











**HSBC Wealth and  
Personal Banking**  
Fees and Charges / Tariff  
Document  
2024

## Contents


General Services - all accounts	4
Deposit Account and Services	6
Payment Services	8
Electronic Banking, Debit Card and Other Services	10
Guarantees (existing only)	10
Investments and Securities Trading	11
Credit Cards	16
Unsecured Loans	20
Secured Loans	21
HSBC Premier Privileges	22
HSBC Premier (with Premier Elite service) Privileges	26







## General Services - all accounts


Item	Description	Charge
 <b>Cheque/draft deposits</b> - Effective from 01 July 2024	<ul style="list-style-type: none"> <li>Singapore dollar local clearing</li> <li>US dollar local clearing</li> </ul>	<ul style="list-style-type: none"> <li>S\$3 per cheque*</li> <li>US\$5 per cheque*</li> </ul> <p>*Cheque deposit charge will be waived for customers aged 60 years old and above from 01 July 2024 to 31 Dec 2025</p>
 <b>Cheque issuance</b> - Effective from 01 July 2024	<ul style="list-style-type: none"> <li>Singapore dollar local clearing</li> <li>US dollar local clearing</li> </ul>	<ul style="list-style-type: none"> <li>S\$1 per cheque*</li> <li>US\$1 per cheque*</li> </ul> <p>*Cheque issuance charge will be waived for customers aged 60 years old and above from 01 July 2024 to 31 Dec 2025.</p>
 <b>Coin exchange/withdrawal/deposit</b>	You can exchange coins, make deposits or withdraw amounts in coin.	<ul style="list-style-type: none"> <li>First 50 pieces free</li> <li>S\$5 for next 1,000 pieces or part thereof</li> <li>S\$10 for every subsequent 1,000 pieces or part thereof</li> </ul>
 <b>Bulk cash notes deposit/exchange</b>	You can deposit or exchange cash notes in bulk.	<ul style="list-style-type: none"> <li>First 300 pieces free</li> <li>S\$2.50 for every subsequent 100 pieces or part thereof</li> </ul>
 <b>Standing instructions</b>	<ul style="list-style-type: none"> <li>Set up charge</li> <li>Amendment/cancellation</li> <li>Unsuccessful Standing Instruction</li> </ul>	<ul style="list-style-type: none"> <li>Free</li> <li>Free</li> <li>S\$30 per item</li> </ul>
 <b>Marked cheques</b>	Marked cheque includes: <ul style="list-style-type: none"> <li>Non HSBC cheques drawn locally</li> <li>HSBC cheques</li> </ul>	<ul style="list-style-type: none"> <li>S\$100 per cheque (include paying bank's charge)</li> <li>S\$30 per cheque</li> </ul>
 <b>Stop cheque payment</b>	For SGD accounts via: <ul style="list-style-type: none"> <li>Branch</li> <li>Phone Banking services(automated)</li> </ul> For Foreign currency accounts via: <ul style="list-style-type: none"> <li>Branch</li> <li>Phone Banking services(automated)</li> </ul>	<ul style="list-style-type: none"> <li>S\$30 per cheque</li> <li>S\$15 per cheque</li> <li>US\$30 or equivalent per cheque</li> <li>US\$15 or equivalent per cheque</li> </ul>
 <b>Outward returned cheque</b>	For SGD accounts due to: <ul style="list-style-type: none"> <li>Lack of funds</li> <li>Technical reasons</li> </ul> For Foreign currency accounts due to: <ul style="list-style-type: none"> <li>Lack of funds</li> <li>Technical reasons</li> </ul>	<ul style="list-style-type: none"> <li>S\$50</li> <li>S\$30</li> <li>US\$30 or equivalent</li> <li>US\$30 or equivalent</li> </ul>
 <b>Other services</b>	<ul style="list-style-type: none"> <li>Cheque image/voucher retrieval</li> <li>Document retrieval <ul style="list-style-type: none"> <li>Up to 3 years</li> <li>More than 3 years</li> </ul> </li> <li>Letter of Reference</li> </ul>	<ul style="list-style-type: none"> <li>S\$50 per copy</li> <li>S\$30 (S\$32.70 inclusive of GST) per document</li> <li>S\$50 (S\$54.50 inclusive of GST) per document</li> <li>S\$30 (S\$32.70 incl. of GST)</li> </ul>
 <b>Statements retrieval</b>	<ul style="list-style-type: none"> <li>Retrieval of account statements, loan statements and composite statements relating to deposit accounts, property loan and unsecured loan <ul style="list-style-type: none"> <li>Up to 3 years</li> <li>More than 3 years</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>S\$30 (S\$32.70 inclusive of GST) per monthly statement</li> <li>S\$50 (S\$54.50 inclusive of GST) per monthly statement</li> </ul>

Fees relating to statement or Composite Statement retrieval which includes current, savings and deposit accounts will be capped at S\$1,500 (or S\$1,635, inclusive of GST, where applicable) per request








 <b>Safe deposit locker</b>	<ul style="list-style-type: none"> <li>Key deposit</li> <li>Break-locker charge</li> <li>Witnessing the documenting of inventory</li> <li>Loss of keys (key deposit is non-refundable)</li> <li>Overdue charges</li> </ul>	<ul style="list-style-type: none"> <li>S\$150 (refundable upon return of original key)</li> <li>S\$200 (S\$218 incl. of GST)</li> <li>S\$100 (S\$109 incl. of GST) &lt; 1 hour</li> <li>S\$150 (S\$163.50 incl. of GST) &gt; 1 hour</li> <li>S\$150 plus break locker charge (if customer retains the service) or</li> <li>S\$200 (if customer discontinues the service)</li> <li>S\$20</li> </ul>
----------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Safe deposit locker sizes	Description	Annual rental fees
 <b>Small</b>	(3" x 5" x 22"), (4" x 5" x 20"), (4" x 5" x 22"), (4" x 8" x 20"), (5" x 5" x 20"), (5" x 5" x 22")	S\$300, (S\$327 inc. GST)
 <b>Medium</b>	(5" x 10" x 20"), (5" x 10" x 22"), (8" x 8" x 20")	S\$450, (S\$490.50 inc. GST)
 <b>Large</b>	(10" x 10" x 20"), (10" x 10" x 22"), (10" x 10" x 24"), (8" x 16" x 20")	S\$600, (S\$654 inc. GST)
 <b>Extra-Large</b>	(16" x 16" x 20")	S\$800, (S\$872 inc. GST)

New safe deposit lockers are only available to HSBC Premier Onshore customers.

Item	Description	Charge
 <b>International services</b>	Emergency encashment at HSBC branches in Singapore (overseas customers only)	S\$30 per encashment

## Deposit Account and Services

Item	Premier, Advance, Current, HSBC Flexi and HSBC eFlexi Accounts	Statement, Passbook, Premier Lite and KidzSaver Savings Accounts	Everyday Global Account (Savings)	Other foreign currencies current account*	Other foreign currencies savings account (existing only)																											
 <b>Minimum initial deposit</b>	S\$2,000 Note: HSBC Flexi, HSBC eFlexi and Advance accounts are no longer issued.	<ul style="list-style-type: none"> <li>◆ Statement savings account S\$1,000</li> <li>◆ Premier Lite savings account S\$1</li> </ul>	S\$2,000	US\$5,000 or equivalent	N.A.																											
 <b>Minimum account balance fee</b> which applies if the average daily balance for the month falls below S\$2,000	S\$5 Note: Minimum account balance fee is not applicable for HSBC eFlexi Account.	<ul style="list-style-type: none"> <li>◆ Statement Savings account S\$5</li> <li>◆ Passbook Savings account</li> <li>◆ Basic banking account** NA</li> <li>◆ Premier Lite Savings account</li> <li>◆ KidzSaver account</li> </ul>	S\$5	The respective minimum balance service charge will be levied where the average daily balance for the month is less than the required minimum sum stipulated for the respective account.																												
<table border="1"> <thead> <tr> <th>Currency</th> <th>Average daily balance</th> <th>Minimum balance fee</th> </tr> </thead> <tbody> <tr> <td>US dollar</td> <td>US\$800</td> <td>US\$10</td> </tr> <tr> <td>Sterling pound</td> <td>£800</td> <td>£10</td> </tr> <tr> <td>Australian dollar</td> <td>A\$800</td> <td>A\$10</td> </tr> <tr> <td>Hong Kong dollar</td> <td>HK\$7,000</td> <td>HK\$100</td> </tr> <tr> <td>Japanese yen</td> <td>¥100,000</td> <td>¥1,000</td> </tr> <tr> <td>Euro</td> <td>€800</td> <td>€10</td> </tr> <tr> <td>Canadian dollar</td> <td>CA\$800</td> <td>CA\$10</td> </tr> <tr> <td>New Zealand dollar</td> <td>NZ\$3,000</td> <td>NZ\$15</td> </tr> </tbody> </table>						Currency	Average daily balance	Minimum balance fee	US dollar	US\$800	US\$10	Sterling pound	£800	£10	Australian dollar	A\$800	A\$10	Hong Kong dollar	HK\$7,000	HK\$100	Japanese yen	¥100,000	¥1,000	Euro	€800	€10	Canadian dollar	CA\$800	CA\$10	New Zealand dollar	NZ\$3,000	NZ\$15
Currency	Average daily balance	Minimum balance fee																														
US dollar	US\$800	US\$10																														
Sterling pound	£800	£10																														
Australian dollar	A\$800	A\$10																														
Hong Kong dollar	HK\$7,000	HK\$100																														
Japanese yen	¥100,000	¥1,000																														
Euro	€800	€10																														
Canadian dollar	CA\$800	CA\$10																														
New Zealand dollar	NZ\$3,000	NZ\$15																														
 <b>Paper Statement Fee</b> which applies if customers opt to receive paper statements Effective from 01 July 2023	S\$2	S\$2	S\$2	S\$2 equivalent	S\$2 equivalent																											
 <b>Account closure fee</b> for closures within 6 months from the opening date	S\$50	S\$50	S\$50	US\$50 or equivalent	US\$50 or equivalent																											
 <b>Unauthorised O/D interest</b>	Prime + 5% (min. S\$10)	N.A.	N.A.	Prime + 5% (min. US\$10)	N.A.																											
 <b>Commission in lieu of foreign exchange</b> for cash deposit/withdrawal made in the same currency as account	N.A.	N.A.	1.5% handling commission (min. S\$10)	1.5% handling commission (min. S\$10)	1.5% handling commission (min. S\$10)																											
 <b>Replacement of Passbook</b> (existing accounts only)	N.A.	S\$15	N.A.	N.A.	N.A.																											






**Deposit Insurance Scheme** Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

\* Current – Only USD Cheque book available

\*\* Only applicable to Singapore citizens or permanent residents earning a monthly income below S\$2,000 and are a recipient of the MCYS Public assistance scheme or Special grant scheme




## Payment Services

Item	Charge
 <b>Inward Remittances</b>	<ul style="list-style-type: none"> <li>◆ Credit to account* ◆ S\$10 per transaction</li> </ul>
 <b>Inward foreign currency</b>	<ul style="list-style-type: none"> <li>◆ Purchase/Collection ◆ 0.125% handling commission (min. S\$50, max S\$500) + postage S\$3</li> <li>◆ Transit interest (drawee bank charge will be deducted from cheque proceeds and courier charges (if any)). ◆ Charge will apply for cheques purchased</li> </ul>
 <b>Cashier's Order</b>	<p>Service Charge:**</p> <ul style="list-style-type: none"> <li>◆ Singapore dollar ◆ S\$10</li> <li>◆ US dollar ◆ US\$20</li> </ul> <p>Waived for first Cashier's Order issued to own name*</p> <ul style="list-style-type: none"> <li>◆ Postage ◆ Waived, courier charges where applicable</li> </ul> <p>Replacement of Cashier's Order (Lost/Stolen):</p> <ul style="list-style-type: none"> <li>◆ Singapore dollar ◆ S\$20 plus stop payment charges of S\$30 (if any)</li> <li>◆ US dollar ◆ US\$40 plus stop payment charges of US\$30 (if any)</li> </ul>
 <b>Singapore dollar payments to banks in Singapore</b>	<p>At the branch (MEPS) - Effective from 1 Nov 2023</p> <ul style="list-style-type: none"> <li>◆ Payment amount S\$250,000 or below ◆ S\$30 per item</li> <li>◆ Payment amount above S\$250,000 ◆ S\$1 per item</li> <li>◆ Using Online/Mobile banking (MEPS) ◆ S\$10 per item</li> <li>◆ Using Online/Mobile banking (GIRO) ◆ Free</li> <li>◆ Using Online/Mobile banking (FAST) ◆ Free</li> </ul>
 <b>Demand draft</b>	<ul style="list-style-type: none"> <li>◆ Debited from a Singapore dollar account ◆ 0.125% commission (min. S\$30, max. S\$200) S\$35 cost of cable if any, postage and agent charge where applicable</li> <li>◆ Debited from a foreign currency account in the same currency ◆ 0.125% commission (min. S\$30, max. S\$200) plus 0.125% commission in lieu of foreign currency exchange (min. S\$50, max. S\$500) S\$35 cost of cable if any postage and agent charge where applicable</li> <li>◆ Postage ◆ Waived, courier charges where applicable</li> </ul>

\*May not include beneficiary bank processing fees

\*\*Please note, effective 24 May 2017, the max charge on CILE charges relating to foreign currency cash have been removed.

Item	Charge
 <b>Demand draft</b>	<p><b>Cancellation of draft</b></p> <ul style="list-style-type: none"> <li>◆ Without replacement (draft returned to bank) ◆ S\$20</li> <li>◆ With replacement (draft returned to bank) ◆ S\$40</li> </ul> <p><b>Stop payment of draft</b></p> <ul style="list-style-type: none"> <li>◆ Without replacement ◆ S\$40</li> <li>◆ With replacement ◆ S\$60</li> </ul> <p>Plus cost of cable plus overseas charges, if any.</p>

### Telegraphic Transfers

HSBC Singapore charges are waived for Telegraphic Transfers via Online/Mobile Banking and Standing Instructions.

Pricing for Telegraphic Transfers through Branch (Smartform) is as follows:

Customer Instruction#	TT Commission	Commission in lieu of exchange	Cost of cable
<b>Debited from a Singapore dollar account</b>	S\$35	N.A.	S\$20
<b>Debited from a foreign currency account in the same currency</b>	S\$35	Waived	S\$20


For Premier Privileges, please refer to page 24.

You may also have to pay overseas related charges such as the agent/correspondent bank charges received for the transfer(s) made.





Any related charges such as overseas, agent and telex/cable charges will be collected post transfer(s). These charges will depend on the request of the intermediary/beneficiary banks to facilitate the transfer(s) made.

At the overseas banks' discretion, charge indicator may be changed, FX conversions may apply or charges may be deducted from the payment amount. These charges may be deducted from the payment amount or charged back to your account regardless of the charge option.


For Telegraphic Transfers routed via MEPS, MEPS charges will apply (refer to page 8).

Item	Charge
 <b>Telegraphic Transfer Investigations (initiated by customer)</b>	<ul style="list-style-type: none"> <li>◆ Cost of cable ◆ S\$40 per cable plus agent charges, if any</li> <li>Document retrieval charges</li> <li>◆ Up to 3 years ◆ S\$30 (S\$32.70 inclusive of GST) per month</li> <li>◆ More than 3 years ◆ S\$50 (S\$54.50 inclusive of GST) per month</li> </ul>



## Electronic Banking, Debit Card and Other Services

Item	Charge
 <b>Personal internet banking</b>	<ul style="list-style-type: none"> <li>Security device replacement - lost ♦ S\$20</li> </ul>
 <b>ATM or Debit Card</b>	<ul style="list-style-type: none"> <li>Replacement ATM or Debit Card ♦ S\$5</li> </ul>
 <b>ATM or Debit Card charges</b>	<p>Service charges</p> <ul style="list-style-type: none"> <li>HSBC ATMs in Singapore ♦ Free</li> <li>ATMs bearing atm5 logo from Bank of China, Citibank, Standard Chartered Bank, Maybank and State Bank of India in Singapore ♦ Waived</li> <li>HSBC ATM Overseas ♦ Waived</li> <li>VISA/ MasterCard/ PLUS/ Cirrus Network (Singapore and Overseas) ♦ S\$8 per transaction</li> <li>Foreign Currency Transaction Fee: Foreign Currency transactions made on Debit/ATM Card ♦ 1.5%* of the foreign currency transaction amount. *With effect from 5 January 2024, this will be revised to 2.25%. (Excluding all Everyday Global Account supported currencies except offshore RMB).</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>Overseas cash withdrawal and purchases are subject to the prevailing exchange rate, where applicable</li> <li>All transactions in foreign currency are also subject to an additional charge of up to 1% imposed by the Visa card association.</li> <li>Additional fees may be levied by other banks for accessing their ATM networks</li> </ul>
 <b>Other services</b>	<ul style="list-style-type: none"> <li>Cash withdrawal using HSBC Quickcash ♦ Free</li> <li>Bill Payment Services via 7-Eleven, AXS Terminals and SingPost/ S.A.M.™ ♦ Free</li> <li>Bill Payment via Online and Mobile Banking ♦ Free</li> </ul>








## Guarantees (existing only)

Item	Charge
 <b>Letters of guarantee</b>	<p>Commission will be dependent on the length of the period for which the guarantee is valid. Please note that the commission charges shall include claim period.</p> <p>S\$12.50 per month (min. S\$150 per annum)</p>

## Investments and Securities Trading

Item	Charge
 <b>Outward transfer of notes/Equity Linked Notes (ELN)</b>	0.5% of the nominal value plus prevailing GST
 <b>Outward transfer of bonds</b>	USD\$100 (USD109 inclusive of GST)



### Fees & charges for SGX listed securities

SGX Listed Securities	Online** Brokerage Fee <sup>^</sup>	Brokerage Fee for trades that are not placed online <sup>^</sup>	Clearing Fee <sup>^^</sup>	SGX Access Fee <sup>^^</sup>
 SGD securities	0.15% of contract value plus prevailing GST, min. SGD 10 (SGD 10.90 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. SGD 35 (SGD 38.15 inclusive of GST)	0.0325% of contract value, plus GST at the prevailing rate	0.0075% of contract value, plus GST at the prevailing rate
 USD securities	0.15% of contract value plus prevailing GST, min. USD 10 (USD 10.90 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. USD 25 (USD 27.25 inclusive of GST)		
 AUD securities	0.15% of contract value plus prevailing GST, min. AUD 10 (AUD 10.90 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. AUD 35 (AUD 38.15 inclusive of GST)		
 EUR securities	0.15% of contract value plus prevailing GST, min. EUR 7 (EUR 7.63 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. EUR 20 (EUR 21.80 inclusive of GST)		
 GBP securities	0.15% of contract value plus prevailing GST, min. GBP 7 (GBP 7.63 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. GBP 16 (GBP 17.44 inclusive of GST)		
 HKD securities	0.15% of contract value plus prevailing GST, min. HKD 50 (HKD 54.50 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. HKD 190 (HKD 207.10 inclusive of GST)		
 JPY securities	0.15% of contract value plus prevailing GST, min. JPY 900 (JPY 981 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. JPY 3000 (JPY 3270 inclusive of GST)		

\*\* Online refers to trades placed on HSBC Singapore Online Banking and HSBC Singapore app


# Investments and Securities Trading

## Fees & charges for HKEx listed securities

HKEx Listed Securities	Online**Brokerage Fee <sup>^</sup>	Brokerage Fee for trades that are not placed online	Stamp Duty <sup>*</sup>	Transaction Levy <sup>*</sup>	FRC Transaction Levy <sup>*</sup>	HKEx Trading <sup>*</sup> Fee <sup>*</sup>
 USD securities	0.15% of contract value plus prevailing GST, min. USD 10 (USD 10.90 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. USD 25 (USD 27.25 inclusive of GST)	0.1% of contract value, rounded up to the nearest dollar, plus GST at the prevailing rate	0.0027% of contract value, plus GST at the prevailing rate	0.00015% of contract value, plus GST at the prevailing rate	0.00565% of contract value, plus GST at the prevailing rate
 HKD securities	0.15% of contract value plus prevailing GST, min. HKD 50 (HKD 54.50 inclusive of GST)	Up to 0.40% of contract value plus prevailing GST, min. HKD 100 (HKD 109 inclusive of GST)				

\*\*Online refers to trades placed on HSBC Singapore Online Banking and HSBC Singapore app

## Fees & charges for US listed securities

US Listed Securities	Online**Brokerage Fee <sup>^</sup>	Brokerage Fee for trades that are not placed online	US SEC Fee on sell trade <sup>^</sup>
 US securities	0.15% of contract value plus prevailing GST, min. USD 10 (USD 10.90 inclusive of GST)	Up to 0.25% of contract value plus prevailing GST, min. USD 20 (USD 21.80 inclusive of GST)	0.00278% of contract value, plus GST at the prevailing rate

\*\*Online refers to trades placed on HSBC Singapore Online Banking and HSBC Singapore app

## Other Fees & Charges

 <b>Depository Service Fee<sup>^</sup> (applicable to ADRs)</b>	Fee amount and frequency of charge differs for each ADR. Please refer to the relevant prospectus and deposit agreement of the ADR.
---------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------

## Account maintenance

 <b>Safe Custody</b>	Free of charge
--------------------------------------------------------------------------------------------------------	----------------

Depository Service Fee - Imposed by American Depository Receipt (ADR) agents.

The above fees and charges listed are not exhaustive and any fees and charges resulting from corporate actions or nominee services or securities transfers will have to be borne by you.

## Securities transfer

	<b>Inward Transfer of Securities</b>	Free of Charge
	<b>Outward Transfer of Securities</b>	0.5% of securities value based on previous business day's closing price, plus prevailing GST. In addition, for Hong Kong securities, stamp duty <sup>*</sup> as applicable, plus prevailing GST

\* Please note that fees and charges collected on behalf of non-Bank entities may be subject to revisions from time to time at the discretion of the relevant non-Bank entity.

<sup>^</sup> GST will be applicable for Singapore residents.

Clearing Fee - CDP, SGX Access Fee - SGX, Stamp duty - HK SAR government, Transaction levy - SFC of HK, HKEx Trading Fee - HKEx US SEC fees for sell trades

## Disclosure of Monetary and Non-Monetary Benefits

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

### Monetary Benefits (Please refer to Table A)

Monetary benefits include trading profits made by the Bank and rebates receivable from product issuers of distribution fees, initial charges, redemption fees, maintenance fees, servicing fees, contingent deferred sales charges, management fees, trailer fees etc. The types of investment product(s) or services and typical benefit(s) received and retained by the Bank for each type of investment product or service are set out in Table A below. Other members of the HSBC Group may make trading profits and receive benefits from the origination, issuance, distribution and/or sale of these investment products which the Bank may not be aware of – such trading profits and benefits are not specifically described in Table A.

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

### Non-Monetary benefits





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


We may enter into commission sharing arrangements with such parties in respect of (a) any trades or transactions services provided for you (b) any hedges effected by us in connection with such trades or transactions or (c) services provided for you in our capacity as principal (for over-the-counter transactions), agent (for exchange traded products or funds), as custodian, or as nominee.



## Investments and Securities Trading

Table A- Benefits table












Types of investment products	Bank acts as:	Products	Typical benefit(s) received by the Wealth and Personal Banking division
 <b>Fund products and other collective investment schemes</b>	Agent	Open Ended Unit Trust, Liquid Alternatives, Closed ended funds etc.	<p><b>Sales charges</b> Up to the full amount of subscription/ redemption charges paid by you based on the gross investment amount of the trade as set out documents of the fund/scheme product.</p> <p><b>Trailer Fees</b> (received by the Bank from the fund house) Up to 60% of the annual management fee charged by the fund/scheme as set out in the offering documents.</p>
 <b>Debt securities</b>	Principal	Certificates of deposit, bonds, notes, etc.	<p><b>Primary issuances</b> Up to 1% (including rebates from the issuer, where available and applicable) of the nominal amount of the trade. Rebate from issuer for SGD-denominated bonds is up to 0.25%.</p> <p><b>Secondary market</b> Up to 2% of the nominal amount of the trade.</p> <p>Where the Bank is able to execute the transaction at a better interbank price, the Bank will, subject to the above, retain the benefit from such price improvement.</p>
 <b>Structured Investment Products</b>	Principal	Structured Notes and Structured Deposits	<p>Up to 5% of the initial investment amount.</p> <p>Where the Bank is able to execute the transaction at a better interbank price, the Bank will, subject to the above, retain the benefit from such price improvement.</p>
 <b>Currency Linked Investments</b>	Principal	Dual Currency Plus	<p>Up to no more than the investment return payable to you. The investment return refers to the total amount received from or payable to a client based on a triggered event (e.g. upon maturity, below strike price).</p> <p>Kindly note that there will be a minimum charge of SGD 50.00 on branch transactions, transactions that fall below SGD 50.00 will not be processed.</p> <p>Spread applied is up to 50% of the Option Premium<sup>#</sup> + interest earned from the base or alternate currency's deposit*.</p> <p>*Subject to market prices as at the time the investment is made. Pre-mature termination of the investment is subject to unwinding costs to be determined as at the date of instruction.</p> <p><sup>#</sup>Option Premium (or also called option price) is the amount the bank pays the client for the right to repay the principal sum plus interest at maturity in either the base or alternate currency.</p> <p>Where the Bank is able to execute the transaction at a better interbank price, the Bank will, subject to the above, retain the benefit from such price improvement.</p>

Types of investment products	Bank acts as:	Products	Typical benefit(s) received by the Wealth and Personal Banking division
 <b>Insurance</b>	Distributor/ Referrer	Insurance products (except group insurance products)  Group insurance products	<p>Up to the "Total Distribution Cost To-Date" as set out in the "Policy Illustration" section of the insurance policy.</p> <p>Up to the "Total Distribution Cost" as set out in the insurance application form.</p>









## Credit Cards

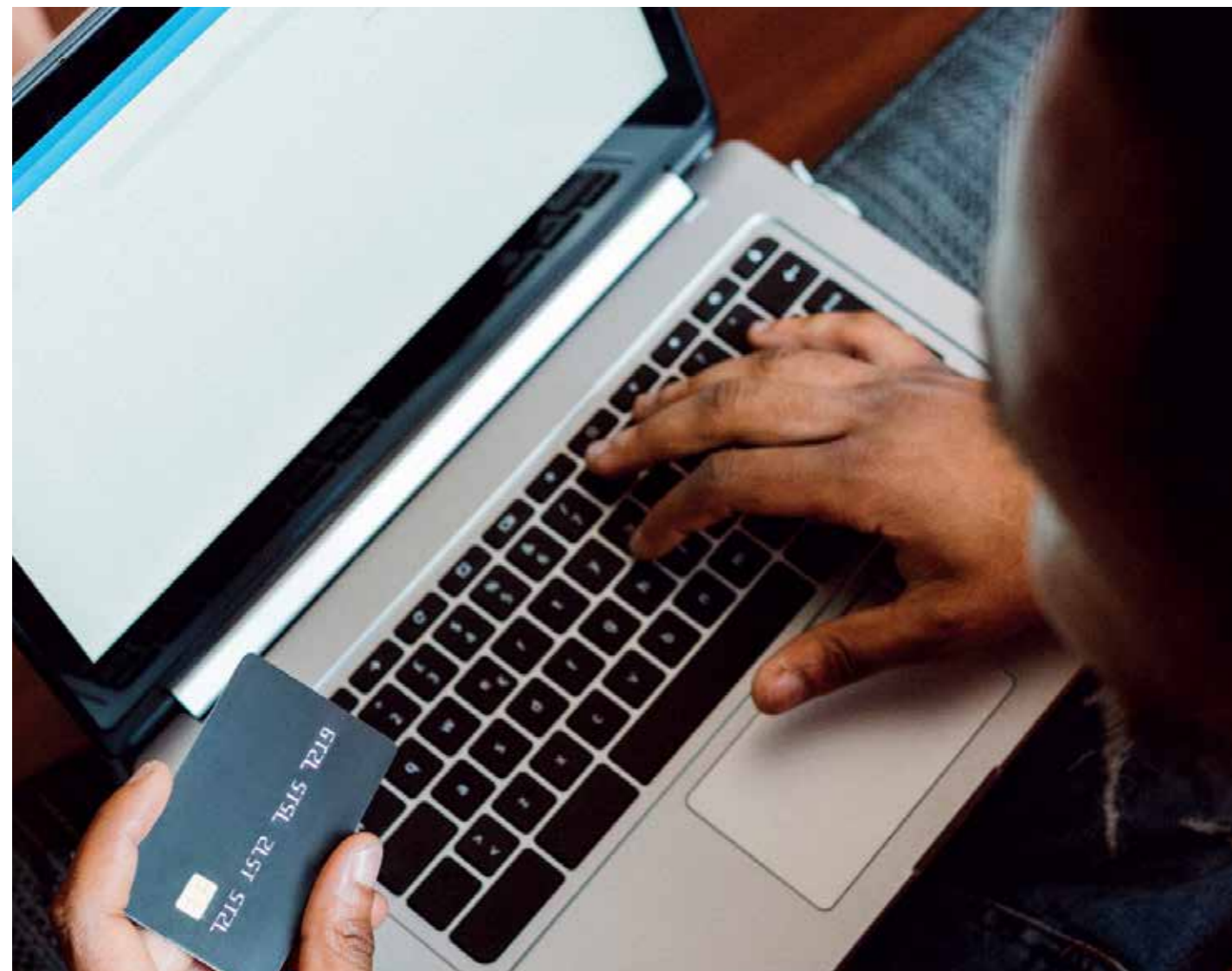
Item	Charges Denominated in US Dollars		
	US\$ Premier	US\$ Gold	US\$ Classic
 <b>Annual fee</b> <ul style="list-style-type: none"> <li>♦ Main card</li> <li>♦ Supplementary card</li> </ul>	Nil	US\$65 (US\$70.85 inclusive of GST)	US\$15 (US\$16.35 inclusive of GST)
	Nil	US\$40 (US\$43.60 inclusive of GST)	US\$10 (US\$10.90 inclusive of GST)
 <b>Late payment charge</b>	US\$100	US\$100	US\$100
 <b>Overlimit fee</b>	US\$40	US\$40	US\$40
 <b>Card replacement fee (For lost/stolen card)</b>	Nil	US\$20 (US\$21.80 inclusive of GST)	US\$20 (US\$21.80 inclusive of GST)
 <b>Unsuccessful standing instructions</b>	US\$30	US\$30	US\$30
 <b>Retrieval of statements</b>	<ul style="list-style-type: none"> <li>♦ US\$5 (US\$5.45 inclusive of GST) per statement (3 to 12 months old)</li> <li>♦ US\$10 (US\$10.90 inclusive of GST) per statement (more than 12 months old)</li> </ul>		
 <b>Retrieval of sales draft</b>	<ul style="list-style-type: none"> <li>♦ US\$5 (US\$5.45 inclusive of GST) per copy (current to 3 months)</li> <li>♦ US\$10 (US\$10.90 inclusive of GST) per copy (more than 3 months old)</li> </ul>		
 <b>Cash Advance Fee</b>	8% of cash advance amount or US\$15 (whichever is higher)		
 <b>Cash Advance Interest Rate (p.a.)</b>	28.5%		
 <b>Foreign Currency Transaction Fee†</b>	2.25% of transaction amount		
 <b>Dynamic Currency Conversion Fee</b>	1% of converted transaction amount		

† All transactions in foreign currency are also subject to additional charge of up to 1% imposed by the Visa/MasterCard card associations

Charges Denominated in Singapore Dollars								
Premier	Infinite	TravelOne	Advance	Live+	Platinum	Revolution	Gold	Classic
Nil	S\$607.48 (S\$662.15 inc. GST)	S\$180 (S\$196.20 inc. GST)	S\$180 (S\$196.20 inc. GST)	S\$180 (S\$196.20 inc. GST)	S\$180 (S\$196.20 inc. GST)	Nil	S\$125.00 (S\$136.25 inc. GST)	S\$36 (S\$39.24 inc. GST)
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
S\$100	S\$100	S\$100	S\$100	S\$100	S\$100	S\$100	S\$100	S\$100
S\$40	S\$40	S\$40	S\$40	S\$40	S\$40	S\$40	S\$40	S\$40
Nil	S\$20 (S\$21.80 inc. GST)	S\$20 (S\$21.80 inc. GST)	S\$20 (S\$21.80 inc. GST)	S\$20 (S\$21.80 inc. GST)	S\$20 (S\$21.80 inc. GST)	S\$20 (S\$21.80 inc. GST)	S\$20 (S\$21.80 inc. GST)	S\$20 (S\$21.80 inc. GST)
S\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$30	S\$30
<ul style="list-style-type: none"> <li>♦ S\$5 (S\$5.45 inclusive of GST) per statement (3 to 12 months old)</li> <li>♦ S\$10 (S\$10.90 inclusive of GST) per statement (more than 12 months old)</li> </ul>								
<ul style="list-style-type: none"> <li>♦ S\$5 (S\$5.45 inclusive of GST) per copy (current to 3 months)</li> <li>♦ S\$10 (S\$10.90 inclusive of GST) per copy (more than 3 months old)</li> </ul>								
8% of cash advance amount or S\$15 (whichever is higher)								
28.5%								
2.25% of transaction amount								
1% of converted transaction amount								

## Credit Cards









Item	Charges Denominated in US Dollars		
	US\$ Premier	US\$ Gold	US\$ Classic
 <b>Prevailing interest rate (p.a)</b>	27.8%		
 <b>Mileage Programme Annual Programme Fees</b>	US\$0 until 31 Jan 2025 (w.e.f. 20 May 2024)		
 <b>Instalment Plan Acceleration Fee</b> for early repayment of instalments, change of instalment period, or termination of the instalment plan	N.A.		
 <b>Paper Statement Fee</b> which applies if customers opt to receive paper statements - Effective from 01 July 2024	US\$2 per account (US\$2.18 inclusive of GST)		





Charges Denominated in Singapore Dollars								
Premier	Infinite	TravelOne	Advance	Live+	Platinum	Revolution	Gold	Classic
				27.8%				
			S\$0 until 31 Jan 2025 (w.e.f. 20 May 2024)					
				S\$100				
					S\$2 per account (S\$2.18 inclusive of GST)			





## Unsecured Loans





Item	Charges Denominated in Singapore Dollars			
	Personal Line of Credit	Personal Line of Credit Instalment Plan	Personal Instalment Loan	Debt Consolidation
 <b>Prevailing interest rate (p.a.)</b>	20.9% Should interest charges be applicable, a minimum of S\$10 per month applies	Please refer to the interest rate indicated in the Notification Letter		
 <b>Interest rate (p.a.) charged on balance in excess of credit limit</b>	23.9%	N.A.		
 <b>Overdue interest rate</b>	N.A.	Subject to Personal Line of Credit interest rate	2.5% p.a. above Personal Instalment Loan interest rate	2.5% p.a. above Debt Consolidation Loan interest rate
 <b>Default interest rate</b>	3% p.a. above Personal Line of Credit interest rate	N.A.	3% p.a. above Personal Instalment Loan interest rate	3% p.a. above Debt Consolidation Loan interest rate
 <b>Annual fee</b>	S\$120	N.A.		
 <b>Processing fee</b>	N.A.	1% of approved loan amount, subject to a minimum of S\$88		
 <b>Late payment charge</b>	S\$120			
 <b>Early repayment fee</b>	N.A.	Please refer to the early repayment fee indicated in the Notification Letter.		

## Secured Loans


Item	Charge
 <b>Property Loan</b> <ul style="list-style-type: none"> <li>◆ Retrieval of valuation reports</li> <li>◆ Rescheduling of redemption date</li> <li>◆ Safekeeping fee of title deed for fully repaid loan</li> </ul> <p>Other fees and charges are as indicated in the Letter of Offer and Terms and Conditions governing the loan.</p>	<ul style="list-style-type: none"> <li>◆ S\$50 (S\$54.50 inclusive of GST) per copy</li> <li>◆ S\$200 per request</li> <li>◆ S\$400 (S\$436.00 inclusive of GST) per annum</li> </ul>
 <b>Secured Overdraft/ Wealth Portfolio Lending /Lombard Lending</b> <ul style="list-style-type: none"> <li>◆ Minimum interest charge</li> </ul> <p>Other fees and charges are as indicated in the Letter of Offer or Terms and Conditions governing the loan.</p>	<ul style="list-style-type: none"> <li>◆ A minimum interest charge of 10.00 (in the respective loan currency) per month is chargeable on each and any utilisation of the Facility. If the Facility is not utilised, no interest will be charged.</li> </ul>






## HSBC Premier Privileges

Item	Charge
 <b>Deposit accounts</b> <ul style="list-style-type: none"> <li>♦ Minimum Account Balance Fee</li> <li>♦ HSBC Premier Service Fee</li> </ul> <p>Early account closure fee of S\$50 to apply for HSBC Premier account / Premier Lite Savings Account closed within 6 months from account opening.</p> <p>*For more information, please log on to <a href="https://www.hsbc.com.sg/premier">hsbc.com.sg/premier</a></p>	<ul style="list-style-type: none"> <li>♦ Waived</li> <li>♦ S\$50 per month (charged only if Total Relationship Balance* falls below S\$200,000. Total Relationship Balance* includes deposits, investments and/or insurance)</li> </ul>
 <b>Foreign currency</b> <ul style="list-style-type: none"> <li>♦ Purchase/collection of foreign currency cheque: Drawee bank charge will be deducted from cheque proceeds and courier charges (if any).</li> <li>♦ Cash deposits/withdrawals (for foreign currency notes deposited/ withdrawn in the same currency of account)</li> </ul>	<ul style="list-style-type: none"> <li>♦ 0.0625% commission (min. S\$25, max. S\$250) plus postage of S\$3</li> <li>♦ 0.75% commission in lieu of foreign exchange (min. S\$10)</li> </ul>

Safe deposit locker sizes	Description	Annual rental fees
	<b>Small</b> (3" x 5" x 22"), (4" x 5" x 20"), (4" x 5" x 22"), (4" x 8" x 20"), (5" x 5" x 20"), (5" x 5" x 22")	S\$150, (S\$163.50, inclusive of GST)
	<b>Medium</b> (5" x 10" x 20"), (5" x 10" x 22"), (8" x 8" x 20")	S\$225, (S\$245.25, inclusive of GST)
	<b>Large</b> (10" x 10" x 20"), (10" x 10" x 22"), (10" x 10" x 24"), (8" x 16" x 20")	S\$300, (S\$327, inclusive of GST)
	<b>Extra-Large</b> (16" x 16" x 20")	S\$400, (S\$436, inclusive of GST)

New safe deposit lockers are only available to HSBC Premier Onshore customers.

Item	Description	Charge
	<b>International services</b> ♦ Emergency encashment at HSBC branches in Singapore (overseas customers only)	♦ Waived

Item	Description	Charge
	<b>Other privileges</b> ♦ Service fee for overseas cash withdrawals across all ATMs worldwide using HSBC Premier Everyday Global Debit card	♦ Waived
	<b>Inward Payments Remittances</b> ♦ Credit to account*	Waived
	<b>Demand draft</b> ♦ Debited from a Singapore dollar account ♦ Debited from a foreign currency account in the same currency ♦ Postage	<ul style="list-style-type: none"> <li>♦ 0.0625 % commission (min. S\$15, max. S\$200) S\$35 cost of cable if any, postage and agent charge where applicable</li> <li>♦ 0.0625 % commission (min. S\$15, max. S\$200) plus 0.0625% commission in lieu of foreign exchange (min. S\$25, max. S\$500) S\$35 cost of cable if any postage and agent charge where applicable</li> <li>♦ Waived, courier charges where applicable</li> </ul>
	<b>Cashier's Order</b> ♦ Service Charge† ♦ Singapore dollar ♦ US dollar ♦ Postage	S\$10 US\$20 Waived, courier charges where applicable
	<b>Replacement of Cashier's Order (Lost/Stolen)</b> ♦ Singapore dollar ♦ US dollar	<ul style="list-style-type: none"> <li>♦ S\$20 plus stop payment charges of S\$30 (if any)</li> <li>♦ US\$40 plus stop payment charges of US\$30 (if any)</li> </ul>

\*Waived for first Cashier's Order issued to self-named.



## HSBC Premier Privileges

### Telegraphic Transfers

HSBC Singapore charges are waived for Telegraphic Transfers via Online/Mobile Banking and Standing Instructions.

Pricing for Telegraphic Transfers through Branch (Smartform), is as follows:


Customer Instruction#	TT Commission	Commission in lieu of exchange	Cost of cable
Debited from a Singapore dollar account	S\$20	N.A.	S\$20
Debited from a foreign currency account in the same currency	S\$20	Waived	S\$20
TT to self-named HSBC accounts worldwide	N.A.	N.A.	S\$20


You may also have to pay overseas related charges such as the agent/correspondent bank charges received for the transfer(s) made.

Any related charges such as overseas, agent and telex/cable charges will be collected post transfer(s). These charges will depend on the request of the intermediary/beneficiary banks to facilitate the transfer(s) made.

At the overseas banks' discretion, charge indicator may be changed, FX conversions may apply or charges may be deducted from the payment amount. These charges may be deducted from the payment amount or charged back to your account regardless of the charge option.

For Telegraphic Transfers routed via MEPS, MEPS charges will apply (refer to page 8).



Item	Description	Charge
 Premier FundMax Account	<ul style="list-style-type: none"> <li>♦ Transfer fee</li> <li>♦ Administration fee at account closure</li> </ul>	<ul style="list-style-type: none"> <li>♦ 1% of the prevailing value of the units being transferred out plus prevailing GST</li> <li>♦ S\$120, (S\$130.80, inclusive of GST) (if FundMax account is closed within a year from date of account opening)</li> </ul>





Average Holding Balance	Monthly Fee
 Less than S\$200,000	2.50% p.a. plus prevailing GST
From S\$200,000 to less than S\$500,000	2.00% p.a. plus prevailing GST
From S\$500,000 to less than S\$1,000,000	1.50% p.a. plus prevailing GST
S\$1,000,000 or more	1.00% p.a. plus prevailing GST
A minimum charging balance of S\$50,000 is applicable for Premier customers	

\*Please note, effective 24 May 2017, the max charge on CILE charges relating to foreign currency cash have been removed.









## HSBC Premier (with Premier Elite service) Privileges

Item	Charge
 <b>Deposit accounts</b> <ul style="list-style-type: none"> <li>Minimum Account Balance Fee</li> <li>HSBC Premier Service Fee</li> </ul>	<ul style="list-style-type: none"> <li>Waived</li> <li>S\$50 per month (charged only if Total Relationship Balance* falls below S\$200,000. Total Relationship Balance* includes deposits, investments and/or insurance)</li> </ul>
<p>Early account closure fee of S\$50 to apply for HSBC Premier account / Premier Lite Savings Account/ HSBC Current Account closed within 6 months from account opening. *For more information, please log on to <a href="http://hsbc.com.sg/premier">http://hsbc.com.sg/premier</a></p>	
 <b>Foreign currency</b> <ul style="list-style-type: none"> <li>Purchase/collection of foreign currency cheque:           <ul style="list-style-type: none"> <li>Drawee bank charge will be deducted from cheque proceeds and courier charges (if any).</li> </ul> </li> <li>Cash deposits/withdrawals (for foreign currency notes deposited/ withdrawn in the same currency of account)</li> </ul>	<ul style="list-style-type: none"> <li>0.0625% commission (min. S\$25, max. S\$250) plus postage of S\$3</li> <li>0.75% commission in lieu of foreign exchange (min. S\$10)</li> </ul>

Safe deposit locker sizes	Description	Annual rental fees
	<b>Small</b> (3" x 5" x 22"), (4" x 5" x 20"), (4" x 5" x 22"), (4" x 8" x 20"), (5" x 5" x 20"), (5" x 5" x 22")	S\$150, (S\$163.50, inclusive of GST)
	<b>Medium</b> (5" x 10" x 20"), (5" x 10" x 22"), (8" x 8" x 20")	S\$225, (S\$245.25, inclusive of GST)
	<b>Large</b> (10" x 10" x 20"), (10" x 10" x 22"), (10" x 10" x 24"), (8" x 16" x 20")	S\$300, (S\$327, inclusive of GST)
	<b>Extra-Large</b> (16" x 16" x 20")	S\$400, (S\$436, inclusive of GST)

New safe deposit lockers are only available to HSBC Premier Onshore customers

Item	Description	Charge
	<b>International services</b> Emergency encashment at HSBC branches in Singapore (applicable to overseas customers only)	Waived

Item	Description	Charge
	<b>Other privileges</b> Service fee for overseas cash withdrawals across all ATMs worldwide using HSBC Premier Everyday Global Debit card	Waived
	<b>Inward Payments Remittances</b> Credit to account*	Waived
	<b>Demand draft</b> Debited from a Singapore dollar account Debited from a foreign currency account in the same currency Postage	<ul style="list-style-type: none"> <li>Waived</li> <li>Waived</li> <li>Waived, courier charges where applicable</li> </ul>
	<b>Cashier's Order</b> Service Charge Singapore dollar US dollar Postage	<ul style="list-style-type: none"> <li>Waived</li> <li>Waived</li> <li>Waived, courier charges where applicable</li> </ul>
	<b>Replacement of Cashier's Order (Lost/Stolen)</b> Singapore dollar US dollar	<ul style="list-style-type: none"> <li>S\$20 plus stop payment charges of S\$30 (if any)</li> <li>US\$40 plus stop payment charges of US\$30 (if any)</li> </ul>

\*Please note, effective 24 May 2017, the max charge on CILE charges relating to foreign currency cash deposits/withdrawals have been removed.

\*May not include beneficiary bank processing fees.



## HSBC Premier (with Premier Elite service) Privileges

### Telegraphic Transfers

HSBC Singapore charges are waived for Telegraphic Transfers via Online/Mobile Banking and Standing Instructions.

Pricing for Telegraphic Transfers through Branch (Smartform) is as follows:


Customer Instruction#	TT Commission	Commission in lieu of exchange	Cost of cable
<b>Debited from a Singapore dollar account</b>	S\$15	N.A.	S\$20
<b>Debited from a foreign currency account in the same currency</b>	S\$15	Waived	S\$20
<b>TT to self-named HSBC accounts worldwide</b>	N.A.	N.A.	S\$20


You may also have to pay overseas related charges such as the agent/correspondent bank charges received for the transfer(s) made.

Any related charges such as overseas, agent and telex/cable charges will be collected post transfer(s). These charges will depend on the request of the intermediary/beneficiary banks to facilitate the transfer(s) made.

At the overseas banks' discretion, charge indicator may be changed, FX conversions may apply or charges may be deducted from the payment amount. These charges may be deducted from the payment amount or charged back to your account regardless of the charge option.

For Telegraphic Transfers routed via MEPS, MEPS charges will apply (refer to page 8).

Item	Description	Charge
 <b>Premier FundMax Account</b>	♦ Transfer fee	♦ 1% of the prevailing value of the units being transferred out plus prevailing GST
	♦ Administration fee at account closure	♦ S\$120, (S\$130.80, inclusive of GST) (if FundMax account is closed within a year from date of account opening)

Average Holding Balance	Monthly Fee
 Less than S\$200,000	2.50% p.a. plus prevailing GST
From S\$200,000 to less than S\$500,000	2.00% p.a. plus prevailing GST
From S\$500,000 to less than S\$1,000,000	1.50% p.a. plus prevailing GST
S\$1,000,000 or more	1.00% p.a. plus prevailing GST
A minimum charging balance of S\$50,000 is applicable for Premier customers	

Effective from 21 June 2024

Issued by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K)

