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1. Tariff and Charges for Business Accounts

This booklet lists the tariff and charges for transactions and services offered by The Hongkong and Shanghai Banking Corporation Limited, Offshore Banking Unit Labuan (Licensed Labuan bank, Licence No. 910004C) ("the Bank"). Unless specified otherwise, all figures quoted in this booklet are in **United States Dollars** ("USD"), and apply to each transaction undertaken by the Bank. The Bank reserves the right to impose and/or revise from time to time such fees and charges as the Bank in its discretion sees fit.

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Remittances		
Outward		
1. Transfers between accounts within the Bank		5.00
2. Telegraphic Transfers (TT)	a. Cable Charges	
	- HSBCnet account	20.00 [^]
	- Non-HSBCnet account	30.00 [^]
	b. Commission	0.0625% with minimum of USD 35 to a maximum of USD 200 on remittance amount [^]
3. Correspondent Bank Investigation/ Cancellation of TT	a. for transactions dating back less than 3 months	Min USD 60 [^]
	b. for transactions dating back more than 3 months	Min USD 80 [^]
Inward		
1. Telegraphic Transfers		4.00
2. Correspondent Bank Investigation	a. for transactions dating back less than 3 months	Min USD 60
	b. for transactions dating back more than 3 months	Min USD 80
Pre-mature Upliftment of Time Deposit		
Penalty Charge		
Time Deposits		
	Pre-Mature Upliftment of TMD	100.00

No interest payable on completed periods.

Premature withdrawal is only allowed under exceptional circumstances at the discretion of the Bank and is subject to the availability of funds. Any funding loss incurred by the Bank arising from the premature withdrawals will be borne by the depositors, which will be deducted from the proceeds of the deposits.

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1. Tariff and Charges for Business Accounts

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Account Services		
Account Opening Fees		200.00
Service Charge based on Minimum Balance	a. USD (Minimum Amount USD 20,000)	35.00
	b. EUR (Minimum Amount EUR 20,000)	30.00
	c. GBP (Minimum Amount GBP 15,000)	25.00
	d. CHF (Minimum Amount CHF 25,000)	35.00
	e. AUD (Minimum Amount AUD 25,000)	40.00
	f. JPY (Minimum Amount JPY 2 million)	3,500
	g. SGD (Minimum Amount SGD 35,000)	50.00
	h. HKD (Minimum Amount HKD 150,000)	300.00
	i. CNY (Minimum Amount CNY 135,000)	235.00

* If at any time in a month the outstanding balance of the primary account falls below the minimum amount, the respective monthly service charge will be levied/deducted from the account.

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1. Tariff and Charges for Business Accounts

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Duplicate Statements		
a. < 3 months per page		5.00
b. > 3 months per page		10.00
Other Services		
1. Audit Confirmation	- Automail	30.00
2. Audit Confirmation	- Manual	50.00
3. Copy of payment instruction		5.00
4. Courier charge		Min USD 50
5. Postage		Min USD 5
6. Fax (local per page)		2.00
7. Fax (overseas per page)		5.00
8. SWIFT per message		30.00 [^]
9. Standing instructions per annum		50.00
10. Undelivered mail per mail		5.00
11. HSBCnet Charges	- Initial set-up fees	110.00
	- Monthly service fees	70.00 [^]

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2. Import Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Irrevocable DC*	a. Opening commission	0.1% per month or part of month on the credit amount (min USD 70) [^]
	b. Handling fee for same day processing received after 12 noon	Min USD 60 [^]
	c. Marginal deposit handling fee	Min USD500 [^]
Back to Back DC*	a. Opening commission	0.1% per month or part of month on the credit amount (min USD70) [^]
	b. Handling fee	Min USD500 [^]
Revolving DC*	a. Opening commission	0.1% per month or part of month on the credit amount (min USD 70) [^]
	b. Handling fee	Min USD 60 [^]
Usance DC*	a. Opening commission	0.1% per month or part of month on the credit amount (min USD 70) [^]
	b. Opening charge on Usance period	0.1% per month or part of month for usance period of the credit [^]
Standby DC*	a. Opening commission	0.1% per month or part of month on the credit amount (min USD 70) [^]
	b. Handling fee	Min USD 60 [^]

Note (*)

Opening commission is calculated at a prescribed rate from the date of DC issuance and payable in full at the time of established of all DC. If there is any subsequent extension to the expiry date/increase in the amount of the DC, additional commission will be imposed based on the extended period or the increased DC amount and will be collected when the DC is extended or the amount increased. The commission/fee will be charged as per tariff, unless otherwise agreed and reflected in the legal agreement with the customer.

Note: The DC opening commission (sight/usance) including any amendments that involves extension of expiry date/increase in DC amount are forms of product pricing with components of credit risk, cost of funds and operating expenses included in their computation. As such, the rates indicated act as general guidance but can be charged at the discretion of the bank as deemed appropriate.

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2. Import Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Documentary Credit in Progress		
Amendments to DC	a. Charge	USD100 [^]
	b. Increase in DC value	0.1% per month or part of month [^]
	c. Extension of DC validity	0.1% per month or part of month [^]
Cancellation of DC		
	a. Cancellation Fee	USD50 [^]
Acceptance Commission on Usance Documentary Credits Issued		
	a. Acceptance Commission	i) USD100 (account of overseas beneficiary only) ii) USD60 (local beneficiary)
Charges on the Account of Beneficiary (unless otherwise stated in the DC)		
Late Presentation	Documents presented after presentation period/DC Expiry	0.1% of credit value to be borne by the beneficiary and deducted directly from proceeds [^]
Discrepancies Fees	Deducted from the proceeds /reimbursement claim for each presentation of discrepant documents.	USD100.00 (or equivalent) [^]
Presentation Charge	Presentation of documents via non HSBC offices. Charges shall be borne by the beneficiary unless otherwise stated in the DC	USD45 (or equivalent) [^]
Overseas Charge	Overseas bank charge for the account of beneficiary	USD25 (or equivalent) [^]

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2. Import Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Shipping Guarantees/ Airway Bill / Bill of Lading Endorsement	a. Issuance/Endorsement commission	0.1% of invoice value of the goods. Min USD 50 ^
	b. Unredeemed Shipping Guarantee	USD300 flat^
Bank Guarantee	a. Issuance Commission	0.1% per month (N1) (or part of month) on the guarantee amount (min USD200 per annum)^
Amendments to Bank Guarantee	a. Charge	USD150 for every bank guarantee amendment^
GuaranteeSmart (cash- backed guarantee)	a. Commission	0.125% per month (1.5% p.a.) of guarantee value or Min. USD500 per guarantee issued, whichever is higher^
Inward Counter Guarantee Advising	a. Handling Fee	USD60^

Note (N1)

Bank Guarantee issuance commission is calculated at the prescribed rate from the date of Bank Guarantee Issuance up to Claim/Liability period and is payable in full at the time of establishment of the Bank Guarantee unless otherwise agreed by the Bank. If there is any subsequent extension to the expiry date/claim/liability period/increase in the amount of Bank Guarantee, additional commission will be imposed based on the extended period or the increased Bank Guarantee amount and will be collected when the Bank Guarantee is extended or the amount is increased. The commission/fee will be charged as per tariff, unless otherwise agreed and reflected in the legal agreement with the customer. Bank Guarantee issuance commission (including any amendments that involves extension of expiry date/claim/liability period or increase in BG Amount) is a form of pricing with components of credit risk, cost of funds and operating expenses included in its computation. As such, the rate indicated act as a general guidance but can be changed at the discretion of the bank as deemed appropriate

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2. Import Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Import Bills		
Inward Bills for Collection	a. Collection Bills commission	0.1%. Min USD 100 and Max USD 300 [^]
	b. Handling fee imposed on each set of usance bills	USD50 [^]
	c. Direct settlement charge (documents released fee of payment)	USD50 [^]
	d. Snag bill handling charge	USD200 per month [^]
	e. Protest fee	USD 500 plus legal fee [^] and postage [^]
Import Bills Receivables	a. Transit Interest	Prevailing rate of FCY for customer's prescribed rate for USD bills
	b. Discrepancy	USD100 [^]
Other Settlement Charges	a. Rates for retirement of inward bills	Selling rate of exchange of the day or forward sales contract [^]
	b. Commission in lieu of exchange	0.1% of bill amount. Min USD 50 and maximum of USD 250 [^]
Import Loans		
Biuyer Loans	a. Penalty for Early Retirement	Penalty interest quoted by Treasury
	b. Commission in lieu of Exchange	0.1% of loan amount. Min USD 50 and Max USD 250 [^]
Other Import Services		
Avalisation	a. Commission	0.1% per month or part thereof the amount avalised and for the period of existence of the avalised bill (Min USD250) [^]
Supply Chain Finance	a. Set-up Fee	Pricing subject to the complexity of the structure and any system intergration required [^]
	b. Payment Processing Fee	USD50 per transaction
	c. Finance Charge	Subject to credit structure
	d. Dynamic Discounting	Service fee between 0.1% to 0.5% flat over the total payment amount of the invoice(s) involved, subject to the number of suppliers and invoices processed [^]
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2. Export Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Document Credit (DC) (including pre-advicing)	a. Advicing commission	USD50 flat [^]
	b. Advicing commission (non-customer)	USD200 flat [^]
DC Advicing - Amendment	a. Subsequent amendment commission	USD45 flat [^]
	b. Subsequent amendment commission (non-customer)	USD100 flat [^]
Export DC Confirmation	a. DC Confirmation commission	0.1% per month or part of month or as determined by the Bank (Min USD500) [^]
Export DC Transfer	a. Transfer commission	0.1% flat on the face amount of credit. Min USD 250 [^]

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3. Export Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Export Documentary Credit Bills (Purchased / Non-Purchased)*		
	a. DC Bills Checking fee** (including pre-checking of documents)	(i) Min USD100 [^] (i) Min USD200 (Arab & India Continents/Pre-checking of documents) [^]
		USD 50 per set of documents [^]
	b. Discrepancy Fees**	(including Arab & India Continents/Pre-checking of documents) [^]
	c. Commission	0.1% flat. Min USD150 and Max USD 300 [^]
	d. Interest charge	At prevailing FCY interest rate
	e. DC Cancellation Charge	USD200 [^]

Note (*)

Export Documentary Credit (DC) Bill Purchased (also known as Export DC Negotiation) refers to financing by the bank against documents submitted under DCs which may be clean or discrepant and generally after acceptance is received from the issuing bank. Interest rates charged will be based on the Bank's prevailing cost of fund or such other rates prescribed by the Bank from time to time for the respective currencies plus a margin subject to underlying bank and country risk.

Note (**)

To charge checking fee based on country risk of issuing bank and complexity of the DC (e.g. pre checking of documents or more than 2 pages of terms and conditions especially from Pakistan, Bangladesh and Middle Eastern countries.) N1: If full set of documents are submitted for pre-checking, checking fee shall apply once only. In cases of partial submissions for pre-checking, checking fee shall apply for each submission or resubmission whenever checking is required.

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3. Export Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Bills for Collection		
Outward Bills for Collection	a. Commission	0.1% flat. Min USD 50 and Max USD 250 [^]
	b. Cancellation charge	USD 200 [^]
	c. Snag Bill Handling Fee	USD 200 per month or part of month [^]
Bills Purchased (Non-DC Bills)	a. Bills Purchased Commission	0.1% flat. Min USD150 and Max USD 300 [^]
Export Loans		
Seller Loan	a. Penalty for Early Retirement	Penalty interest quoted by Treasury
	b. Commission in lieu of exchange	0.1% flat. Min USD 50 and Max USD 250 [^]
Other Export Services		
Red Clause Credit	a. Handling Fee	USD50 [^]
Export Bill - Other Bank Charges	a. Other Bank Charges	All correspondents' or agents' charges for account of beneficiary
Export Settlement Charges	a. Reimbursement Bank Fee	USD60 [^]
Assignment of DC proceeds	a. Commission	0.1% or USD250 whichever is higher [^]
Receivables Finance (RF)		
	a. Service Charge (includes credit protection/ledger management depending on the service required). In some Receivables Finance legal agreements, it is being referred to as "Limited Recourse Fee".	A flat percentage charge of up to maximum 0.75% on the invoice value [^]
	b. Facility Set-up Fee/Arrangement Fee as referred to in some Receivables Finance legal agreement.	Min. USD1,000 up to 1.5% of the facility limit [^]
	c. Administration charges - for one-off service requests, outside the usual service offering & facility structure	USD200 [^]
	d. Annual Renewal Fee	Min USD1,000 up to 1.5% of the facility limit [^]

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4. Other Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Others		
Statement/Advice Request	a. Charge	USD 5 per page [^]
Past Due Chaser	a. -To Collecting Bank (auto)	USD25 per chaser
	b. -To Collecting Bank (manual)	USD 50 per chaser
Past Due Bills (applicable to all types of loans/ financing /payment of Trade Instruments)	a. Handling Fee	USD300 (one time fee per bill)
Export Credit Report	a. Export Credit Report charge	USD200 per request [^]
Cable/SWIFT Charges	All cable cost per DC/BG issued a. under SWIFT (including amendment and cancellation)	Min USD 100
	b. Other Cable Cost Issued under SWIFT	Min USD 35
	c. Exp Cable charge on the account of applicant	USD65 (or equivalent) per cable
	d. Rate of exchange	Prevailing rate or contracted rate
	e. Delivery /Courier charges	Based on courier rates

Note: The following charges are forms of product pricing with components of credit risk, cost of funds and operating expenses included in their computation. As such, the rates indicated act as general guidance but can be charged at the discretion of the bank as deemed appropriate.

- Bank Guarantee Issuance Commission (including any amendments that involves extension of expiry date/claim/liability period or increase in BG Amount)
- Documentary Credit (DC) Opening Commission (including any amendments that involves extension of expiry date/ or increase in DC Amount)
- DC Late presentation charges (for account of beneficiaries unless otherwise stated in the DC)
- Shipping Guarantee Issuance Commission
- Shipping GuaranteeI (SGT) Unredeemed Shipping Guarantee Charges
- Avalisation Commission
- Export DC – Confirmation commission

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