

# Bank Tariff Guide for HSBC Retail Banking and Wealth Management Customers (effective 15 January 2020)

## A. General services

Item	Charge	Item	Charge
<b>Cashier's order</b>		<b>No-bounce cheque arrangement</b>	MOP/HKD100 per computerised transaction MOP/HKD200 per manual transaction
• Issue / repurchase a cashier's order	MOP/HKD60 each for account holder		
• Loss of a cashier's order	MOP/HKD300 each	<b>Local counter cheque</b>	MOP/HKD80 each
<b>Macau pataca (MOP) coins paid-in / changing / withdrawals / exchange to notes</b>	MOP30 per bag	<b>Mark good cheque</b>	MOP/HKD200 each
<b>Macau pataca (MOP) deposits</b>		<b>Bank confirmation of information for audit purposes</b>	MOP/HKD100 per account (minimum MOP/HKD400)
• Coins deposit (Each MOP100 or below)	MOP5 for 100 - 200 coins MOP10 for 201 coins or more	<b>Request for banker's report</b>	
• Small notes deposit (MOP100 or below over 50 notes)	0.25% of the deposit amount (minimum MOP25)	• Bank reference letter	MOP/HKD200 per copy
<b>Hong Kong dollar (HKD) deposits</b>		• Banker's endorsement on letter to consulate	MOP/HKD200 per copy
• Coins deposit (Each HKD100 or below)	HKD10	• Certificate of balance	MOP/HKD150 per account
• Small notes deposit (HKD10/HKD20 over 20 notes)	0.25% of the deposit amount (minimum HKD25)	<b>Copies of statement / voucher / paid cheque / consolidated statement</b>	
• Small notes deposit (HKD50/HKD100 over 50 notes)	0.25% of the deposit amount (minimum HKD25)	• Each copy (not page) within 3 months	MOP/HKD15
• Cash deposit (over HKD30,000)		• Each copy (not page) over 3 months	MOP/HKD100
- For Premier customers	0.15% of the deposit amount	<b>Standing instructions / periodic payments</b>	
- For other customers	0.18% of the deposit amount	• Credit to another holder of an account with HSBC in Macau	
<b>Renminbi notes deposits / withdrawals in one single day (at customer level)</b>		- Each computerised transaction	MOP/HKD50
• RMB notes deposit	0.15% of the deposit amount (minimum MOP/HKD20)	- Each manual transaction	MOP/HKD150
• RMB notes withdrawal	Waived	• Credit to an account with another local bank	
<b>US dollars notes deposits / withdrawals in one single day (per account)</b>		- Each manual transaction	MOP/HKD200
• No fees up to: USD2,000	For transactions exceeding the amount, 1% charge on extra amount will apply	• RMB remittances standing instruction	MOP/HKD70
<b>Notes exchange</b>		• To set up, amend or suppress payment(s) upon each instruction	MOP/HKD50
• No fees up to:		• Each standing instruction returned as a result of insufficient funds	MOP/HKD300
AUD500 SGD500	For transactions exceeding these amounts, 1% charge on extra amount will apply	<b>Facility arrangement and review</b>	At the Bank's discretion
CAD500 JPY70,000		<b>Facsimile charge</b>	MOP/HKD50 per page (minimum MOP/HKD100)
GBP500 USD2,000		<b>Correspondence / document delivery</b>	
EUR1,000 CNY6,000		• To Hong Kong office	MOP/HKD100 each
		• To overseas offices	MOP/HKD200 each
		<b>Account opening</b>	
		• To open a personal account with HSBC in an overseas office	MOP/HKD1,600
		<b>Transaction charge</b>	The Bank reserves the right to levy a charge on transactions conducted

## B. Deposit account / services

Item	Current account	Savings account / Statement savings account	Time deposit account	RMB statement savings account
<b>Overdraft</b>	Based on Best Lending Rate and subject to arrangement	N/A	N/A	N/A
<b>Unauthorised overdraft</b>	Best Lending Rate + 8% p.a.	N/A	N/A	N/A
<b>Cheque-book</b>				
• Personal (per cheque-book)	MOP/HKD50	N/A	N/A	N/A
<b>Returned cheque</b>				
• Deposit of local cheque issued from another local bank returned	MOP/HKD10	MOP/HKD10	N/A	N/A
• Each cheque returned due to insufficient funds or for which no prior arrangement has been made	MOP/HKD300	N/A	N/A	N/A
<b>Stop payment order (per cheque)</b>	MOP/HKD100 (maximum MOP/HKD200)	N/A	N/A	N/A
<b>Account closure</b>				
• Within 3 months	MOP/HKD100	MOP/HKD100	N/A	RMB100
• Without passbook	N/A	MOP/HKD200	N/A	N/A
• Without returning ATM card	MOP/HKD100	MOP/HKD100	N/A	N/A
<b>Transaction charge</b>	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 fee is determined by the additional cost of obtaining the funds in the market for the remaining period of the deposit

## C. Payment services

Item	Charge	Item	Charge
<b>C1. Remittances</b>		• Proceeds paid in MOP/HKD for credit to an account with another bank in Macau	MOP/HKD200
<b>Inward payments</b>		• Proceeds paid by cashier's order in MOP/HKD for credit to an account with another bank in Macau	MOP/HKD200
<b>Remittances in Macau pataca (MOP) / Hong Kong dollar (HKD)</b>		• For credit to a foreign currency account with HSBC in Macau in the same foreign currency	MOP/HKD50
• For credit to an account with HSBC in Macau or proceeds paid in cash	MOP/HKD50	• Proceeds paid in the same foreign currency to another bank in Macau or paid to a beneficiary	
• For credit to an account with another bank in Macau	MOP/HKD200	- by demand draft	0.3% of the full amount (minimum MOP/HKD200)
<b>Remittances in Renminbi (RMB)</b>		- by telegraphic transfer	0.3% of the full amount (minimum MOP/HKD200) Plus cable charge – MOP/HKD200
• For credit to an account with HSBC in Macau	MOP/HKD50	• Proceeds paid in currency notes other than MOP/HKD	1% of the full amount (minimum MOP/HKD200)
• Proceeds paid in cash	MOP/HKD70 plus 0.25% of the full amount (minimum MOP/HKD100)		
<b>Remittances in foreign currency</b>			
• Proceeds paid in MOP/HKD to an account with HSBC in Macau	MOP/HKD50		

## C1. Remittances (continued)

Item	Charge
<b>Foreign currency clean bills (cheques) purchased</b>	
• 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
• For credit with immediate value to a foreign currency account in the same currency	0.5% of the full amount (minimum MOP/HKD150)
• HKD cheque issued by the HSBC Group drawn in Hong Kong and deposited into an account with HSBC	Waived
• HKD 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)
<b>Clean Bills (cheques) drawn on overseas banks sent for 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.*

### Outward Payments

#### Remittances in Hong Kong dollar (HKD)

• Proceeds are debited from a MOP / HKD / foreign currency account with the Bank	
- by demand draft	0.1% of the full amount (minimum MOP/HKD80)
- 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)

• Instruction submitted	
- To HSBC Group member	MOP/HKD130
- To non-HSBC Group member	MOP/HKD170
• 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 demand draft	MOP/HKD100
- by telegraphic transfer	MOP/HKD230

## D. Home mortgage Loan <sup>1</sup>

Item	Charge
<b>Handling charge</b>	
Each application	
• Refinance of mortgage-free properties / increase mortgage loan amount	MOP/HKD2,000
<b>Cancellation fee <sup>2</sup></b>	
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
<b>Loan amendment</b>	
• Amendment of outstanding loan period / instalment amount / loan repayment date	MOP/HKD700 per request
<b>Change of mortgage pricing charge <sup>3</sup></b>	
	MOP/HKD700
<b>Overdue repayment charge</b>	
• Issuance of demand letter	MOP/HKD300 each
• Pastdue interest on overdue repayment	Accrue daily at 3% p.a. over the agreed interest rate

*Note:*

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

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

<sup>3</sup> 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.

<sup>4</sup> 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.

Item	Charge
<b>Remittances in foreign currency (continued)</b>	
• Proceeds are debited from a foreign currency account with the Bank (without foreign currency exchange)	
- by demand draft	0.1% of the full amount (minimum MOP/HKD80)
- by telegraphic transfer	0.1% of the full amount (minimum MOP/HKD80) Plus cable charge – MOP/HKD100
• Additional charges for remittances in CAD (by demand draft only)	MOP/HKD30
• Additional charges for remittances in USD / GBP / JPY	MOP/HKD80
• Additional fee for handling instructions not using Bank's standard application 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>	MOP/HKD480 each
<b>Demand draft repurchase</b>	MOP/HKD160 each
<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 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

*Note:*

- Unless otherwise specified by the customer, remittances will be effected in the currency of the country to which they are made.
- The charges in this guide do not include any charges which may be imposed by banks overseas.
- Certain HSBC Group offices or correspondent banks levy charges on remittance transactions which will be borne by the customer.
- 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 transfer

### Local interbank funds transfer (For MOP / RMB only) Payment through real time gross settlement (RTGS)

• Via branches	MOP190
• Via internet banking	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

## E. Cards

Item	Charge				
	Visa Classic	Visa Gold	Standard MasterCard	Gold MasterCard	UnionPay Dual Currency Diamond Card
<b>E1. Credit cards</b>					
<b>Annual fee</b>					
• Primary card	MOP/HKD220	MOP/HKD480	MOP/HKD220	MOP/HKD480	MOP1,000
• Additional card					
– Separate billing	MOP/HKD220	MOP/HKD480	MOP/HKD220	MOP/HKD480	N/A
– Combined billing	MOP/HKD110	MOP/HKD240	MOP/HKD110	MOP/HKD240	MOP500
<b>Card replacement fee</b>	MOP/HKD100 each				MOP100 each
<b>Cash advance fee</b>					
• From ATM (per transaction)	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum MOP/HKD30)				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)
• Over-the-counter advances (per transaction)	Cash advance fee of 2% plus handling fee of 3% on the amount of advance (minimum MOP/HKD70)				N/A
<b>Duplicate statement</b>	MOP/HKD50 per statement				MOP50 per statement
<b>Sales slip retrieval</b>	MOP/HKD50 per photocopy				MOP50 per photocopy for MOP sub-account/ RMB50 per photocopy for RMB sub-account
<b>Finance charge</b>	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 28.8%.				
<b>Minimum Payment Due</b>	(i) (a) Total fees and charges 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 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.
<b>Late charge</b>	5% of the minimum payment due (minimum MOP/HKD80, maximum MOP/HKD200)				<u>For MOP sub-account</u> 5% of the minimum payment due (minimum MOP80, maximum MOP200)  <u>For RMB sub-account</u> 5% of the minimum payment due (minimum RMB80, maximum RMB200)
<b>Overlimit handling fee</b> (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
<i>Note: 1. Fees and charges will be deducted according to the currency of the designated credit card account. 2. Card transactions which are effected in currencies other than patacas (for a MOP card) and HK dollars (for a HK dollar card) will be debited to the card account after conversion into patacas or HK dollars, as appropriate, at a rate of exchange determined reference to the exchange rate adopted by Visa or MasterCard on the date of conversion plus 0.95% imposed by the Bank and any transaction fee(s) charged by Visa or MasterCard to the Bank, if applicable.</i>					
<b>E2. ATM card / Cash card</b>					
<b>Annual fee</b>	MOP/HKD75				
<b>Card replacement fee</b>	MOP/HKD50 each				
<b>Local ATM cash withdrawal</b>					
• From non-HSBC Group's ATMs in Macau	MOP30 per transaction				
<b>Overseas ATM cash withdrawal</b>					
• From the HSBC Group's ATMs outside Macau, and the Bank of the Philippine Islands' ExpressNet network	MOP20 per transaction				
• From PLUS ATM network	MOP30 per transaction				

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