



Tariff and Charges

for HSBC Products and Services

Personal
Commercial & Business

Personal

Commercial & Business

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|---------------------------|---|--|
| 1. Premier Account | | |
| Account Fee | Account Fee | ▶ RM150 per month (The account fee for Premier customers may be waived if the fee waiver criteria set are met) |
| Transaction Charges | a) Cash withdrawals at MasterCard Cirrus/Visa ATM network | ▶ RM10 per transaction |
| | b) Cash withdrawals at overseas HSBC Group ATMs | ▶ Waived |
| | c) Cash withdrawals at MEPS Shared ATM Network | |
| | i. First 3 successful transaction each month (including MEPS Instant Transfer) | ▶ Free |
| | ii. 4th and subsequent transactions | ▶ RM1 per transaction |
| | d) MEPS Instant Transfer | |
| | i. Transaction done below or equal to RM5,000 - IBFT ONLY | ▶ Free |
| | ii. First 3 successful transactions (IBFT and MEPS ATM withdrawals inclusive) done above RM 5,000 each month | ▶ Free |
| | iii. 4th and subsequent transactions (IBFT only) above RM 5,000 | ▶ RM0.50 per transaction |
| | Note: effective 1st July 2018 | |
| Global Transfer Fee | e) Interbank GIRO (IBG) at HSBC ATMs | |
| | - Transaction performed before 1 st October 2015 | ▶ RM0.30 per transaction |
| | - Transaction performed from 1 st October 2015 onwards | ▶ RM0.10 per transaction |
| Dormant Account | a) Me2Me Transfer via Internet Banking | ▶ Waived |
| | b) Me2Others Transfer via Internet Banking | ▶ Waived |
| Dormant Account | a) With balances up to RM10 | ▶ Account will be closed and balances will be absorbed by the Bank as a charge |
| | b) With balances greater than RM10 | ▶ An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |
| | c) Transfer of credit balances to Register to Unclaimed Monies on the 7 th years of account dormancy | ▶ Waived |
| | d) Activation of Dormant Account | ▶ Waived |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|---------------------------------|---|--|
| 1. Premier Account | | |
| Cheque Related Fees and Charges | a) Inward Clearing Cheque - Processing Fee | |
| | - Before 2 nd January 2015 | ▶ Not applicable |
| | - With effect from 2 nd January 2015 | ▶ RM0.50 per cheque |
| | *Exception for cheque return reasons below: | |
| | i. Cheque already Paid/Duplicate Payment | |
| | ii. Wrongly encoded/Encoding Error | |
| | iii. Incorrect Data Capture | |
| | b) Cheque Book Issuance | |
| | - Stamp duty | ▶ RM0.15 per cheque leaf |
| | - Courier Charges | ▶ RM5 |
| Standing Instructions (SI) | c) Stop Payment Instruction on Cheque | |
| | - With sufficient funds | ▶ RM20 per cheque |
| | - With insufficient funds | ▶ RM100 per cheque |
| | d) Cheques Returned | |
| | - Due to insufficient funds | ▶ RM100 per cheque |
| | - Due to reason "Post-dated" | ▶ RM10 per cheque |
| | e) House Cheque | |
| | - Cheque Encashment by Payee in Person | ▶ RM2 per cheque (only by authorized 3 rd party) |
| | - Processing Fee (Effective 2nd January 2015) | ▶ RM0.50 per cheque |
| | f) Deposit of Foreign Cheque/Draft | |
| | - Commission on cheques issued | ▶ 0.1% of cheque amount Minimum charge : RM10 Maximum charge : RM100 |
| | - Stamp Duty | ▶ RM0.15 per cheque |
| | - Other charges | ▶ Paying Bank's charges |
| | - Postage Charges | |
| | i. Draft/Cheque above USD10,000 (denominated in USD only) | ▶ RM46 per cheque |
| | ii. All other currencies and amounts | ▶ RM1.50 per cheque |
| | a) Payment to Housing Loan/Credit Card | ▶ Waived |
| | b) Payment into other HSBC Account | ▶ Waived |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|----------------------------------|---|---|
| 1. Premier Account | | |
| Standing Instructions (SI) | c) Payment to non-HSBC Accounts in Malaysia | |
| | i. SI Commission | ▶ Waived |
| | ii. Demand Draft Issued | ▶ RM2 per Demand Draft |
| | iii. Postage | ▶ RM1.50 per Demand Draft |
| | iv. Processing Fee (Effective 2 nd January 2015) | ▶ RM0.50 per Demand Draft |
| | d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable charges | ▶ RM25 to RM45 per payment depending on destination |
| | e) Payment to Individuals/entities outside Malaysia via Telegraphic Transfer (in USD Dollars) | |
| | - Intermediary Bank charges | ▶ USD20 per payment |
| | f) Penalty charges for insufficient funds in the Account | ▶ RM5 per transaction |
| | a) Account closed within 3 months | ▶ RM20 |
| Other Fees, Charges or Penalties | b) Debit Card Issuance | ▶ Waived |
| | c) Debit Card Annual Fee | ▶ Waived |
| | d) Replacement of Debit Card | ▶ Waived |
| | e) Short Message Service (SMS) | ▶ Waived |
| | f) Conversion for Overseas Transaction | ▶ VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International. |
| | | ▶ MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet. |
| | | RM20 per copy |
| | g) Sales draft retrieval request fee | |
| | a) Bank Statement Retrieval | |
| | i. If statement is 12 months old or less | ▶ RM2 per page |
| Other Services | ii. If statement is more than 12 months old | ▶ RM20 per request + RM2 per page |
| | b) Electronic Share Application | ▶ Waived |
| | c) Internet Banking | |
| | i. Replacement of Security Device | ▶ RM50 per device |
| | ii. Postage | ▶ RM5-RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia) |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|--|---|---|
| 2. Premier Junior Savings Account | | |
| Transaction Charges | a) Cash withdrawal at MasterCard Cirrus/Visa ATM networks | ► RM10 per transaction |
| | b) Cash withdrawals at overseas HSBC Group ATMs | ► Waived |
| | c) Cash withdrawals at MEPS Shared ATM Network | |
| | i. First 3 successful transactions each month (includes MEPS Instant Transfer) | ► Free |
| | ii. 4th and subsequent transactions | ► RM1 per transaction |
| | d) MEPS Instant transfer | |
| | i. Transaction done below or equal to RM5,000 – IBFT only | ► Free |
| | ii. First 3 successful transactions (IBFT and MEPS ATM withdrawals inclusive) done above RM5,000 each month | ► Free |
| | ii. 4th and subsequent transactions (IBFT only) above RM5,000 | ► RM0.50 per transaction |
| | <i>Note: effective 1st July 2018</i> | |
| | e) Interbank GIRO (IBG) at HSBC ATMs | |
| | i. Transaction performed before 1 st October 2015 | ► RM0.30 per transaction |
| | ii. Transaction performed from 1 st October 2015 onwards | ► RM0.10 per transaction |
| Dormant Account | a) With balance up to RM10 | ► Account will be closed and balances will be absorbed by the Bank as a charge |
| | b) With balances greater than RM10 | ► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |
| | c) Transfer credit balances to Registrar of Unclaimed Monies on the 7th year of account dormancy | ► Waived |
| | d) Activation of Dormant Account | ► Waived |

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2. Premier Junior Saving Accounts

| | | |
|----------------------------------|---|--|
| Cheque Related Fees and Charges | a) Deposit of Foreign Cheque/Draft | |
| | i. Commission on cheques issued | ▶ 0.1% of cheque amount Minimum charge : RM10 Maximum charge : RM100 |
| | ii. Stamp Duty | ▶ RM0.15 per cheque |
| | iii. Other Charges | ▶ Paying Bank's charges |
| | iv. Postage Charges | |
| | - Draft/Cheque above USD10.000 (denominated in USD only) | ▶ RM46 per cheque |
| | - All other currencies and amounts | ▶ RM1.50 per cheque |
| | | |
| Standing Instructions (SI) | a) Payment to HSBC Housing Loan/Credit Card | ▶ Waived |
| | b) Payment into other HSBC Account | ▶ Waived |
| | c) Payment to non-HSBC Accounts in Malaysia | |
| | i. SI Commission | ▶ Waived |
| | ii. Demand Draft Issued | ▶ RM2 per Demand Draft |
| | iii. Postage | ▶ RM1.50 per Demand Draft |
| | iv. Processing Fee (Effective 2nd January 2015) | ▶ RM0.50 per Demand Draft |
| | d) Payments to individuals/entities outside Malaysia via Telegraphic Transfer: | |
| | i. Commission/postage/cable charges | ▶ RM25 to RM45 per payment depending on destination |
| | e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars) | |
| | i. Intermediary Bank Charges | ▶ USD20 Per payment |
| | f) Penalty charges for insufficient funds in the Account | ▶ RM5 per transaction |
| Other Fees, Charges or Penalties | a) Account closed within 3 months | ▶ RM20 |
| | b) Debit Card Issuance | ▶ Waived |
| | c) Debit Card Annual Fee | ▶ Waived |
| | d) Replacement of Debit Card | ▶ Waived |

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2. Premier Junior Savings Account

| | | |
|----------------------------------|--|--|
| Other Fees, Charges or Penalties | e) Conversion for Overseas Transaction | <ul style="list-style-type: none"> ▶ VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International. ▶ MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet. |
| Other Services | f) Sales draft retrieval request fee a) Bank Statement Retrieval i. If Statement is 12 months old or less ii. If statement is more than 12 months old b) Electronic Share Application c) Internet Banking i. Replacement of Security Device ii. Postage | <ul style="list-style-type: none"> ▶ RM20 per copy ▶ RM2 per page ▶ RM20 per request + RM2 per page ▶ Waived ▶ RM50 Per device ▶ RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia) |

3. Premier Junior Savers Account

| | | |
|-----------------|---|---|
| Account Fee | Account Opening Fee Minimum Initial Deposit Early Account Closure Fee (if account is closed within 3 months) | <ul style="list-style-type: none"> ▶ NIL ▶ RM500 ▶ RM20 |
| Dormant Account | Balances up to RM10 Balances greater than RM10 Transfer of credit balances to Registrar of Unclaimed Monies on the 7th year of account dormancy | <ul style="list-style-type: none"> ▶ Account will be closed and balances will be absorbed by the Bank as charges. ▶ An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies ▶ Waived |

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|-------------------|--------------|--|

3. Premier Junior Savers Account

| | | |
|----------------------------------|---|---|
| Bank Statement Retrieval Fee | Activation of Dormant Account | Waived |
| | If statement is 12 months old or less | RM2 per page |
| Transaction Charges | If statement is more than 12 months old | ▶ RM20 per request + RM2 per page |
| | Cash withdrawal at MasterCard Cirrus/VISA ATM Network | ▶ RM10 per transaction |
| | Cash withdrawal at overseas HSBC Group ATMs | ▶ Waived |
| | Cash withdrawal at MEPS Shared ATM Network | ▶ Free for the first three successful transactions each month (including MEPS Instant Transfer) ▶ RM1 per transaction for the 4 th and subsequent transactions |
| Other Fees, Charges or Penalties | Conversion for Overseas Transaction | ▶ VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International. |
| | Debit Card Issuance | ▶ MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet. |
| | Debit Card Annual Fee | ▶ Waived |
| | Replacement of Debit Card | ▶ Waived |
| | Sales Draft Retrieval Fee | ▶ RM20 per copy |

4. Premier with EasiGrow Account

| | | |
|-------------|----------------------------------|--------|
| Closure Fee | a) Premature Account Closure Fee | ▶ RM50 |
|-------------|----------------------------------|--------|

5. Premier PLUS Plan (For Premier customers)

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|------------------------------|----------------------------------|--------|
| EasiGrow Account Closure Fee | a) Premature Account Closure Fee | ▶ RM50 |
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| 6. Advance Account | | |
| Account Fee | a) Advance Account | ► RM10 per month (The account fee for the Advance customers may be waived if the fee waiver criteria set are met) |
| Transaction Charges | a) Cash withdrawals at Visa Plus ATM Network | ► RM10 per transaction |
| | b) Cash withdrawals at overseas HSBC Group ATMs | ► RM5 per transaction |
| | c) Cash withdrawals at MEPS Shared ATM Network | |
| | i. First 2 successful transactions each month (includes MEPS Instants Transfer) | ► Free |
| | ii. 3rd and subsequent transactions | ► RM1 per transaction |
| | d) MEPS Instant Transfer | |
| | i. Transaction done below or equal to RM5,000 – IBFT only | ► Free |
| | ii. First 3 successful transactions (IBFT and MEPS ATM withdrawals inclusive) done above RM5,000 each month | ► Free |
| | iii. 4th and subsequent transactions (IBFT only) above RM5,000 | ► RM0.50 per transaction |
| | <i>Note: effective 1st July 2018</i> | |
| Global Transfer Fee | e) Interbank GIRO (IBG) at HSBC ATMs | |
| | i. Transaction performed before 1 st October 2015 | ► RM0.30 per transaction |
| | ii. Transaction performed from 1 st October 2015 onwards | ► RM0.10 per transaction |
| Dormant Account | a) Me2Me Transfer via Internet Banking | ► Waived |
| | b) Me2Others Transfer via Internet Banking | ► Waived |
| Dormant Account | a) With balances up to RM10 | ► Account will be closed and balances will be absorbed by the Bank as a charge |
| | b) With balances greater than RM10 | ► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |
| | c) Transfer of credit balances to Register Of Unclaimed Monies on the 7th year of account dormancy | ► Waived |
| | d) Activation of Dormant Account | ► Waived |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---------------------------------|--|---|
| 6. Advance Account | | |
| Cheque Related Fees and Charges | a) Inward Clearing Cheque - Processing Fee <ul style="list-style-type: none"> i. Before 2nd January 2015 ii. With effect from 2nd January 2015 *Exception for cheque return reasons below:- <ul style="list-style-type: none"> i. Cheque already Paid/Duplicate Payment ii. Wrongly encoded/Encoding error iii. Incorrect Data Capture b) Cheque Book Issuance <ul style="list-style-type: none"> i. Stamp duty ii. Courier Charges c) Stop Payment Instruction on Cheque <ul style="list-style-type: none"> i. With sufficient funds ii. With insufficient funds d) Cheque returned <ul style="list-style-type: none"> i. Due to insufficient funds ii. Due to reason "Post-dated" e) Deposit of Foreign Cheque/Draft <ul style="list-style-type: none"> i. Commission on cheques issued ii. Stamp Duty iii. Other charges iv. Postage Charges <ul style="list-style-type: none"> - Draft/Cheque above USD10,000 (denominated in USD only) - All other currencies and amounts | <ul style="list-style-type: none"> ▶ Not applicable ▶ RM0.50 per cheque ▶ RM0.15 per cheque leaf ▶ RM5 per cheque ▶ RM20 per cheque ▶ RM100 per cheque ▶ RM100 per cheque ▶ RM10 per cheque borne by payee ▶ 0.1% of cheque amount ▶ RM0.15 per cheque ▶ Paying Bank's charges ▶ RM46 per cheque ▶ RM1.50 per cheque ▶ Waived ▶ Waived ▶ Waived ▶ RM2 per Demand Draft ▶ RM1.50 per Demand Draft ▶ RM0.50 per Demand Draft ▶ RM25 to RM45 per payment depending on destination ▶ USD20 per payment |
| Standing instructions (SI) | a) Payment to HSBC Housing Loan/Credit Card b) Payment into other HSBC Account c) Payment to non-HSBC Account in Malaysia <ul style="list-style-type: none"> i. SI Commission ii. Demand Draft issued iii. Postage iv. Processing Fee (Effective 2nd January 2015) d) Payment to individuals/entities outside Malaysia via Telegraphic Transfer: <ul style="list-style-type: none"> i. SI Commission/postage/cable charges e) Payment to individuals/entities outside Malaysia via telegraphic Transfer (in US Dollars) <ul style="list-style-type: none"> i. Intermediary Bank Charges | |

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6. Advance Account

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|----------------------------------|---|--|
| Standing Instructions (SI) | f) Penalty charges for insufficient funds in the Account | ► RM5 per transaction |
| Other Fees, Charges or Penalties | a) Account closed within 3 months | ► RM20 |
| | b) Debit Card Issuance | ► RM8 |
| | c) Debit Card Annual Fee | ► RM8 |
| | d) Short Message Service (SMS) | ► Waived |
| | e) Replacement of Debit Card | ► RM10 |
| | f) Conversion for Overseas Transaction | ► VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International. ► MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet. |
| | g) Sales draft retrieval request fee | ► RM20 per copy |
| Other Services | a) Bank Statement Retrieval i. If statement is 12 months old or less ii. If statement is more than 12 months old | ► RM2 per page ► RM20 per request + RM2 per page |
| | b) Electronic Share Application | ► Waived |
| | c) Internet Banking i. Replacement of Security Device ii. Postage | ► RM50 per device ► RM5 - RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia) |

7. Advance with EasiGrow Account

| | | |
|-------------|-------------------------------|--------|
| Closure Fee | Premature Account Closure Fee | ► RM50 |
|-------------|-------------------------------|--------|

8. Advance PLUS Plan

| | | |
|------------------------------|-------------------------------|--------|
| EasiGrow Account Closure Fee | Premature Account Closure Fee | ► RM50 |
|------------------------------|-------------------------------|--------|

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-------------------------------------|--|---|
| 9. Statement Savings Account | | |
| Account Fee | Account Fee | ▶ Waived |
| Transaction Charges | a) For average credit balance of more than RM5,000 per month <ul style="list-style-type: none"> i. ATM Cash Withdrawal ii. Cash Withdrawals at Visa / PLUS ATM Network iii. Cash Withdrawal at overseas HSBC Group ATMs b) For average credit balance of less than RM5,000 per month <ul style="list-style-type: none"> i. ATM Cash Withdrawal (if exceeding 4 transactions per month) ii. Cash Withdrawal at overseas Visa / PLUS ATM Network iii. Cash Withdrawal at overseas HSBC Group ATMs c) Cash withdrawals at MEPS Shared ATM Network | ▶ Waived ▶ RM10 per transaction ▶ RM5 per transaction |
| | d) MEPS Instant Transfer <ul style="list-style-type: none"> i. Transaction done below RM5,000 ii. Transaction done above RM5,000 Note: Effective 1 st July 2018 | ▶ RM1 per transaction ▶ Free ▶ RM0.50 per transaction |
| | e) Interbank GIRO (IBG) at HSBC Amanah / HSBC ATMs <ul style="list-style-type: none"> i. Transaction performed before 1st October 2015 ii. Transaction performed from 1st October 2015 onwards | ▶ RM0.30 per transaction ▶ RM0.10 per transaction |
| Dormant Account | a) With balances up to RM10 b) With balances greater than RM10 | ▶ Account will be closed and balances will be absorbed by the Bank as a charge ▶ An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-------------------------------------|---|---|
| 9. Statement Savings Account | | |
| Dormant Account | c) Transfer of credit balances to Registrar Of Unclaimed Monies on the 7 th year of account dormancy | ► Waived |
| | d) Activation of Dormant Account | ► Waived |
| Cheque Clearance | a) Deposit of Foreign Cheque/Draft | |
| | i. Stamp Duty | ► RM0.15 per cheque |
| | ii. Other charges | ► Paying Bank's charges |
| | iii. Postage charges | |
| | - Draft/Cheque above USD10,000 (denominated in USD only) | ► RM46 per cheque |
| | - All other currencies and amounts | ► RM1.50 per cheque |
| Standing Instructions (SI) | a) Payment to HSBC Housing Loan/Credit Card | ► Waived |
| | b) Payment into other HSBC Account | ► Waived |
| | c) Payment to non –HSBCC Accounts in Malaysia | |
| | i. SI Commission | ► RM2 per transactions |
| | ii. Demand Draft Issued | ► RM2 per Demand Draft |
| | iii. Postage | ► RM1.50 per Demand Draft |
| | iv. Processing Fee (Effective 2 nd January 2015) | ► RM0.50 per Demand Draft |
| | d) Payments to individuals/entities outside Malaysia via telegraphic Transfer :- | |
| | i. Commission/postage/cable charges | ► RM25 to RM45 per payment depending on destination |
| | e) Payment to individuals/entities outside Malaysia via telegraphic Transfer:- | |
| | i. Intermediary Bank charges | ► USD20 per payment |
| | f) Penalty charges for insufficient funds in the Account | ► RM5 per transaction |
| Other Fees, Charges or Penalties | a) Account closed within 3 months | ► RM20 |
| | b) Loss of Passbook | ► RM5 (stamp duty on letter of Indemnity – RM10) |
| | c) Debit Card Issuance | ► RM8 |
| | d) Debit Card Annual Fee | RM8 |
| | e) Short Message Service (SMS) | ► RM1 per month for those customers who sign up |
| | f) Replacement of Debit Card | ► RM10 |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|-------------------------------------|---|---|
| 9. Statement Savings Account | | |
| Other Fees and Charges | g) Conversion for Overseas Transaction | <p>► VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International.</p> <p>► MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet.</p> |
| Other Services | h) Sales draft retrieval request fee | ► RM20 per copy |
| | a) Bank Statement Retrieval | |
| | i. If statement is 12 months old or less | ► RM2 per page |
| | ii. If statement is more than 12 months old | ► RM20 per request + RM2 per page |
| | b) Electronic Share Application | ► RM2.50 per transaction |
| | c) Internet Banking | |
| | i. Replacement of Security Device | ► RM50 per device |
| | ii. Postage | ► RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia) |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|---|--|---|
| 10. Junior TopRate Statement Savings | | |
| Account Fee | Account Opening Fee | ► NIL |
| | Minimum Initial Deposit | ► RM1 |
| | Early Account Closure (if account is closed within 3 months) | ► RM20 |
| Dormant Account | Balances up to RM10 | ► Account will be closed and balances will be absorbed by the Bank as a charge |
| | Balances greater than RM10 | ► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |
| | Transfer of credit balances to Registrar of Unclaimed Monies on the 7th year of account dormancy | ► Waived |
| | Activation of Dormant Account | ► Waived |
| Bank Statement Retrieval Fee | If statement is 12 months old or less | ► RM2 per page |
| | If statement is more than 12 months old | ► RM20 per request + RM2 per page |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|-----------------------------|--|---|
| 11. Passbook Savings | | |
| Account Fee | Account Fee | RM5 per month |
| Transaction Charges | a) For average credit balance of more than RM5,000 per month i. ATM Cash Withdrawal | ► Waived |
| | b) For average credit balance of less than RM5,000 per month i. ATM Cash Withdrawal (if exceeding 4 transactions per month) | ► RM1 per transaction |
| | c) Cash withdrawals at MEPS Shared ATM Network | ► RM1 per transaction |
| | d) MEPS Instant Transfer i. Transaction done below or equal to RM5,000 | ► Free |
| | ii. Transaction done above RM5,000 <i>Note: effective 1st July 2018</i> | ► RM0.50 per transaction |
| | e) Interbank GIRO (IBG) AT HSBC ATMs i. Transaction performed before 1 st October 2015 | ► RM0.30 per transaction |
| | ii. Transaction performed from 1 st October 2015 onwards | ► RM0.10 per transaction |
| Dormant Account | a) With balances up to RM10 | ► Account will be closed and balances will be absorbed by the Bank as a charge |
| | b) With balances greater than RM10 | ► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |
| | c) Transfer of credit balances to Registrar Of Unclaimed Monies on the 7th year of account dormancy | ► Waived |
| | d) Activation of Dormant Account | ► Waived |

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| 11. Passbook Savings | | |
| Cheque Clearance | a) Deposit of Foreign Cheque/draft <ul style="list-style-type: none"> i. Stamp duty ii. Other charges iii. Postage Charges <ul style="list-style-type: none"> - Draft/Cheque above USD10,000 (denominated in USD only) - All other currencies and amounts | <ul style="list-style-type: none"> ▶ RM0.15 per cheque ▶ Paying Bank's charges ▶ RM46 per cheque ▶ RM1.50 per cheque |
| Standing Instructions (SI) | a) Payment to HSBC Housing Loan/Credit Card b) Payment into other HSBC Account c) Payment to non-HSBC Accounts in Malaysia <ul style="list-style-type: none"> i. SI Commission ii. Demand Draft Issued iii. Postage iv. Processing Fee (Effective 2nd January 2015) d) Payments to individuals/entities outside Malaysia via Telegraphic Transfer:- <ul style="list-style-type: none"> i. Commission/postage/cable charges e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars) <ul style="list-style-type: none"> i. Intermediary Bank charges f) Penalty charges for insufficient funds in the account | <ul style="list-style-type: none"> ▶ Waived ▶ Waived ▶ RM2 per transaction ▶ RM2 per Demand Draft ▶ RM1.50 per Demand Draft ▶ RM0.50 per Demand Draft ▶ RM25 to RM45 per payment depending on destination ▶ USD20 per payment ▶ RM5 per transaction |
| Other Fees, Charges or Penalties | a) Account closed within 3 months b) Loss of Passbook c) Debit Card Issuance d) Debit Card Annual Fee e) Short Message Service (SMS) f) Replacement of Debit Card | <ul style="list-style-type: none"> ▶ RM20 ▶ RM5 (stamp duty on letter of Indemnity) – RM10 ▶ RM8 ▶ RM8 ▶ RM1 per month for those customers who sign up ▶ RM10 |

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| 11. Passbook Savings | | |
| Other Fees and Charges | g) Conversion of Overseas Transaction | <p>► VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International.</p> <p>► MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet.</p> <p>► RM20 per copy</p> |
| Other Services | <p>h) Sales draft retrieval request fee</p> <p>a) Bank Statement Retrieval</p> <p>i. If statement is 12 months old or less</p> <p>ii. If statement is more than 12 months old</p> <p>b) Electronic Share Application</p> <p>c) Internet Banking</p> <p>i. Replacement of Security Device</p> <p>ii. Postage</p> | <p>► RM2 per page</p> <p>► RM20 per request + RM2 per page</p> <p>► RM2.50 per transaction</p> <p>► RM50 per device</p> <p>► RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)</p> |

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|----------------------------------|---|---|
| 12. Basic Savings Account | | |
| Account Fee | Account Fee | ► Waived |
| Transaction Charges | a) ATM Cash Withdrawal (if exceeding 8 transactions per month) | ► RM1 per transaction |
| | b) Self-service deposits | ► Waived |
| | c) Cash withdrawals at MasterCard Cirrus/Visa ATM Network | ► RM10 per transaction |
| | d) Cash withdrawals at overseas HSBC Group ATMs | ► RM5 per transaction |
| | e) Cash withdrawal at MEPS Shared ATM Network | ► RM1 per transaction |
| | f) MEPS Instant Transfer | |
| | i. Transaction done below or equal to RM5,000 | ► Free |
| | ii. Transaction done above RM5,000 | ► RM0.50 per transaction |
| | <i>Note: Effective 1st July 2018</i> | |
| | g) Interbank GIRO (IBG) at HSBC ATMs | |
| | i. Transaction performed before 1 st October 2015 | ► RM0.30 per transaction |
| | ii. Transaction performed from 1 st October 2015 onwards | ► RM0.50 per transaction |
| Dormant Account | a) With balances up to RM10 | ► Account will be closed and balances will be absorbed by the Bank as a charge |
| | b) With balances greater than RM10 | ► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |
| | c) Transfer of credit balances to Registrar of Unclaimed Monies on the 7 th year of account dormancy | ► Waived |
| | d) Activation of Dormant Account | ► Waived |
| Cheque Clearance | a) Deposit of Foreign Cheque/Draft | |
| | i. Stamp Duty | ► RM0.15 per cheque |
| | ii. Other charges | ► Paying Bank's charges |
| | iii. Postage Charges | |
| | - Draft/Cheque above USD10,000 (denominated in USD only) | ► RM46 per cheque |
| | - All other currencies and amounts | ► RM1.50 per cheque |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|----------------------------------|--|--|
| 12. Basic Savings Account | | |
| Standing Instructions (SI) | a) Payment to HSBC Housing Loan/Credit Card | ▶ Waived |
| | b) Payment into other HSBC Account | ▶ RM2 per transaction |
| | c) Payment to non-HSBC Accounts in Malaysia | |
| | i. SI Commission | ▶ RM2 per transaction |
| | ii. Demand Draft Issued | ▶ RM2 per Demand Draft |
| | iii. Postage | ▶ RM1.50 per Demand Draft |
| | iv. Processing Fee (Effective 2nd January 2015) | ▶ RM0.50 per Demand Draft |
| | d) Payments to individuals/entities outside Malaysia outside Malaysia via Telegraphic Transfer | |
| | i. Commission/postage/cable charges | ▶ RM25 to RM45 per payment depending on destination |
| | e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars) | |
| | i. Intermediary Bank charges | ▶ USD20 per payment |
| | f) Penalty charges for insufficient funds in the Account | ▶ RM5 per transaction |
| Other Fees and Charges | a) Account closed within 3 months | ▶ RM20 |
| | b) Debit Card Issuance | ▶ Waived |
| | c) Debit Card Annual Fee | ▶ Waived |
| | d) Short Message Service (SMS) | ▶ RM1 per month for those customers who sign up |
| | e) Replacement of Debit Card | ▶ RM10 |
| | f) Conversion for Overseas Transaction | ▶ VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International. ▶ MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet. |
| | g) Sales draft retrieval request fee | ▶ RM20 per copy |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
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|-------------------|--------------|--|

12. Basic Savings Account

| | | |
|----------------|---|--|
| Other Services | a) Bank Statement Retrieval | |
| | i. If statement is 12 months old or less | ▶ RM2 per page |
| | ii. If statement is more than 12 months old | ▶ RM20 per request + RM2 per page |
| | b) Internet Banking | |
| | i. Replacement of Security Device | ▶ RM50 per device |
| | ii. Postage | ▶ RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia) |
| | c) Electronic share Application | ▶ RM2.50 per transaction |

13. Time Deposit Account

| | | |
|---------------------|---|----------------|
| Time Deposit Advice | a) Copy of Customer Request Time Deposit Advice | ▶ RM5 per copy |
|---------------------|---|----------------|

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|------------------------------------|--|---|
| 14. Generic Current Account | | |
| Account Fee | Account Service Fee | ▶ RM5 per month (if average credit balance is less than RM5,000 per month) |
| Transaction Charges | a) For average credit balances of more than RM5,000 per month i. ATM Cash withdrawal ii. Clearing Cheque Debit b) For average credit balance of less than RM5,000 per month i. ATM Cash Withdrawal (If exceeding 4 transactions per month) ii. Clearing Cheque Debit (if exceeding 4 transactions per month) c) Cash withdrawals at MEPS Shared ATM Network d) MEPS Instant Transfer i. Transaction done below or equal to RM5,000 ii. Transaction done above RM5,000 <i>Note : Effective 1st July 2018</i> e) Interbank GIRO (IBG) at HSBC ATMs i. Transaction performed before 1 st October 2015 ii. Transaction performed from 1 st October 2015 onwards | ▶ Waived ▶ Waived ▶ RM1 per transaction ▶ RM1 per transaction ▶ RM1 per transaction ▶ Free ▶ RM0.50 per transaction ▶ RM0.30 per transaction ▶ RM0.10 per transaction |
| Dormant Account | a) With balances up to RM10 b) With balances greater than RM10 | ▶ Account will be closed and balances will be absorbed by the Bank as a charge ▶ An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|------------------------------------|---|---|
| 14. Generic Current Account | | |
| Dormant Account | c) Transfer of credit balances to Registrar Of Unclaimed Monies on the 7 th year of account dormancy | ► Waived |
| Cheque Related Fees and Charge | d) Activation of Dormant Account | ► Waived |
| | a) Inward Clearing Cheque processing Fee | |
| | i. Before 2nd January 2015 | ► Not applicable |
| | ii. With effect from 2nd January 2015 | ► RM0.50 per cheque |
| | *Exception for cheque return reasons below:- | |
| | i. Cheque Already Paid/Duplicate payment | |
| | ii. Wrongly encoded/Encoding error | |
| | iii. Incorrect Data Capture | |
| | b) Cheque Book Issuance | |
| | i. Stamp duty | ► RM0.15 per cheque leaf |
| Standing Instructions (SI) | ii. Courier Charges | ► RM5 |
| | c) Stop Payment Instruction on Cheque | |
| | i. With sufficient funds | ► RM20 per cheque |
| | ii. With insufficient funds | ► RM100 per cheque |
| | d) Cheque Returned | ► RM100 per cheque |
| | i. Due to insufficient funds | ► RM10 per cheque borne by payee |
| | ii. Due to reason "Post-dated" | |
| | e) Deposit of Foreign Cheque/Draft | |
| | i. Commission on cheque issued | ► 0.1% of cheque amount |
| | ii. Stamp duty | ► RM0.15 per cheque |
| | iii. Other Charges | ► Paying Bank's charges |
| | iv. Postage Charges | |
| | - Draft/Cheque above USD10,00 (denominated in USD only) | ► RM46 per cheque |
| | - All other currencies and amounts | ► RM1.50 per cheque |
| | a) Payment to HSBC Housing Loan/Credit Card | ► Waived |
| | b) Payment into other HSBC Account | ► RM2 per transaction |
| | c) Payment to non-HSBC Accounts in Malaysia | |
| | i. SI Commission | ► RM2 per transaction |
| | ii. Demand Draft Issued | ► RM2 per Demand Draft |
| | iii. Postage | ► RM1.50 per Demand Draft |
| | iv. Processing Fee Effective 1st April 2014 | ► RM0.50 per demand draft |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|------------------------------------|---|---|
| 14. Generic Current Account | | |
| Standing Instructions (SI) | d) Payment to individuals/entities outside Malaysia via Telegraphic Transfer:- | |
| | i. Commission/postage/cable charges | ▶ RM25 to RM45 per payment depending on destination |
| | e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars) | ▶ USD20 per payment |
| | i. Intermediary Bank charges | ▶ RM5 per transaction |
| | f) Penalty charges for insufficient funds in the Account | |
| | a) Account closed within 3 months | ▶ RM20 |
| | b) Debit Card Issuance | ▶ RM8 |
| | c) Debit Card Annual Fee | ▶ RM8 |
| | d) Short Message Service (SMS) | ▶ RM1 per month for those customers who sign up |
| | e) Replacement of Debit Card | ▶ RM10 |
| Other Fees and Charges | f) Conversion for Overseas Transaction | ▶ VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International. |
| | | ▶ MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet. |
| | | ▶ RM20 per copy |
| | g) Sales draft retrieval request fee | |
| | a) Bank Statement Retrieval | |
| | i. If statement is 12 months old or less | ▶ RM2 per page |
| | ii. If statement is more than 12 months old | ▶ RM20 per request + RM2 per page |
| | b) Electronic Share Application | ▶ RM2.50 per transaction |
| | c) Internet Banking | |
| | - Replacement of Security Device | ▶ RM50 per device |
| Other Services | - Postage | ▶ RM5 - RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia) |

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|----------------------------------|--|---|
| 15. Basic Current Account | | |
| Account Fee | Account Service Fee | ▶ RM10 per half year (if average credit balance of less than RM1,000 is maintained during the half year) |
| Transaction Charges | a) ATM Cash Withdrawal (if exceeding 8 transactions per month) b) Self-services deposits c) Cash withdrawals at MasterCard Cirrus/Visa ATM Network d) Cash withdrawals at overseas HSBC Group ATMs e) Cash withdrawals at MEPS Shared ATM Network f) MEPS Instant Transfer i. Transaction done below or equal to RM5,000 ii. Transaction done above RM5,000 <i>Note : effective 1st July 2018</i> g) Interbank GIRO (IBG) at HSBC ATMs i. Transaction performed before 1st October 2015 ii. Transaction performed from 1st October 2015 onwards | ▶ RM1 per transaction ▶ Waived ▶ RM10 per transaction ▶ RM5 per transaction ▶ RM1 per transaction ▶ Free ▶ RM0.50 per transaction |
| Dormant Account | a) With balances up to RM10 b) With balances greater than RM10 c) Transfer of credit balances to Registrar of Unclaimed Monies on the 7 th year of account dormancy d) Activation of Dormant Account | ▶ RM0.30 per transaction ▶ RM0.10 per transaction ▶ Account will be closed and these balances absorbed by the Bank as a charge ▶ An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies ▶ Waived ▶ Waived |
| Cheque Related Fees and Charges | a) Inward Clearing Cheque - Processing Fee i. Before 2nd January 2015 ii. With effect from 2nd January 2015 *Exception for cheque return reasons below: i. Cheque already paid/Duplicate Payment ii. Wrongly encoded/Encoding error iii. Incorrect Data Capture | ▶ Not applicable ▶ RM0.50 per cheque |

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|----------------------------------|---|--|
| 15. Basic Current Account | | |
| Cheque Related Fees and Charges | b) Cheque Book Issuance | |
| | i. Stamp Duty | ▶ RM0.15 per cheque leaf |
| | ii. Courier Charges | ▶ RM5 |
| | c) Stop Payment Instruction on Cheque | |
| | i. With sufficient funds | ▶ RM20 per cheque |
| | ii. With insufficient funds | ▶ RM100 per cheque |
| | d) Cheque Returned | |
| | i. Due to insufficient funds | ▶ RM100 per cheque |
| | ii. Due to reason "Post-dated" | ▶ RM10 per cheque borne by payee |
| | e) Deposit of Foreign Cheque/Draft | |
| Standing Instructions (SI) | i. Commission on cheque issued | ▶ 0.1% of cheque amount Minimum charge: RM10 Maximum charge: RM100 |
| | ii. Stamp duty | ▶ RM0.15 per cheque |
| | iii. Other charges | ▶ Paying Bank's charges |
| | iv. Postage Charges | |
| | - Draft/Cheque above USD10,000 (denominated in USD only) | ▶ RM46 per cheque |
| | - All other currencies and amounts | ▶ RM1.50 per cheque |
| | a) Payments to HSBC Housing Loan/Credit Card | ▶ Waived |
| | b) Payment into other HSBC Account | ▶ RM2 per transaction |
| | c) Payment to non-HSBC Account in Malaysia | |
| | i. SI Commission | ▶ RM2 per transaction |
| | ii. Demand Draft Issued | ▶ RM2 per Demand Draft |
| | iii. Postage | ▶ RM1.50 per Demand Draft |
| | iv. Processing Fee (Effective 2nd January 2015) | ▶ RM0.50 per Demand Draft |
| | d) Payments to individuals/entities outside Malaysia via Telegraphic Transfer:- | |
| | i. Commission/postage/cable charges | ▶ RM25 to RM45 per payment depending on destination |
| | e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars) | |
| | i. Intermediary Bank charges | ▶ USD20 per payment |
| | f) Penalty charges for insufficient funds in the Account | ▶ RM5 per transaction |

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|----------------------------------|---|--|
| 15. Basic Current Account | | |
| Other Fees, Charges or Penalties | a) Account closed within 3 months | ► RM20 |
| | b) Debit Card Issuance | ► Waived |
| | c) Debit Card Annual Fee | ► Waived |
| | d) Short Message Service (SMS) | ► RM1 per month for those customers who sign up |
| | e) Replacement of Debit Card | ► RM10 |
| | f) Conversion for Overseas Transaction | ► VISA - If the Cardholder uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International. ► MyDebit - If the Customer uses the Debit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted to Ringgit Malaysia at the exchange rate determined by PayNet on the date of conversion. No other fees will be charged by PayNet. |
| Other Services | g) Sales draft retrieval request fee | ► RM20 per copy |
| | a) Bank Statement Retrieval | |
| | i. If statement is 12 months old or less | ► RM2 per page |
| | ii. If statement is more than 12 months old | ► RM20 per request + RM2 per page |
| | b) Internet Banking | |
| | i. Replacement of Security Device | ► RM50 per device |
| | ii. Postage | ► RM5 - RM10 within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia) |
| | c) Electronic Share Application | ► RM2.50 per transaction |

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16. Foreign Currency Accounts

| Foreign Currency Accounts | a) Account Opening Fee | ▶ RM100 to be collected upon account opening (100% waived if customer opens Dual Currency Investment or Structured Investment on the same day, 50% waived for Premier, and Advance customers.) | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------|---|--|-----------------------|-----------------|-----|------|-----|------|-----|------|-----|--------|-----|------|-----|------|-----|------|-----|------|-----|-------|-----|------|-----|------|-----|-------|
| | b) Annual Fees | ▶ RM100 to be collected on anniversary date (waiver for Premier, Advance account, Dual Currency Investment or Structured Investment Customers) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | c) Maintenance Fee | ▶ RM10 per month (if aggregate balance is less than RM20,000 as equivalent) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | d) Transaction Charges* Transaction made involving the same foreign Currency denomination (eg AUD to AUD). | <table><tr><th>Account Currency Type</th><th>Per Transaction</th></tr><tr><td>USD</td><td>USD4</td></tr><tr><td>GBP</td><td>GBP3</td></tr><tr><td>AUD</td><td>AUD6</td></tr><tr><td>JPY</td><td>JPY400</td></tr><tr><td>SGD</td><td>SGD6</td></tr><tr><td>EUR</td><td>EUR4</td></tr><tr><td>BND</td><td>BND6</td></tr><tr><td>CHF</td><td>CHF6</td></tr><tr><td>HKD</td><td>HKD30</td></tr><tr><td>CAD</td><td>CAD6</td></tr><tr><td>NZD</td><td>NZD6</td></tr><tr><td>CNY</td><td>CNY30</td></tr></table> | Account Currency Type | Per Transaction | USD | USD4 | GBP | GBP3 | AUD | AUD6 | JPY | JPY400 | SGD | SGD6 | EUR | EUR4 | BND | BND6 | CHF | CHF6 | HKD | HKD30 | CAD | CAD6 | NZD | NZD6 | CNY | CNY30 |
| | Account Currency Type | Per Transaction | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | USD4 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GBP | GBP3 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUD | AUD6 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| JPY | JPY400 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SGD | SGD6 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUR | EUR4 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BND | BND6 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CHF | CHF6 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HKD | HKD30 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CAD | CAD6 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NZD | NZD6 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CNY | CNY30 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | - Transactions made involving the same foreign currency denomination (eg AUD to AUD). | *Please take note that the transaction charges herein excludes other charges related to different types of Remittance and | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
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16. Foreign Currency Accounts

| | | |
|--|---|---|
| | e) Others fees and Charges | |
| | i. Penalty Charges Pre-mature upliftment of Time Deposits | <ul style="list-style-type: none"> ▶ No interest payable in completed periods ▶ All replacement costs to be borne customers |
| | f) Bank Statement Retrieval | |
| | i. If statement is 12 months old or less | ▶ RM2 per page |
| | ii. If statement is more than 12 months old | ▶ RM20 per request + RM2 per page |

17. Everyday Global Account

| | | |
|------------------------------|---|--|
| Account Fee | Account Opening Fee | ▶ NIL |
| | Minimum Initial Deposit | ▶ NIL |
| | Account Annual Fee | ▶ NIL |
| | Account Maintenance Fee | ▶ Waived |
| Dormant Account | For activation of dormant account | ▶ NIL |
| | For account with aggregated balances up to RM10 equivalent | ▶ The account will be closed and balances will be absorbed by the Bank as a charge |
| | For account with aggregated balances greater than RM10 equivalent | ▶ An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies |
| Bank Statement Retrieval Fee | If statement is 12 months old or less | ▶ RM2 per page |
| | If statement is more than 12 months old | ▶ RM20 per request + RM2 per page |
| Transaction Charges | Cash withdrawal at VISA PLUS Network | ▶ RM10 per transaction Where there are insufficient funds in the supported or non-supported foreign currencies, the withdrawn amount will be automatically converted to Malaysia Ringgit at the prevailing exchange rate as determined by VISA International, on the date of conversion in addition to a non-conversion cost of 1% as well as any transaction fee charged by VISA International |
| | Cash withdrawal fee within HSBC Malaysia ATM Network | ▶ NIL |

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|------------------------------------|---|---|
| 17. Everyday Global Account | | |
| | Cash withdrawal at MEPS Shared ATM Network | <ul style="list-style-type: none"> ► Premier - Waived for the first 3 transactions. Subsequent transaction at RM1 ► Advance - Waived for the first 2 transactions. Subsequent transaction at RM1 ► Basic Banking - RM1 per Transaction |
| | Cash withdrawal at overseas HSBC Group ATM Network (GATS) | <ul style="list-style-type: none"> ► Premier - Waived ► Advance & Basic Banking - RM5 per transaction Where there are insufficient funds in the supported or non-supported foreign currencies, the withdrawn amount will be automatically converted to Malaysia Ringgit at the prevailing HSBC exchange rate as published on HSBC's website |
| | Conversion for Overseas POS Transaction | <ul style="list-style-type: none"> ► Visa - Nil for transactions that are performed and settled in the supported foreign currencies. Transactions that are performed in supported or non-supported foreign currencies and settled in Malaysia Ringgit are subject to conversion at the prevailing exchange rate as published on HSBC's Website or determined by VISA International respectively, on the date of conversion in addition to a foreign currency conversion cost of 1% as well as any transaction fee charged by VISA International. ► MyDebit - Transactions settled in Malaysia Ringgit (MYR) are subject to conversion at the prevailing exchange rate determined by PayNet on the date of conversion and to be debited directly from customer's MYR account. No other fees will be charged by PayNet. |
| Other Fees, Charges or Penalties | Debit Card Issuance Fee | ► Waived |
| | Debit Card Recurring Annual Fee | ► Waived |
| | Replacement of Debit Card | ► RM10 (waived for lost/stolen with a police report provided) |
| | Sales Draft Retrieval Fee | ► RM20 per copy |

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|-------------------|--------------|---|

17. Everyday Global Account

| | | |
|---------------------|--|------------------------------|
| Global Transfer Fee | Transaction Charges (Applicable to Telegraphic Transfers involving the same FCY denomination only i.e AUD to AUD, or USD to USD). This charge excludes cable charges | USD USD4 per transaction |
| | | GBP GBP3 per transaction |
| | | AUD AUD6 per transaction |
| | | SGD SGD6 per transaction |
| | | EUR EUR4 per transaction |
| | | HKD HKD30 per transaction |
| | | CAD CAD6 per transaction |
| | | NZD NZD6 per transaction |
| | | JPY JPY400 per transaction |
| | | SAR SAR15 per transaction |
| | Standing Instructions Penalty Charges for Insufficient Funds | ► RM5 per transaction |
| | Me2Me Transfer via Internet Banking | ► Premier & Advance - Waived |
| | Me2Others Transfer via Internet Banking | ► Premier & Advance - Waived |

18. Emergency Encashment

| | | |
|----------------------|--|----------|
| Emergency Encashment | HSBC Group offices customer requesting emergency encashment from HSBC Malaysia | ► Waived |
|----------------------|--|----------|

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---|--|---|
| 19. Financing | | |
| 19.1 Housing Loan | | |
| Monthly Service Fee | Monthly Service Fee (Application for HomeSmart Facility Only) | ► RM10 |
| Commitment Fee | Commitment Fee (Applicable For HomeSmart Facility only) | ► RM40 per month will be charged if the average utilization rate (average Outstanding balance divided by Current Month facility Limit) for the month is less than 50%. Will only be applied (if applicable) upon full disbursement of the Facility or upon first repayment of monthly instalment, whichever is earlier. When applicable, it only applies for the period of 5 years from the date of full disbursement or first monthly instalment date, as the case may be. |
| Default in repayment or over utilization of facility limit | Default in repayment or over utilization of facility limit | ► 1% per annum on installment amount in arrears or amount over utilized on daily rest basis |
| Default in repayment or over utilization of facility limit | (Applicable for HomeSmart only) Default rate is the revised facility interest rate for HomeSmart if the account is 30 days overdue | ► 1.30% plus the applicable facility interest rate. The Default rate will be applicable once the account is 30 days overdue until the account has been regularized or when the account is 120 days overdue, whichever is earlier. Example: If the Facility Interest rate is currently, 5.50%, upon imposition of Default Rate will be at 6.80% (5.50% + 1.30% = 6.80%) |
| Early Settlement charges within Lock-in Period | | ► (1.75% X Facility Amount X Number of remaining months within the Lock-in period) / Total Lock-in Period in months |
| Retrieval / Photocopy of Security Documents | Retrieval / Photocopy of Security Documents | ► RM10 per document |
| Redemption Statement Fee | Issuance of redemption statement | ► RM50 per account per request basis |
| Confirmation Letter for Withdrawal from the Employee Provident Fund (EPF) | With document Without document | ► RM10 per document and maximum RM20 ► NIL |
| Transaction Charges (for HomeSmart facility) | a) Self-services deposits b) Cash withdrawals at MasterCard Cirrus/Visa ATM Network c) Cash withdrawals at overseas HSBC Group ATMs d) Cash withdrawals at MEPS Shared ATM Network e) MEPS Instant Transfer i. Transaction done below or equal to RM5,000 ii. Transaction done above | ► Waived ► RM10 per transaction ► RM5 per transaction ► RM1 per transaction ► Free ► RM0.50 per transaction |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|-------------------|---------------------------------------|--|
| | RM5,000 | |
| | <i>Note : effective 1st July 2018</i> | |

19. Financing

19.1 Housing Loan

| Transaction Charges (for HomeSmart facility) | f) Interbank GIRO (IBG) at HSBC ATMs | |
|---|---|--------------------------|
| | i. Transaction performed before 1st October 2015 | ► RM0.30 per transaction |
| | ii. Transaction performed from 1st October 2015 onwards | ► RM0.10 per transaction |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|-------------------|--------------|--|
|-------------------|--------------|--|

19.2 Business Premises Financing [Individual Customer(s)]

| | | |
|---|--|---|
| Default in repayment or over utilization of facility limit | Default in repayment or over utilization of facility limit | ▶ 1% per annum on instalment amount in arrears or amount over utilized on daily rest basis |
| Early Settlement Charges within Lock-in Period | | ▶ (1.75% X Facility Amount X Number of remaining months within the Lock-in Period) / Total Lock-in period in months |
| Retrieval / Photocopy of Security Documents | Retrieval / Photocopy of Security Documents | ▶ RM10 per document |
| Redemption Statement Fee | Issuance of redemption statement | ▶ RM50 per account per request basis |
| Confirmation Letter for withdrawal from the Employee provident Fund (EPF) | With document | ▶ RM10 per document and maximum RM20 |
| | Without document | ▶ NIL |

20. Financing - Overdraft

| | | |
|---|---|---|
| Commitment Fee | Commitment fees (applicable to personal OD facility with limit above RM250,000) | ▶ 1% per annum on the unutilized portion of the overdraft |
| Commitment Fee | Commitment fees (applicable for Premier Unsecured Overdraft facility with limit above RM75,000) | ▶ 1% per annum on the unutilized portion of the overdraft |
| Overdraft Excess Fee | Overdraft Excess Fee | ▶ 1% per annum of the amount that exceeds the Overdraft Limit |
| Overdraft Overdue Fee | Overdraft Overdue Fee | ▶ 1% per annum on the overdue payment amount |
| Retrieval / Photocopy of Security Documents | Retrieval / Photocopy of Security Documents | ▶ RM10 per document |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|---|--|--|
| 21. Remittance & Payment Services – Local / Foreign Currency Draft | | |
| Purchase of local draft | a) Purchase of local draft via application form i. Same day collection ii. Processing fee | ▶ RM2 per draft ▶ RM5 per draft ▶ RM0.50 per draft |
| | b) Purchase of local draft via: i. Telebanking ii. Internet Banking iii. Processing Fee | ▶ RM2 per draft ▶ RM2 per draft ▶ RM0.50 per draft |
| Cancellation / Repurchase of local draft | Cancellation / Repurchase of local draft (except for MIDF/MIH new share issue) | ▶ RM2 per draft |
| Interbank GIRO (IBG) | a) Via Internet / Mobile Banking i. Premier Account and Advance Account ii. Basic Savings Account iii. Basic Current account iv. Amanah Basic Savings Account-i v. Amanah Basic Current Account-i | ▶ Waived ▶ RM0.10 ▶ RM0.10 ▶ RM0.10 |
| | b) Via Branches Counter i. Premier Account and Advance Account ii. Basic Savings account iii. Basic Current Account iv. Amanah Basic Savings Account-i v. Amanah Basic Current Account-i *Senior Citizens and Disabled Persons (OKU) | ▶ Waived ▶ RM0.50 for list two (2) transactions and RM2 for subsequent transactions in a month ▶ Waived *Senior Citizens are customers aged 60 years and above and Disabled Persons (OKU) are customers with OKU card |

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|-------------------|--------------|---|

21. Remittance & Payment Service – Local / Foreign Currency Draft

| | | |
|--|---|---|
| Instant Transfer “will rebrand as “DuitNow Pay to Account” | Via Internet / Mobile Banking | Any Amount ▶ Waived <i>Note: effective 1st July 2018</i> |
| RENTAS | a) Outward RENTAS i. HSBCnet/SWIFT ii. Letters/IT applications forms | ▶ RM2 ▶ RM5 |
| Foreign Currency Cheque for Collection | a) Clean Bill Receivable (CBR) i. Amount up to RM10,000 ii. Processing Fee (Effective 2 nd January 2015 b) Bills for collection (BCC) i. Amount of RM10,000 and above ii. Stamp duty iii. Postage iv. Additional courier charge for cheque denominated in USD v. Processing fee (Effective 2nd January 2015) | ▶ RM11.65 ▶ RM0.50 ▶ 0.1% on cheque amount (min RM10, max RM100) ▶ RM0.15 ▶ RM1.50 ▶ RM45 ▶ RM0.50 |

22. Remittance & Payment Services – Telegraphic Transfer

| | | |
|---------------------------------|---|---|
| Outward Telegraphic Transfer | Outward Telegraphic Transfer: a) Cable on applications using: i. Paper Applications Forms/Latter - Charge Type Selected: Remitter to pay* - Charge Type Selected: Shared between beneficiary and remitter - Charge Type Selected: Beneficiary to pay ii. Personal Internet banking - Charge Type Selected: Remitter to Pay* - Charge Type Selected: Shared between beneficiary and remitter | ▶ RM45 + RM6 or its equivalent per transaction ▶ RM45 or its equivalent per Transaction ▶ RM45 or its equivalent per Transaction ▶ RM25 + RM6 or its equivalent per transaction ▶ RM25 or its equivalent per transaction |
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22. Remittance & Payment Services – Telegraphic Transfer

| | | |
|------------------------------|--|--|
| Outward Telegraphic Transfer | Outward Telegraphic Transfer: | |
| | a) Cable on applications using: | |
| | - Charge Type Selected: Beneficiary to pay | ▶ RM25 or its equivalent per Transaction |
| | iii. Personal Phone Banking | |
| | - Charge Type Selected: Remitter to pay* | ▶ RM25 + RM6 or its equivalent per transaction |
| | - Charge Type Selected: Shared Between beneficiary and remitter | ▶ RM25 or its equivalent per Transaction |
| | - Charge Type Selected: Beneficiary to pay | ▶ RM25 or its equivalent per Transaction |
| | *Note: Charge Type “Remitter to pay” is not applicable for US Dollar payments. Please choose between “Shared between beneficiary and remitter” or “Beneficiary to pay” for US Dollar payments. | |
| | b) Paying Bank’s Charges | |
| | i. Intermediary Bank charges (for US Dollar payments) | ▶ USD25 per payment |
| | ii. Other charges | ▶ Depends on Beneficiary Bank |
| | c) Cancellation of Telegraphic Transfer | |
| | i. Released cable | ▶ RM45 (local charges) + its equivalent of USD40 |
| Inward telegraphic Transfer | Inward Telegraphic Transfer: | |
| | a) For credit of HSBC accounts | |
| | - Charge Type Selected: Remitter to pay | ▶ RM5 per transaction* |
| | - Charge Type Selected: Beneficiary to pay | ▶ RM5 per transaction* |
| | Note: Foreign Currency Account(FCA)/Everyday Global Account (EGA) transaction charges will be applied for credit of account involving the same foreign currency denomination (eg AUD to AUD). Please refer to FCA/EGA transaction charges table herein. | |
| | b) Cash Payment | |
| | - Charge Type Selected: Remitter to pay | ▶ RM20 per transaction |
| | - Charge Type Selected : Beneficiary to pay | ▶ RM20 per transaction |

* Waived when FCA/EGA transaction charges applied.

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|-------------------|--------------|--|
|-------------------|--------------|--|

23. Safe Deposit Lockers

| | | |
|----------------|---|---------|
| Rental Charges | Bukit Bintang (before 10th September 2016) Locker | |
| | 4" x 5" x 20" | ▶ RM150 |
| | 2" x 8" x 20" | ▶ RM120 |
| | 4" x 8" x 20" | ▶ RM180 |
| | 8" x 8" x 20" | ▶ RM200 |
| | 5" x 10" x 20" | ▶ RM200 |
| | 8" x 16" x 20" | ▶ RM350 |
| | 8" x 16" x 20" | ▶ RM500 |
| | Bukit Bintang (effective 10th September 2016) Locker | |
| | 4" x 5" x 20" | ▶ RM250 |
| | 2" x 8" x 20" | ▶ RM250 |
| | 4" x 8" x 20" | ▶ RM250 |
| | 8" x 8" x 20" | ▶ RM350 |
| | 5" x 10" x 20" | ▶ RM250 |
| | 8" x 16" x 20" | ▶ RM500 |
| | 8" x 16" x 20" | ▶ RM500 |
| | Petaling Jaya (before 10th September 2016) Locker | |
| | 4" x 5" x 20" | ▶ RM150 |
| | 2" x 8" x 20" | ▶ RM120 |
| | 4" x 8" x 20" | ▶ RM180 |
| | 8" x 8" x 20" | ▶ RM200 |
| | 8" x 16" x 20" | ▶ RM350 |
| | 16" x 16" x 20" | ▶ RM500 |
| | Petaling Jaya (effective 10th September 2016) Locker | |
| | 4" x 5" x 20" | ▶ RM250 |
| | 2" x 8" x 20" | ▶ RM250 |
| | 4" x 8" x 20" | ▶ RM250 |
| | 8" x 8" x 20" | ▶ RM350 |
| | 8" x 16" x 20" | ▶ RM500 |
| | 16" x 16" x 20" | ▶ RM500 |

23. Safe Deposit Lockers

| | | |
|----------------|--|---------|
| Rental Charges | Kota Bharu (before 10th September 2016) Locker | |
| | 2" x 8" x 20" | ▶ RM120 |
| | 4" x 8" x 20" | ▶ RM180 |
| | 8" x 8" x 20" | ▶ RM200 |
| | 8" x 16" x 20" | ▶ RM350 |
| | 16" x 16" x 20" | ▶ RM500 |
| | Kota Bharu (effective 10th September 2016) Locker | |
| | 2" x 8" x 20" | ▶ RM250 |
| | 4" x 8" x 20" | ▶ RM250 |
| | 8" x 8" x 20" | ▶ RM350 |
| | 8" x 16" x 20" | ▶ RM500 |
| | 16" x 16" x 20" | ▶ RM500 |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|-------------------|--------------|--|
|-------------------|--------------|--|

23. Safe Deposit Lockers

| | | |
|----------------|--|---------|
| Rental Charges | Kuantan (before 10th September 2016) Locker | |
| | 4" x 5" x 20" | ➤ RM150 |
| | 4" x 8" x 20" | ➤ RM180 |
| | 8" x 8" x 20" | ➤ RM200 |
| | 8" x 16" x 20" | ➤ RM350 |
| | 16" x 16" x 20" | ➤ RM500 |
| | Kuantan (effective 10th September 2016) Locker | |
| | 4" x 5" x 20" | ➤ RM250 |
| | 4" x 8" x 20" | ➤ RM250 |
| | 8" x 8" x 20" | ➤ RM350 |
| | 8" x 16" x 20" | ➤ RM500 |
| | 16" x 16" x 20" | ➤ RM500 |
| | Mentakab (before 10th September 2016) Locker | |
| | 2" x 8" x 20" | ➤ RM120 |
| | 4" x 8" x 20" | ➤ RM180 |
| | 8" x 8" x 20" | ➤ RM200 |
| | 8" x 16" x 20" | ➤ RM350 |
| | 16" x 16" x 20" | ➤ RM500 |
| | Mentakab (effective 10th September 2016) Locker | |
| | 2" x 8" x 20" | ➤ RM250 |
| | 4" x 8" x 20" | ➤ RM250 |
| | 8" x 8" x 20" | ➤ RM350 |
| | 8" x 16" x 20" | ➤ RM500 |
| | 16" x 16" x 20" | ➤ RM500 |

23. Safe Deposit Lockers

| | | |
|----------------|--|---------|
| Rental Charges | Muar (before 10th September 2016) Locker | |
| | 2" x 8" x 20" | ➤ RM120 |
| | 4" x 8" x 20" | ➤ RM180 |
| | 8" x 8" x 20" | ➤ RM200 |
| | 3" x 10" x 20" | ➤ RM180 |
| | 5" x 10" x 20" | ➤ RM200 |
| | 10" x 10" x 20" | ➤ RM250 |
| | 10" x 15" x 20" | ➤ RM350 |
| | 8" x 16" x 20" | ➤ RM350 |
| | 16" x 16" x 20" | ➤ RM500 |
| | Muar (effective 10th September 2016) Locker | |
| | 2" x 8" x 20" | ➤ RM250 |
| | 4" x 8" x 20" | ➤ RM250 |
| | 8" x 8" x 20" | ➤ RM350 |
| | 3" x 10" x 20" | ➤ RM250 |
| | 5" x 10" x 20" | ➤ RM350 |
| | 10" x 10" x 20" | ➤ RM500 |
| | 10" x 15" x 20" | ➤ RM500 |
| | 8" x 16" x 20" | ➤ RM500 |
| | 16" x 16" x 20" | ➤ RM500 |
| | Seremban (before 10th September 2016) Locker | |
| | 2" x 8" x 20" | ➤ RM120 |
| | 4" x 8" x 20" | ➤ RM180 |
| | 8" x 8" x 20" | ➤ RM200 |
| | 8" x 16" x 20" | ➤ RM350 |
| | 16" x 16" x 20" | ➤ RM500 |
| | Seremban (effective 10th September 2016) Locker | |

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| 21 | Remittance & Payment Services – Local / Foreign Currency Draft | 35 |
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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-------------------|--|---|
| | 2" x 8" x 20" | ► RM250 |
| | 4" x 8" x 20" | ► RM250 |
| | 8" x 8" x 20" | ► RM350 |
| | 8" x 16" x 20" | ► RM500 |
| | 16" x 16" x 20" | ► RM500 |
| | Penang (before 10th September 2016) Locker | |
| | 4" x 5" x 20" | ► RM150 |
| | 4" x 8" x 20" | ► RM180 |
| | 8" x 8" x 20" | ► RM200 |
| | 8" x 16" x 20" | ► RM350 |
| | 16" x 16" x 20" | ► RM500 |
| | Penang (effective 10th September 2016) Locker | |
| | 4" x 5" x 20" | ► RM250 |
| | 4" x 8" x 20" | ► RM250 |
| | 8" x 8" x 20" | ► RM350 |
| | 8" x 16" x 20" | ► RM500 |
| | 16" x 16" x 20" | ► RM500 |
| | Taiping (before 10th September 2016) Locker | |
| | 4" x 5" x 22" | ► RM150 |
| | 2" x 8" x 22" | ► RM120 |
| | 4" x 8" x 22" | ► RM180 |
| | 8" x 8" x 22" | ► RM200 |
| | 8" x 16" x 22" | ► RM350 |
| | 16" x 16" x 22" | ► RM500 |

23. Safe Deposit Lockers

| | |
|---|---------|
| Taiping (effective 10th September 2016) Locker | |
| 4" x 5" x 22" | ► RM250 |
| 2" x 8" x 22" | ► RM250 |
| 4" x 8" x 22" | ► RM250 |
| 8" x 8" x 22" | ► RM350 |
| 8" x 16" x 22" | ► RM500 |
| 16" x 16" x 22" | ► RM500 |
| Kuching (before 10th September 2016) Locker | |
| 3" x 5" x 19" | ► RM120 |
| 5" x 5" x 19" | ► RM150 |
| 3" x 10" x 19" | ► RM180 |
| 5" x 10" x 19" | ► RM200 |
| 10" x 10" x 19" | ► RM250 |
| Kuching (effective 10th September 2016) Locker | |
| 3" x 5" x 19" | ► RM250 |
| 5" x 5" x 19" | ► RM250 |
| 3" x 10" x 19" | ► RM250 |
| 5" x 10" x 19" | ► RM250 |
| 10" x 10" x 19" | ► RM500 |
| Sibu (before 10th September 2016) Locker | |
| 2" x 8" x 20" | ► RM120 |
| 4" x 8" x 20" | ► RM180 |
| 8" x 8" x 20" | ► RM200 |
| 3" x 10" x 24" | ► RM180 |
| 5" x 10" x 24" | ► RM200 |
| 10" x 10" x 24" | ► RM350 |
| 8" x 16" x 20" | ► RM350 |
| 16" x 16" x 20" | ► RM500 |
| Sibu (effective 10th September 2016) Locker | |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES <i>(subject to applicable tax, if any)</i> |
|----------------------------------|-----------------------------------|--|
| Other Fees, Charges or Penalties | 2" x 8" x 20" | ▶ RM250 |
| | 4" x 8" x 20" | ▶ RM250 |
| | 8" x 8" x 20" | ▶ RM350 |
| | 3" x 10" x 24" | ▶ RM250 |
| | 5" x 10" x 24" | ▶ RM350 |
| | 10" x 10" x 24" | ▶ RM500 |
| | 8" x 16" x 20" | ▶ RM500 |
| | 16" x 16" x 20" | ▶ RM500 |
| | a) Stamp Duty | ▶ RM10 |
| | b) Refundable Key | ▶ RM250 |
| | c) Overdue Rental Payment | ▶ RM50 |
| | d) Loss of Key – Replacement Cost | ▶ RM150-250 |

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Personal

| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) | |
|-------------------|--------------|---|--|
|-------------------|--------------|---|--|

24. Credit Cards

| | | | |
|---|---|---|--------------------|
| Annual Fee | a) Card Type | Visa | |
| | | Primary (RM) | Supplementary (RM) |
| | Platinum | 240 | 120 |
| | Advance | Waived | Waived |
| | Signature | 600 | 300 |
| | b) Card Type | MasterCard | |
| | | Primary (RM) | Supplementary (RM) |
| | Premier | Waived | Waived |
| | Premier Travel | RM600 | Waived |
| | | >Waived The 1st year >Waived in the subsequent years if minimum spend of RM45,000 per annum | |
| Note: The following annual fees are applicable to cardholders who were upgraded by the Bank under the Credit card's Upgrade Initiative on 1st January 2016 | | | |
| | a) Card Type | Visa | |
| | | Primary (RM) | Supplementary (RM) |
| | Platinum (upgraded from Gold) | 160 | 80 |
| | Platinum (upgraded from Gold, originally Classic) | 80 | 40 |
| | b) Card Type | Mastercard | |
| | | Primary (RM) | Supplementary (RM) |
| | Platinum (upgraded from Gold) | 160 | 80 |
| | Platinum (upgraded from Gold, originally Classic) | 80 | 40 |
| Note: Credit Card Annual fee is waived with a minimum of one swipe per month per card (no minimum spend required) for 12 months consecutively (except for HSBC Premier Travel Credit Card). | | | |
| Service Tax (charged annually) | | Primary (RM) | Supplementary (RM) |
| | | 25 | 25 |
| Joining Fee | Joining Fee | Waived | |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---------------------------------|---|--|
| 24. Credit Card | | |
| Finance charges | "Finance Charge" means the charge imposed by the Bank where You did not settle Your Statement Balance in full by the Due Date: Finance Charge rate is based on tier as follows: | |
| | Tier I: 15% per annum for Cardholders who promptly settle the Minimum Monthly Payment due for 12 consecutive months | |
| | Tier II: 17% per annum for Cardholders who promptly settle the Minimum Monthly Payment due for 10 months or more in the last 12 months cycle | |
| | Tier III: 18% per annum for Cardholders who do not fall within Tier-I and Tier-II | |
| a) Purchases | The above Finance Charge will be imposed on outstanding balances from Retail Transactions and Credit Card Instalment Plans, calculated on daily basis from the Posting Date until payments are credited to the Card Account and thereafter on the reduced balance (if any). | |
| b) Cash Advance | | <ul style="list-style-type: none"> 18% p.a. of cash advance amount calculated on a daily basis |
| c) Balance Transfer Instalment | | <ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from Balance Transfer Instalment amount, calculated on reducing balance basis. |
| d) Cash Instalment Plan | | <ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from Cash Instalment Plan amount, calculated on reducing balance basis. |
| e) Auto Balance Conversion Plan | | <ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from Auto Balance Conversion Plan amount, calculated on reducing balance basis. |
| Cash Advance Fee | | <ul style="list-style-type: none"> The cash advance fee is 5% of the amount advanced or a minimum of RM15, whichever is higher. This is incurred for each cash advance transaction |
| Minimum Monthly Repayment | | <ul style="list-style-type: none"> 5% of the outstanding balance or a minimum of RM50, whichever is higher. Effective: 2 Oct 2019, it will be revised to: 5% of the Current Balance + 100% monthly instalment of Credit Card Instalment Plan (if any) + any unpaid minimum payment specified in the preceding months' Card statement OR RM50, whichever is higher. |
| Grace Period | | <ul style="list-style-type: none"> An interest free/finance charge-free period of at least 20 days for all transactions if you made full payment for the previous Card Statement by the stipulated Payment Due Date, provided there is no outstanding in Cash Advance and/or Balance Transfer in Your previous Card Statement. |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---|--|--|
| 24. Credit Cards | | |
| Late Payment Fees | | <ul style="list-style-type: none"> ▶ Minimum of RM10 or 1%, of the outstanding balance, whichever is higher, capped to a maximum of RM100. |
| Conversion for Overseas Transactions | | <ul style="list-style-type: none"> ▶ If the cardholder uses the Credit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International or MasterCard International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1% as well as any transaction fee charged by Visa International or MasterCard International |
| Replacement Card Fee | | <ul style="list-style-type: none"> ▶ RM50 per card |
| Sales Draft Retrieval Request Fee | | <ul style="list-style-type: none"> ▶ RM20 per copy |
| Refund of Credit Card Excess Balance via Other Services | a) Interbank GIRO (IBG) b) Cashiers Order a) Credit Card Statement Retrieval i. If statement is 12 months old or less ii. If statement is more than 12 months old b) Credit Card Paper Statement Fee (Effective 01 January 2021) | <ul style="list-style-type: none"> ▶ RM2 per transaction ▶ RM2 per transaction ▶ RM2 per page ▶ RM20 per request + RM2 per page ▶ RM1.50 for each credit card paper statement |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-------------------|--------------|---|
|-------------------|--------------|---|

25. Cross Border Account Opening

| | | |
|---|------------------------------------|---|
| Assistance/facilitation in setting-up accounts that are offered by another HSBC group office. This includes full on boarding services and completion of International Needs Review in preparation to take customers through their requirements in the new country | a) Premier Customers & Children | ▶ Waived |
| | b) Non-Premier Customers | ▶ Cross border account opening is no longer applicable for non-Premier customers. |
| | c) Non-Premier Customers' Children | ▶ Cross border account opening is no longer applicable for non-Premier customers. |
| | d) Students | ▶ Cross border account opening is no longer applicable for non-Premier customers. |

26. Credit History Transfer

| | | |
|---|------------------------------------|--|
| Credit history transfer via a Credit Transfer Form (CTF) if credit facilities are required in new country | a) Premier Customers & Children | ▶ Waived |
| | b) Non-Premier Customers | ▶ Credit Transfer History is no longer applicable for non-Premier customers. |
| | c) Non-Premier Customers' Children | ▶ Credit Transfer History is no longer applicable for non-Premier customers. |
| | d) Students | ▶ Credit Transfer History is no longer applicable for non-Premier customers. |

27. Bank Statement

| | | |
|--|--------------------|------------------------|
| Bank Statement (Effective 01 January 2021) | a) Paper Statement | ▶ RM1.50 per statement |
| | b) e-Statement | ▶ Waived |
| | c) Email Statement | ▶ Waived |
| Note: Paper Statement fee for Basic Savings Account, Basic Current Account and HSBC Premier Account is Waived | | |

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Commercial & Business

| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-----------------------------|--|---|
| 1. Business Accounts | | |
| Business Current Account | Account Service Fee | |
| | Average monthly credit balance of | |
| | i. Above RM1,000 | ▶ No charge |
| | ii. RM1,000 and below | ▶ RM10 Half-Yearly Services charges |
| | Transaction Charge | |
| | i. For more than 2 counter cash deposits transaction per month | ▶ RM5 per transaction |
| | ii. For more than 2 counter cash withdrawal transactions per month | ▶ RM5 per transaction |
| | Unauthorised limit | (Not applicable to Basic Current Account) ▶ Unless otherwise prescribed in the document/ agreement signed with the customer (e.g. facilities offer letter/ facility agreement), the rate of Unauthorised Overdraft Interest shall be such rate as determined by the Bank from time to time |
| | Cheque Related Fees and Charges | |
| | a) Inward Clearing Cheque - Processing Fee | ▶ RM0.50 per cheque |
| | Exception for cheque return reasons below: | |
| | i. Cheque Already Paid/Duplicate Payment | |
| | ii. Wrongly encoded/Encoding error | |
| | iii. Incorrect Data Capture | |
| | iv. External cheque without purpose of payment | |
| | b) Cheque Book Issuance | |
| | i. Stamp duty | ▶ RM0.15 per cheque leaf |
| | ii. Courier Charges | ▶ RM5 flat |
| | c) Stop Payment Instruction on Cheque | |
| | i. With sufficient funds | ▶ RM20 per instruction |
| | ii. With insufficient funds | ▶ RM100 per instruction |
| | d) Cheque Returned | |
| | i. Due to insufficient funds | ▶ RM100 per cheque |
| | ii. Due to reason "Post-dated" | ▶ RM10 per cheque |
| | e) Cheque(s) exceptionally honoured due to insufficient funds | ▶ RM50 per cheque |
| | Miscellaneous Services | |
| | a) Account closed within 3 months | ▶ RM20 |
| | b) Audit Confirmation | |
| | i. Automail | ▶ RM10 |
| | ii. Manual | ▶ RM50 |

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Commercial & Business

| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|--|--|--|
| 1. Business Accounts | | |
| Business Current Account | c) Statements/Voucher Retrievals | |
| | i. Within 1 year | ▶ RM2 per page |
| | ii. Above 1 year | ▶ RM2 per page + RM20 handling fees |
| | d) TMD Disposal | |
| | i. Via Local Demand Draft | ▶ RM5 per Draft |
| | Mail to beneficiary | |
| | Collection at branch | |
| | - On the same day | ▶ RM5 per Draft |
| | Processing Fee | ▶ RM0.50 per transaction |
| | ii. Via Rentas | ▶ RM2 per transaction |
| | iii. Via Interbank GIRO (IBG) | ▶ RM2 per transaction |
| Business Vantage Account (BVA)/1-Biz Account | Account Service Fee | |
| | Average monthly credit balance of | |
| | i. Above RM10,000 | ▶ No charge |
| | ii. RM10,000 and below | ▶ RM10 Half-Yearly |
| | Transaction Charge | |
| | i. For more than 2 counter cash deposits transactions per month | ▶ RM5 per transaction |
| | ii. For more than 2 counter cash withdrawal transactions per month | ▶ RM5 per transaction |
| | Unauthorised limit | ▶ Unless otherwise prescribed in the document/ agreement signed with the customer (e.g. facilities offer letter/ facility agreement), the rate of Unauthorised Overdraft Interest shall be such rate as determined by the Bank from time to time |
| Cheque Related Fees and Charges | | |
| | a) Inward Clearing Cheque | |
| | - Processing Fee | RM0.50 per cheque |
| | Exception for cheque return reasons below : | |
| | i. Cheque Already Paid/Duplicate Payment | |
| | ii. Wrongly encoded/Encoding Error | |
| | iii. Incorrect Data Capture | |
| | iv. External cheque without purpose of payment | |
| | b) Cheque Book Issuance | |
| | i. Stamp Duty | ▶ RM0.15 per cheque leaf |
| | ii. Courier Charges | ▶ RM5 flat |
| | c) Stop Payment Instruction on Cheque | |
| | i. With sufficient funds | ▶ RM20 per instruction |
| | ii. With insufficient funds | ▶ RM100 per transaction |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) | | |
|--|---|---|---|--|
| 1. Business Accounts | | | | |
| Business Vantage Account (BVA) / 1-Biz Account | d) Cheque Returned | | | |
| | i. Due to insufficient funds | ▶ | RM100 per cheque | |
| | ii. Due to reason “Post-dated” | ▶ | RM10 per cheque | |
| | e) Cheque(s) exceptionally honoured due to insufficient funds | ▶ | RM50 per cheque | |
| | Miscellaneous Services | | | |
| | a) Account closed within 3 months | ▶ | RM20 | |
| | b) Audit confirmation | | | |
| | i. Automail | ▶ | RM10 | |
| | ii. Manual | ▶ | RM50 | |
| | b) Statements/Voucher Retrievals | | | |
| i. Within 1 year | ▶ | RM2 per page | | |
| ii. Above 1 year | ▶ | RM2 per page + RM20 handling fees | | |
| c) TMD Disposal | | | | |
| i. Via Local Demand Draft | ▶ | RM5 per Draft | | |
| Mail to beneficiary | | | | |
| Collection at branch – On the same day | ▶ | RM5 per Draft | | |
| Processing Fee | ▶ | RM0.50 per Draft | | |
| ii. Via Rentas | ▶ | RM2 per transaction | | |
| iii. Via Interbank GIRO (IBG) | ▶ | RM2 per transaction | | |
| 2. Foreign Currency Accounts | | | | |
| Corporate | a) Transaction Charge | Account | Per | |
| | | Currency Type | Transaction | |
| | No cash transaction is allowed. | USD | USD11 | |
| | No charge for internal transfer between account of same name. | GBP | GBP7 | |
| | | AUD | AUD14 | |
| | | JPY | JPY1050 | |
| | | SGD | SGD16 | |
| | | EUR | EUR8 | |
| | | BND | BND10 | |
| | | CHF | CHF13 | |
| | | HKD | HKD60 | |
| | | CAD | CAD7 | |
| | | NZD | NZD10 | |
| | b) Account Maintenance / Statement Charge | ▶ | No Charge | |
| | c) Penalty charge on pre-mature upliftment of TMD | ▶ | No interest payable on completed periods | |
| | | ▶ | All replacement costs to be borne by customer | |
| | | Note | | |
| | | For account currencies not stated above, we will apply USD4 equivalent as the transaction charge. | | |

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Commercial & Business

| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-----------------------------|--|---|
| 3. Financing* | | |
| Overdraft | a) Unutilized portion of facility b) Overdue fee | ► 1% per annum ► 1% per annum above the applicable rate of interest (or as stipulated in the Facility Offer Letter) of the overdraft on the excess amount |
| Revolving Loan | Unutilized portion of facility | ► 1% per annum |
| Overall Credit Facilities | a) Facility Arrangement Fee Processing and assessing customer's needs and business requirements for the purpose of setting up and structuring of facilities. b) Facility Management Fee (One-time Fee) c) Fees for assessing and tailoring facilities to suit requirement of customers d) Late Payment Interest e) Prepayment Fee | ► Non-SME (Small Medium Enterprise) Minimum = RM2,000 ► Non-SME Borrowing up to RM10m Minimum charge = RM400 ► Non-SME Borrowing above RM10m Minimum charged = RM2,000 ► Non-SME Borrowing above RM10m ► Minimum charge = RM2,000 ► Interest on the amount overdue will be charged at an additional 1% per annum on a daily rest basis (or as stipulated in the Facility Offer Letter) over the applicable interest rate ► Fee is calculated based on the amount (if any) by which the interest the Bank should have received had the facilities (or part thereof) been repaid on the last day of the then current interest period exceeds the return the Bank would be able to obtain by placing an amount equal to the amount so repaid on deposit with a leading bank in the relevant interbank market. |
| Business Premises Financing | a) Facility Arrangement Fee b) Facility Management Fee Fees for assessing and tailoring facilities to suit requirement of customers c) Late Payment Interest d) Prepayment Fee e) Rescheduling Fee | ► Non-SME Min = RM2,000 ► Business Premises Financing Non-SME = RM400 (for renewal of facility where OD option is taken) ► Interest on the amount overdue will be charged at an additional 1% per annum on a daily rest basis (or as stipulated in the Facility Offer Letter) over the applicable interest rate ► 3% or RM5,000 (whichever is higher) charged on original loan amount for prepayment during the initial lock-in period of 3 to 5 years ► Non-SME = RM200 per application for rescheduling |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-----------------------|---|---|
| | | payable upon submission of the application |
| Miscellaneous Service | Statement i. Within 1 year ii. Above 1 year | <ul style="list-style-type: none"> ▶ RM2 per page ▶ RM2 per page + RM20 handling fees |

**All Financing Fees and Charges stated above are indicative in nature and the finalised Financing Fees and Charges chargeable shall be as per what is stated in your respective facilities offer letter and/or financing documentation (which may be varied from time to time in accordance to the terms of these facilities documentation). If case of inconsistency between the fees and charges stated in this document and in your respective facilities offer letter and/or financing documentation, the latter shall prevail. If the fees and charges above are not stated in your respective facilities offer letter and/or financing documentation, the fees and charges stated in this document shall be applicable.*

4. Channels Related Services

| | | |
|---|--|---|
| HSBCnet | a) Security Device | ▶ No charge for 1st delegate RM50.00 per device for subsequent delegates |
| | b) Replacement of Security Device | ▶ RM50 per device |
| | c) Service Fee | ▶ RM300.00 per month |
| Business ATM Card (BAC) | a) Initial Fee | ▶ RM8 per card |
| | b) Annual Fee | ▶ RM8 per card |
| | c) Replacement Fee | ▶ RM15 per card |
| | *For Basic Current Account | ▶ RM12 per card |
| MEPS' Shared ATM Network | Cash Withdrawal using HSBC/HSBC Amanah ATM Cards within MEPS' Shared ATM Network | ▶ RM1 per successful withdrawal |
| PLUS, CIRRUS (non-MEPS) ATM Network | Cash Withdrawal at PLUS, CIRRUS (non-MEPS) ATM network | ▶ RM10 per transaction |
| Transaction Charges for Basic Current Account | ATM Cash Withdrawal (if exceeding 8 transactions per month) | ▶ RM1 per transaction |
| Business SMS Alert (BSA) | Monthly charges | ▶ RM10 per account (Free for the first 3 months) |
| Business Cheque Report (BCR) | Monthly service charges | ▶ RM10 per account |

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Commercial & Business

| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|--|--------------------------|---|
| 5. Remittance & Payment Services | | |
| Cross Border Payments | | |
| InwardTT | SWIFT | ▶ RM5 |
| OutwardTT | a) SWIFT / HSBCnet | ▶ RM25 + overseas charges |
| - Charge BEN (Local charges to less from proceed and beneficiary to bear overseas charges) | b) Letters / Smartform | ▶ RM45 + overseas charges |
| OutwardTT charge SHA (Remittance to bear local charge and Beneficiary to bear overseas charge) | a) SWIFT / HSBCnet | ▶ RM25.00 + overseas charges |
| | b) Letters / Smart forms | ▶ RM45.00 + overseas charges |
| OutwardTT – charge OUR (Remittance to bear both local and overseas charges) | a) SWIFT / HSBCnet | ▶ RM25.00 + RM6.00 + overseas charges |
| | b) Letters / Smart forms | ▶ RM45.00 + RM6.00 + overseas charges |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---|--|---|
| 5. Remittance & Payment Services | | |
| Cross Border Payments | | |
| Foreign Currency Cheque for Collection | a) Clean Bill Receivable (CBR) | ▶ RM11.65 |
| | i. Amount up to RM10,000 | |
| | ii. Processing Fee (Effective 2nd January 2015) | ▶ RM0.50 |
| | b) Bills for Collection (BCC) | |
| | i. Amount of Rm10,00 and above | ▶ 0.1% on cheque amount (min RM10, max RM100) |
| | ii. Stamp duty | ▶ RM0.15 |
| | iii. Postage | ▶ RM1.50 |
| | iv. Additional courier charge for cheque denominated USD | ▶ RM45.00 |
| | v. Processing Fee (Effective 2 nd January 2015) | ▶ RM0.50 |
| Domestic Payments | | |
| Outward RENTAS (per transaction) | a) HSBCnet | ▶ RM2 |
| | b) SWIFT | ▶ RM2 |
| | c) Letters / Smartforms | ▶ RM5 |
| Local Demand Draft (RM) | a) HSBCnet | |
| | i. via Cheque Outsourcing System (COS) | ▶ RM2.50 per draft |
| | ii. via Priority Payment | ▶ RM5.50 per draft |
| | <i>Note : Inclusive of RM0.50 cheque processing fee (Effective 2nd January 2015)</i> | |
| | b) Letters / application form | ▶ RM2 per draft |
| | Processing Fee (Effective 2nd January 2015) | ▶ RM0.50 per draft |
| | c) Mail to beneficiary/3rd party | ▶ RM5 per draft |
| | Processing Fee (Effective 2nd January 2015) | ▶ RM0.50 per draft |
| | d) Collection at branch | |
| | i. On same day | ▶ RM5.50 per Draft |
| | ii. On next day | ▶ RM2 per Draft |
| | iii. Processing Fee (Effective 2nd January 2015) | ▶ RM0.50 per Draft |

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Commercial & Business

| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---|--|---|
| 5. Remittance & Payment Services | | |
| Domestic Payments | | |
| Internal Transfer | a) HSBCnet b) Letters / Smartforms | ▶ No charge ▶ RM2 |
| Autopay | a) Manual Input List (MIL) i. Credit to HSBC account ii. Less than 16 names per list iii. Credit to other local bank accounts b) HSBCnet i. Internal transfer ii. Other banks transfer | ▶ RM2 per name ▶ RM10 + RM2 per name ▶ RM2 per name ▶ RM0.10 per name ▶ RM0.10 per name |
| Encashment | a) All 3rd party cheques | ▶ RM2 per cheque |
| Interbank GIRO (IBG) | a) Via Branches Counter | ▶ RM2 per transaction |
| Salary | a) HSBC Format | ▶ RM5.00 per name credit into HSBC account ▶ RM5.00 per name for payment to account with other local banks |
| Standing Instruction (SI) | a) Internal Transfer b) Payment to other banks c) Due to insufficient funds in account | ▶ RM5.00 per transaction ▶ RM5.00 per transaction ▶ RM20 per transaction |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-------------------|--------------|---|
|-------------------|--------------|---|

6. Import Services**

Bank Guarantee

| | | |
|--|------------------------|---|
| Bank Guarantee (BG) | a) Issuance Commission | SME ▶ 0.1% per month ^{N1} (or part of month) on the guarantee amount (Min RM100) Non-SME ▶ 0.1% - 0.125% per month ^{N1} (or part of month) on the guarantee amount (Min RM200) (Note: RM50 discount (min RM100) for submissions via HSBCnet ITS). ▶ RM100 for every Bank Guarantee amendment ▶ 0.125% per month (1.5% p.a) of guarantee value or Min: RM350 per guarantee issued, whichever is higher. ▶ RM150 |
| Amendments to Bank Guarantee | a) Charge | |
| GuaranteeSmart (cash-backed bank guarantees) | a) Commission | |
| Inward Counter Guarantee Advising | a) Handling Fee | |

Documentary Credit Issuance

| | | |
|--|---|---|
| Documentary Credit (DC) Issuance (applicable to all DCs issued which includes) | a) Opening Commission | ▶ 0.1% per month* (or part of month) on the credit amount. (min. RM200) (Note: RM50 discount (min RM150) for submissions via HSBCnet ITS). |
| - Sight DC | | |
| - Usance DC | b) Opening Charge on Usance period (For Usance DC only) | ▶ 0.1% per month* (or part of month) for the usance period of the credit. ▶ Min. RM150 |
| - Back-to-Back DC | | |
| - Revolving DC | c) Handling Fee for same day processing received after 12 noon | ▶ Min. RM150 |
| - Standby DC | d) Handling fee (For Back-to-Back DC, Revolving DC and Standby DC only) | ▶ Min. RM150 |
| | e) Marginal Payment handling fee for nontrade customer | ▶ Min. RM150 |

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.

(*) 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.

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---|--|---|
| 6. Import Services** | | |
| Documentary Credit Issuance | | |
| Documentary Credits In Progress | | |
| Amendments to DC | a) Charge | <ul style="list-style-type: none"> ▶ RM50 for 1st amendment ▶ RM100 for subsequent amendment |
| | b) Increase in DC value | <ul style="list-style-type: none"> ▶ 0.1% per month (or part of month) And/or |
| | c) Extension of DC validity | <ul style="list-style-type: none"> ▶ 0.1% per month (or part of month) |
| Cancellation of DC | a) Cancellation Fee | <ul style="list-style-type: none"> ▶ RM100 flat |
| | b) Communication Charge by Cable | <ul style="list-style-type: none"> ▶ Local – min. RM50 ▶ Overseas – min. RM100 |
| | c) Courier Charges | <ul style="list-style-type: none"> ▶ As per DHL published rate |
| Acceptance Commission On Usance Credits Issued | a) Acceptance Commission Note : <i>Acceptance commission on usance DC issued is for the account of the beneficiary unless otherwise stated in DC</i> | <ul style="list-style-type: none"> ▶ Foreign DPC USD75 flat ▶ Local DPC MYR150 flat |
| Charges on the Account of Beneficiary (unless otherwise stated in the DC) | | ▶ |
| Late Presentation | Document presented/after presentation period/DC expiry | <ul style="list-style-type: none"> ▶ 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 the DC | <ul style="list-style-type: none"> ▶ FCY bill USD 100.00 (or equivalent) ▶ Ringgit bill RM100 |
| Presentation Charge | Presentation of documents via non HSBC offices. Charges shall be borne by beneficiary unless otherwise stated in the DC | <ul style="list-style-type: none"> ▶ FCY bill USD45 (or equivalent) ▶ Ringgit bill RM140 |
| Overseas Charge | Overseas bank charge for the account of beneficiary | <ul style="list-style-type: none"> ▶ USD25 (or equivalent) |
| Cable/SWIFT Charges | Cable charge on the account of beneficiary | <ul style="list-style-type: none"> ▶ USD65 (or equivalent) per cable |
| Shipping Guarantee/Air Waybill/ Bill of Landing Endorsement | a) Issuance/Endorsement Commission | <ul style="list-style-type: none"> ▶ 0.1% of the invoice value of the goods (min. RM100) |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---|---|--|
| 6. Import Services** | | |
| Shipping Guarantee/Air Waybill/Bill of Lading/Endorsement | b) Unredeemed Shipping Guarantee | ▶ 0.5% p.a of the invoice value if SG is not released within 3 calendar months from the date of issue (min. RM100) |
| Import Bills | | |
| Inwards Bills for Collection | a) Collection bills commission | ▶ 0.1% flat ▶ Min. RM50 ▶ Max. RM100 (FCY IBC) ▶ Max. RM500 (RM IBC) |
| | b) Handling Fee imposed on each set of Usance Bills | ▶ RM50 |
| | c) Direct Settlement Charge (documents release free of payment) | ▶ RM50 |
| | d) Snag bill handling fee | ▶ RM150 per month |
| | e) Protest fee | ▶ RM300 plus legal fee & postage |
| Import Bills Receivable | a) Transit Interest | ▶ At prevailing rate for FCY or customer's prescribed rate for RM bills |
| | Note <i>For Bills drawn under a Documentary Credit of this Bank: Interest will be charged at the prevailing rate for the foreign currency in question from the date of negotiation by the remitting bank until the date of payment or conversion to Ringgit by the customer.</i> | |
| | b) Payment advice cable cost | ▶ RM30 for account of drawee |
| | c) Discrepancy Fee | ▶ USD100 flat – Foreign DC ▶ RM100 flat – Local DC |
| Buyer Loans | | |
| Bankers Acceptances | a) Acceptance Commission | ▶ Acceptance commission will be collected as offered and accepted in Facility Offer Letter |
| | b) Handling Fee | ▶ RM5 |
| Buyer Loans | a) Import Financing Charges (Clean loans and non-DC bills) | ▶ 0.25% flat (max RM200). Waived for submission via HSBCnet ITS. |

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|--|---|--|
| 6. Import Services** | | |
| Other Import Services | | |
| Avalisation | a) Commission | ▶ 0.1% per month or part thereof of the Amount avalised and for the period of existence of the avalised bill (min. RM500) |
| Supply Chain Finance (non-SME only) | a) Set-up Fee | ▶ Pricing subject to the complexity of the structure and any system integration required. |
| | b) Payment Processing Fee | ▶ Min. RM100 per transaction (without early payment) or ▶ Min. RM50 per transaction (with early payment) |
| | c) Finance Charge | ▶ Subject to the credit structure |
| | d) Dynamic Discounting (non-SME only) | Service Fee ▶ Between 0.1% to 0.5% flat over the total payment amount of the invoice(s) involved, subject to number of suppliers and invoices processed |
| 7. Export Services** | | |
| Export Documentary Credits (DC) Advising | a) Advising Commission | ▶ RM10 |
| | b) Handling Fee | ▶ RM20 – Customer with Safe Custody ▶ RM70 – Customer without Safe Custody (discount RM40 if negotiation with HSBC) ▶ RM90 – Non-customer (discount RM40 if negotiation with HSBC) |
| Export Documentary Credit Advising - Amendment | a) Subsequent DC Advising Commission (amendment) | ▶ RM10 |
| | b) Handling Fee | ▶ RM30 – Customer ▶ RM60 – Non-customer |
| Export Documentary Credit – Pre Advising | a) Pre-Advising Commission | ▶ RM10 |
| | b) Pre-Advising Handling Fee | ▶ RM10 – Customer ▶ RM20 – Non-customer |
| Export Documentary Credit – Confirmation | a) Confirmation Commission | ▶ 0.1% per month or part of month or as determined by the Bank (min. RM250 – account of Benef) |
| | a) Transfer Commission | ▶ 0.1% per month on the amount of the transferred credit (min. RM500) |

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| 7. Export Service** | | |
| Export Documentary Credit Bills (Purchased/Non-Purchased)* | <p>a) DC Bills Checking Fee (Include pre-checking^{N1} of documents)</p> <p>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.)</p> <p><i>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.</i></p> | <p>i) Presentation of clean documents</p> <ul style="list-style-type: none"> ▶ Min RM50 ▶ Min RM100 (Arab & India Continents / Pre-checking of documents) <p>ii) Presentation of discrepant documents</p> <ul style="list-style-type: none"> ▶ Min RM80 ▶ Min RM130 (Arab & India Continents / Pre-checking of documents) |
| | b) Commission | <ul style="list-style-type: none"> ▶ 0.1% flat ▶ (min. RM50 – customer) ▶ (min. RM100 – Non-customer) ▶ (max. RM500 – Ringgit) ▶ (max. RM250 – FCY) |
| | c) Urgent Processing Charge (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customer) | ▶ RM100 |
| | d) Interest Charge (For Purchased Bills only) | <p>Ringgit</p> <ul style="list-style-type: none"> ▶ At overdraft or prescribed rate (min. RM30) FCY ▶ At prevailing Foreign Currency interest or prescribed rate (min. RM30) |
| | e) TT/DD Reimb Claim | ▶ RM30 – for account of Benef |
| | f) Cancellation Charge (due to direct payment) | ▶ RM100 (Non-SME only) |

Note

(*) Export Documentary Credit (DC) Bills Purchased (also known as Export DC Negotiation) refers to financing by the bank against document 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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| 7. Export Services** | | |
| Bills For Collection | | |
| Outward Bills for Collection (Non-DC Bills) subject to URC 522 | a) Commission | ▶ 0.1% flat (min. RM50) (Max. RM100) |
| | b) Urgent Processing Charge (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customer) | ▶ RM100 |
| | c) Cancellation Charge (Due to direct payment) | ▶ RM100 |
| | d) TT/DD Reimb Claim | ▶ RM30 – for account of Benef |
| | e) Snag Bill Handling Fee | ▶ RM150 per month or part of month |
| Bills Purchased (Non-DC Bills) | a) Commission | 0.1% flat ▶ (min. RM50 – customer) ▶ (min. RM100 – non-customer) ▶ (max. RM500 – Ringgit) ▶ (max. RM250 – FCY) |
| | b) Urgent Processing Charge (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customers) | ▶ RM100 |
| | c) Interest charge | Ringgit ▶ At overdraft or [prescribed rate (min RM30) |
| | | FCY ▶ At prevailing Foreign Currency interest or prescribed rate (min RM30) |
| | d) TT/DD Reimb Claim | ▶ RM30 – for account of Benef |
| | e) Cancellation Charge (Due to direct payment) | ▶ RM100 |
| | f) Snag Bill Handling Fee | ▶ RM150 per month or part of month |
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|------------------------------|--|---|
| 7. Export Services** | | |
| Seller Loans | | |
| Bankers Acceptances | a) Acceptance Commission | ► Acceptances commission will be collected as offered and accepted in Facility Offer Letter |
| | b) Handling Fee | ► RM5 |
| Seller Loans | a) Export Financing Charge | ► 0.25% flat (max RM200). Waived for submission via HSBCnet ITS) |
| Export Credit Refinancing | a) Processing Fee | ► RM5 per set of documents |
| | b) ECR DPO/LPO Charges | ► 0.05% flat on the value ► (min. RM20) ► (max. RM500) |
| Other Export Services | | |
| Red Clause Credit | a) Handling Fee | ► RM100 |
| Forfaiting | a) Financing Charges | ► RM bills – at agreed percentage above BLR ► FCY bills – at agreed percentage above prevailing FCY cost of funds |
| | b) Commitment Fee | ► Min. USD 100 per forfaiting contract (SME customers) ► Min. RM500 per forfaiting contract (Non-SME customers) |
| Assignment of DC Proceeds | a) Commission | ► 0.1% or RM500 whichever is higher |
| Other Export Charges | a) Acceptance Commission Note : This will only apply to banks with pre-arranged acceptance facilities with us | ► 0.15% per month (min.RM150) |
| | b) Reimbursement Bank Fee | ► RM50 |
| Receivables Finance | 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”). Facility Set-up Fee / Arrangement Fee as referred to in some Receivables Finance legal agreement. | A flat percentage charge of up to maximum 0.75% on the invoice value Minimum MYR1,000 up to 1.5% of the facility limit |

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|------------------------------|---|---|
| 7. Export Services** | | |
| Other Export Services | | |
| Receivables Finance | Administration charges – for one-off service requests, outside the usual service offering & facility structure (e.g facility overpayments, same day payment against invoice submitted, etc) | ▶ RM200.00 |
| | Annual Renewal Fee (Not applicable to SME) | Minimum MYR1,000 up to 1.5% of the facility limit |
| | Discounting Rate/Charge | The applicable discounting rate/charge is calculated based on 3 months rate (e.g. KLIBOR /COF) or such other rate/charge as prescribed by the Bank from time to time shall apply. |
| | | The rate/charge published here will prevail over such rate/charge stated in the relevant legal documentation. |
| 8. Others | | |
| Faxing of Advices | | ▶ RM10 per price |
| Photostatting Documents | | ▶ RM10 per price |
| Advice Request | | ▶ RM10 per request |
| Past Due Chasers | a) To Collecting Bank (auto) b) To Collecting Bank (manual) | ▶ RM30 per chaser ▶ RM60 per chaser |
| Banking Express Service | a) West Malaysia b) East Malaysia (Daily courier service for cheques and documents except cash) | ▶ RM160.00 per month ▶ RM250.00 per month |
| Others | a) Rate of Exchange | ▶ Foreign currency bills are negotiated/purchased at the prevailing rates of exchange or contracted rates of exchange |
| | b) Delivery Charges | ▶ A courier charge is made according to the weight of the documents and their destinations |
| | c) Other Bank's Charges | ▶ All correspondent's or agents' charge, if any, are for the account of the Benef unless otherwise stated |
| | d) Commission in Lieu of Exchange Note: (to be charged if bills/loans are settled without foreign currency conversion with HSBC) | ▶ 0.1% of bill amount ▶ (min. RM50) ▶ (max. RM500) |
| | e) Rates for Retirement of Inward Bills | ▶ Selling Rate of Exchange (TT or OD) of the day or Forward Sales Contract |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|----------------------------------|--|--|
| 8. Others | | |
| Others | f) Compensation charge for early retirement of Foreign Currency Loan will be levied for exchange differences/costs g) Export Credit Report h) Local Demand Draft/Cashier's Order Issuance i) Government Stamp Duty Fee j) Late Payment Fee (applicable to all types of loans/financing/payment of Trade Instruments e.g. Bank Guarantee/Documentary Credit that must be paid on/before maturity dates and/or due dates. Any payment delays/overdues shall be charged at the late payment fees rate stated in this Tariff, whichever is higher, for the period overdue unless otherwise stated and reflected in the legal agreement with customers e.g. Facility Offer Letter). k) Past Due Bills Handling Fee (applicable to all types of loans/financing/payment of Trade Instruments) | ► Compensation charges quoted by Treasury ► RM100 per report ► RM5.50 per draft (inclusive of processing fee) ► RM10 where applicable ► 1% over and above the prescribed interest rate as stipulated in the <i>legal agreement with customer</i> (e.g. Facility Offer Letter); OR ► 3.5% above the bank's prevailing Cost of Funds; OR ► Such other rate as determined by the Bank from time to time ► RM 150 (one-time fee per bill) |
| Cable/SWIFT Charges | a) All cable cost per DC/Bank Guarantee issued under SWIFT (including amendment and cancellation of DC) b) Other Cable Cost Issued under SWIFT | ► Local DC/BG – RM50 per cable ► Overseas DC /BG – Min RM100 per cable ► RM30 |
| 'Contour' Blockchain Channel Fee | a) Import DC Issuance b) Export DC Bill presentation | ► USD50 ► USD50 |

(**) The tariff is applicable for SMEs & Non-SMEs (unless otherwise specified). Different rates may be prescribed for non-SMEs depending on structure and as agreed with customer.

9. Business Credit Card

| | |
|---|--|
| a) Annual Fee | ► World Business MasterCard: RM200 |
| Service Tax | ► RM25 |
| b) Joining Fee | ► No charge |
| c) Finance Charges: "Finance Charge" means the finance charge imposed by the Bank, where the Current Balance for the preceding month's Card Statement is not settled in full | |
| i. Purchases | ► 15% p.a. calculated on a daily rest basis on the outstanding balance from the posting date of the respective retail transactions |
| ii. Cash Advance | ► 18% p.a. calculated on a daily basis on the cash advance amount from the date of disbursement until full repayment |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-------------------|------------------------------|---|
| | d) Cash Advance Fee | ► 5% of the amount advanced or minimum of RM15, whichever is higher. This is incurred for each cash advance transaction |
| | e) Minimum Monthly Repayment | ► 5% of the outstanding balance or a minimum of RM50, whichever is higher |
| | f) Late payment Fees | ► Minimum of RM10 or 1% of the outstanding balance, whichever is higher, capped to a maximum of RM100 |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|-------------------|--------------|---|
|-------------------|--------------|---|

9. Business Credit Card

| | |
|---|--|
| g) Interest-free Period | ▶ 20-days interest-free period is only enjoyed on all retail transactions, provided all outstanding balances as per the monthly statement of the previous month are full settled. |
| h) Conversion for Overseas Transactions | ▶ If the Cardholder uses the Credit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by MasterCard International, as the case may be, on the date of conversion in addition to a foreign currency cost of 1.25% as well as any transaction fee charged MasterCard International. |
| i) Replacement Card Fee | ▶ RM50.00 per card |
| j) Sales Draft Retrieval | ▶ RM20.00 per copy |
| k) Additional Statement Request Fee | ▶ RM5 per monthly statement |
| | ▶ |

10. Corporate Card

| | |
|------------------------------|--|
| a) Annual Fee | ▶ World Corporate MasterCard: RM120 |
| Service Tax | ▶ RM25 |
| b) Joining Fee | ▶ No charge |
| c) Finance Charges | |
| i. Purchases | ▶ 15% p.a calculated on a daily rest basis on the outstanding balance from the posting date of the respective retail transactions. |
| ii. Cash Advance | ▶ 18% p.a calculated on a daily basis on the cash advance amount from the date of disbursement until full repayment. |
| d) Cash Advance Fee | 5% of the amount advanced or a minimum of RM15, whichever is higher. This is incurred for each cash advance transaction. |
| e) Minimum Monthly Repayment | All outstanding has to be settled in full |

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| TRANSACTION TYPES | DESCRIPTIONS | FEES & CHARGES (subject to applicable tax, if any) |
|---------------------------|---|---|
| 10. Corporate Card | | |
| | f) Late Payment Fees | ▶ Minimum of RM10 or 1% of the outstanding balance, whichever is higher capped to a maximum of RM100 |
| | g) Interest-free Period | ▶ 20-days interest-free period is only enjoyed on all retail transactions, provided all outstanding balances as per the monthly statement of the previous month are fully settled. |
| | h) Conversion for Overseas Transactions | ▶ If the Cardholder uses the Corporate Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by MasterCard International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.25% as well as any transaction fee charged by MasterCard International. |
| | i) Replacement Card Fee | ▶ RM50.00 per card |
| | j) Sales Draft Retrieval | ▶ RM20.00 per copy |
| | k) Retrieval of Statement(s) Fee | ▶ RM2 per page |
| | i. Less than 12 months old | ▶ RM20 per request + RM2 per page |
| | ii. More than 12 months old | ▶ RM5 per monthly statement |
| | l) Additional Statement Request Fee | |
| | m) Smart Data Gen 2 (SDG2) | |
| | One-time setup fee | ▶ RM400 |
| | Annual Fee | ▶ RM650 |
| | | <i>*The charges above are not applicable to SMEs.</i> |

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11. Fusion Package

(Only applicable to
Retail Business Banking
(RBB) Customers)

a) HSBC Fusion Basic ▶ RM30 per month

b) HSBC Fusion Essential ▶ RM60 per month

c) HSBC Fusion Elite ▶ RM120 per month