount (minimum MOP/HKD150) Plus cable charge: MOP/HKD200
* Additional fee for remittances in USD/ GBP/ JPY	MOP/HKD80	MOP/HKD80

Item	Charges via paper / branches	Charges via Business Internet Banking / HSBCnet
* Additional fee for handling instructions not using Bank's standard form	MOP/HKD50	-
• <b>Cheques sent from overseas banks for collection</b>	0.125% per item (minimum MOP/HKD150) Plus cable or postage charges according to the destination	-
• <b>Telegraphic transfer or demand draft cancellation/ stop payment/ amendment of beneficiary information/ investigation</b>	USD60 each	-
• <b>Demand draft repurchase</b>	MOP/HKD200	-
• <b>Overseas charges (paid by remitter)</b>		
- For credit to an account with HSBC's overseas branches or other HSBC Group members in major Asia-pacific, US, UK, Canada	Subject to the charges levied by these countries	Subject to the charges levied by these countries
- For credit to an account with another bank	MOP/HKD300 (If such charge levied by other banks exceed the amount, the Bank will reimburse from the remitter)	MOP/HKD300 (If such charge levied by other banks exceed the amount, the Bank will reimburse from the remitter)

*Note: 1. Unless otherwise specified by the customer, remittances will be effected in the currency of the country to which they are made.*

*2. The charges in this guide do not include any charges which may be imposed by banks overseas.*

*3. 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.*

Item	Charges via paper / branches	Charges via Business Internet Banking / HSBCnet
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### 3. Remittances & Payment Services-Cont.

#### C) Autopay

<ul style="list-style-type: none"> <li>• Autopay out</li> </ul>	<p>MOP/HKD10 per transaction provided on autopay list (minimum MOP/HKD300 each payment set)</p>	<p>MOP/HKD0.5 per transaction</p>
<ul style="list-style-type: none"> <li>• Autopay in</li> </ul>	<p>MOP/HKD2 per transaction provided on diskette/tape (minimum MOP/HKD100 each payment set)</p> <p>MOP/HKD10 per transaction provided on autopay list (minimum MOP/HKD300 each payment set)</p> <p>MOP/HKD2 per transaction provided on diskette/tape (minimum MOP/HKD100 each payment set)</p>	<p>MOP/HKD1 per transaction (Direct debit from each account with HSBC Macau)</p>

#### D) Payment Advising

<ul style="list-style-type: none"> <li>• Email/SMS advice</li> <li>• Fax advice</li> <li>• Mail advice</li> <li>• Postage and IDD charges (for fax to overseas)</li> </ul>	<p style="text-align: center;">-</p> <p style="text-align: center;">-</p> <p style="text-align: center;">-</p> <p style="text-align: center;">-</p>	<p>MOP1 per advice</p> <p>MOP1.5 per advice</p> <p>MOP2 per advice</p> <p>As incurred</p>
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#### E) Cheque Outsourcing Services ( Please consult your Relationship Manager)