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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 USD 60
Back to Back 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
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 for same day processing received after 12 noon	Min USD 60
	c. Courier charges	as per DHL published rates

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2. Import Services

Documentary Credit in Progress		
Amendments to DC	a. Charge	USD 30 for 1st amendment and USD 60 for subsequent amendment
	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
	d. Courier charges	as per DHL published rates
Cancellation of DC		
	a. Cancellation Fee	50.00
	b. Courier charges	as per DHL published rates
Acceptance Commission on Usance Documentary Credits Issued		
	a. Acceptance Commission - foreign	75.00
	b. Acceptance Commission - local	60.00
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. Fees shall be borne by the beneficiary unless otherwise stated in DC.	FCY bill 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	FCY bill USD45 (or equivalent)
Overseas Charge	Overseas bank charge for the account of beneficiary	USD25 (or equivalent)
Cable/SWIFT Charges	Cable charge on the account of beneficiary	USD65 (or equivalent) per cable

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2. Import Services

Shipping Guarantees/ airway Bill/Bill of Landing Endorsement

a. Issuance/Endorsement commission	0.1% of invoice value of the goods. Min USD 50
b. Unredeemed Shipping Guarantee/Airway Bill/Bill of Landing Endorsement	0.5% of the invoice value if SG is not released within 3 months from date of issue. Min USD 50

Bank Guarantee

a. Issuance Commission	0.1% per month ^{N1} (or part of month) on the guarantee amount (min USD70)
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Amendments to Bank Guarantee

a. Charge	USD 60 for every bank guarantee amendment
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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 the 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.

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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 50 and Max USD 250
	b. Handling fee imposed on each set of usance bills	50.00
	c. Direct settlement charge (documents released fee of payment	50.00
	d. Snag bill handling charge	USD 60 per month
	e. Protest fee	USD 150 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	100
	c. Past Due Bills Handling fee	USD 100 per bill. One time fee
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		
Loans against imports	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

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2. Import Services

Document Credit Advising/Amendments	a. Advising commission	15.00
	b. Handling fee imposed on each set of usance bills	
	Loans against imports	
	i. with safe custody	20.00
	ii. without safe custody	40.00
	c. Subsequent advising commission (amendment)	15.00
	d. Handling fee	30.00
	e. Pre-advising commission	15.00
	f. Handling fee	15.00
	g. Confirmation commission	0.1% per month or part of month or as determined by the Bank
	h. Transfer commission	0.1% flat on the face amount of credit. Min USD 250
Inward Counter Guarantee Advising	a. Handling fee	60.00

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3. Export Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Bills Purchase/Negotiation*		
	a. DC Bills Checking fee	Min. 50
	b. Presentation with discrepancies including DC bills sent on Approval & Payment basis	USD 50 per set of documents
Foreign Currency DC & Non-DC Bills Purchased		
	a. Commission	0.1% flat. Min USD 50 and Max USD 250
	b. Urgent Processing Charge	50.00
	c. Interest charge	At prevailing FCY interest rate
	d. TT Reimbursement Claim	USD 30 for account of beneficiary
Foreign Currency DC Non Purchased		
	a. Checking Fee	Min USD 50
	b. Commission	0.1% flat. Min USD 50 and Max USD 250
	c. Interest charge	50.00
	d. TT Reimbursement Claim	USD 30 for account of beneficiary

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. Please refer to the Product Disclosure Sheet available in our Download Centre at www.hsbc.com.my for further clarification of this product.

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3. Export Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Others		
	a. Rate of exchange	Prevailing rate or contracted rate
	b. Delivery charges	Based on courier rates
	c. Other Bank charges	All correspondents' or agents' charges for account of beneficiary
	d. Cable charge on the account of applicant	USD65 (or equivalent) per cable
Bills for Collection		
	Outward Bills for Collection	
	a. Commission	0.1% flat. Min USD 50 and Max USD 250
	b. Urgent Processing Charge	Max. USD 50
	c. Cancellation charge	Max. USD 60
	d. Snag Bill Handling Fee	USD 60 per month or part of month
Export Loans		
	Red Clause Credit	
	a. Handling Fee	USD 50
	Export Settlement Charges	
	a. Commission in lieu of exchange	0.1% flat. Min USD 50 and Max USD 250
	b. Past Due Bills	USD 60 per bill
	c. Reimbursement Bank	USD 30

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4. Other Services

TRANSACTION TYPES	DESCRIPTIONS	FEES / CHARGES
Assignment of DC proceeds		0.1% or USD 250 whichever is higher
Avalisation		
	a. Commission	0.1% per month or part thereof the amount avalised and for the period of existence of the avalised bill. Min USD 250
Faxing of Advices	- Local	USD 2 per page
Faxing of Advices	- Foreign	USD 5 per page
Photostating documents		USD 5 per page
Statement/Advice Request		USD 5 per page
Past Due Chaser	- To Collecting Bank (auto)	USD 25 per chaser
Past Due Chaser	- To Collecting Bank (manual)	USD 50 per chaser
Export Credit Report		USD 100 per request
Cable/SWIFT Charges	a) All cable cost per DC/Bank Guarantee issued under SWIFT (including amendment and cancellation of DC)	Min USD 30
	b) Other Cable Cost Issued under SWIFT	Min USD 30