

Tariff of Accounts and Services for Wealth and Personal Banking Business
(Effective from 15 Apr 2025)



Tariff of Accounts and Services for Wealth and Personal Banking Business

(Effective from 15 Apr 2025)

Important Notes:

1. This tariff is formulated by HSBC Bank (China) Company Limited (the "Bank", "we", "us" or "HSBC China") and applies to services provided by the Bank to Global Private Banking customers (including individual and entity customers), Premier customers, Advance customers and Personal Banking.
2. This tariff comes into effect as from 15 Apr 2025. The charges, preferential charge standard, account and service items and other terms in this tariff may be subject to adjustment (including but not limited to addition, deletion, cancellation, amendment) from time to time by the Bank at the Bank's discretion or according to laws, regulations, policies and/or orders, requirements or directives as given by the relevant governmental or regulatory authorities. The latest Tariff of Accounts and Services as adjusted by the Bank from time to time will be notified to customers via public announcement (being posted at the Bank's business premises and/or released at the Bank's official website). Customers will be deemed to have understood and agreed to the Bank's Tariff of Accounts and Services (adjusted from time to time) if they continue to hold their accounts with the Bank and/or use the services offered by the Bank after the effective date of such adjustment as notified in the public announcements.
3. HSBC Premier customers can enjoy the preferential tariff provided that:
 - (1) Last month's Total Relationship Balance is not below the Premier Minimum Total Relationship Balance requirement, which is CNY 500,000 or equivalent;
 - (2) Last month's average Total Relationship Balance of all family members of one Premier Family is not below the Premier Minimum Total Relationship Balance requirement (only applicable to customers who successfully register Premier Family);
 - (3) Those who have successfully held insurance products sold by our bank with below conditions and have passed the cooling-off period, and successfully signed the <Wealth Qualified Customer Application Form> with bank's approval:
 - a) The single payment premium amount of insurance protection product is greater than or equal to CNY600,000, or the single payment premium amount of other type of insurance product is greater than or equal to CNY1,200,000, or
 - b) The annualized premium paid of term payment insurance protection products is greater than or equal to CNY250,000, or the annualized premium paid of term payment other type of insurance is greater than or equal to CNY500,000.
 - (4) Customers who have reached the level of "HSBC Personal Wealth Premier Program" issued by HSBC Life Insurance Company Limited or HSBC Brokerage Company Limited, and successfully signed the <Wealth Qualified Customer Application Form> with bank's approval .
 - (5) Premier account is associated with Business Vantage Lite Account (Elite Version) (BVLE) ; OR
 - (6) the Premier Monthly Service Fee has been fully paid.

International Premier Customers with overseas HSBC office as the Home Country bank are not subject to this condition by application if they are confirmed by overseas Home Country Bank to meet the local premier criteria. Total Relationship Balance means combined monthly average balance maintained under one Premier Customer Number with HSBC mainland China branches.

The Premier Eligibility Criteria of Minimum Total Relationship Balance is subject to change at the Bank's discretion from time to time.

* Customers who fulfill one of the criteria (1) to (4), are Qualified Premier Customer.

** Protection Insurance products include: critical illness insurance, medical insurance, long-term care insurance, term life insurance, traditional whole life insurance (saving whole life insurance, universal life and investment-linked whole life insurance not included), accident insurance.

*** For Monthly Service Fee Privilege Offers, please refer to the <Monthly Service Fee Privilege Offers for Wealth and Personal Banking Business> part.

**** Other preferential offers are not applicable for average Total Relationship Balance of all family members of one Premier Family in the criteria (2) above.

Premier Elite is available from HSBC to eligible HSBC Premier Customers and is subject to the preferential tariff applicable to Premier customers along with the additional benefits listed in this Tariff. Premier Elite Passport customers can enjoy the same charge rates of accounts and services (including additional charge benefits) with those applicable to Premier Elite Customers. For details on the conditions of joining Premier Elite and Premier Elite Passport, please visit HSBC China official website or consult with Premier Relationship Manager.

Important Notes:

4. From 19 Oct 2024, only the following types of customers are eligible to apply for advance account and services: staff of HSBC Group, home mortgage loan customers, Premier downgrade customers, Personal Banking upgrade customers.
5. Personal Banking service is applicable to customers under Corporate Employee Privilege Scheme, Personal Loan customers and Small Business Owner Loan Customer. (Please refer to the latest public announcement on HSBC Small Business webpage for detail product launch information) From 13 July 2020, personal banking service will not be open to new customers.
6. The CNY Basic Settlement Account is offered to non-Global Private Banking, non-Premier, non-Advance and non-Personal Banking customers. This account only offers basic banking functions, including but not limited to CNY cash deposit and withdrawal, CNY call deposit, CNY term deposit and CNY domestic account transfer over the counter, please refer to account opening document for detail service scope and limits. The minimum balance for CNY Basic Settlement Account is CNY1. No monthly service fee will be charged in respect of such account. However, the Bank will charge service fee according to the Charge Standard for "Personal Banking" segment in this Tariff in respect of banking services enjoyed by the customer.
7. If there are specific notes in the "Remark" field, the specific notes should prevail.
8. The charges shown in this tariff do not include charges collected by other institutions (including, without limitation, fund management companies, insurance companies, wealth management companies, any other HSBC Group members, whether situated within or outside Mainland China or any agent banks) or duties, levies, charges or taxes imposed by governmental or regulatory authorities. Such charges, duties, levies or taxes (if any) should be paid at the rate laid down by such other institutions and the relevant governmental or regulatory authorities.
9. Documents and account tools provided under the Bank's account services are usually delivered to customers free of charge in such method as are determined by the Bank to be generally applicable to individual customers ("Usual Method"), for example, documents like account statements and advices are delivered to customers via ordinary mails or provided in electronic form (if customer has applied for the electronic method); while bank cards and internet banking security devices are delivered to customers via registered mails. If a customer requests the Bank to deliver documents and/or account tools under the Bank's account services in a method ("Unusual Method") other than Usual Method, then the out-of-pocket expenses (charged by the delivery service provider) for arrangement of such delivery in Unusual Method shall be borne and paid by customer.
10. For each service item set out herein, the Bank has the right to decide at its sole discretion whether or not to provide the relevant service according to the actual situation, relevant laws, regulations, policies (including orders, requirements or directives of regulatory authorities, whether oral or written) as well as the Bank's internal operation rules and guidelines. The provision of the relevant services is subject to and shall comply with the relevant terms and conditions as set out and adjusted by the Bank from time to time. Nothing in this tariff shall restrict the Bank's rights under any other terms and conditions applicable to the relevant accounts and/or services.
11. Unless otherwise stipulated, the charges shown in this tariff will be denominated and charged in Renminbi (also called Chinese yuan, "CNY"). If payments are made in a currency other than the prescribed currency, then the amount paid shall be equivalent to the amount payable in the denomination currency herein and shall be converted at an exchange rate determined by the Bank at the time of payment.
12. Notwithstanding any different or contrary provisions herein, the Bank may at its sole discretion offer or withdraw any or all HSBC Global Private Banking services to, and/or cancel the Global Private Banking status of, the customers whose Total Relationship Balance falls below the minimum amount applicable to Global Private Banking customers as determined by the Bank from time to time; or offer or withdraw any or all HSBC Premier services to, and/or cancel the Premier status of, the customers whose Total Relationship Balance falls below the minimum amount applicable to Premier customers as determined by the Bank from time to time; or offer or withdraw any or all HSBC Advance services to, and/or cancel the Advance status of, the customers whose Total Relationship Balance falls below the minimum amount applicable to Advance customers as determined by the Bank from time to time.
13. Subject to no violation of the mandatory provisions of laws and regulations, the Bank may, under certain circumstances, discount or waive certain charges payable by particular customer(s) on the basis of standard pricing at the Bank's sole discretion.

Important Notes:

14. The "Total Relationship Balance" mentioned herein refers to the combined monthly average balance of all the accounts under the same customer number, which includes:
- (1) CNY / foreign currency deposits;
 - (2) investment principal amount(s) of Dual Currency Investment(s), Structured Deposit (Capital Protected at Maturity / Partially Capital Protected at Maturity) and Convertible Non Principal Protected Structured Deposit
 - (3) market value of other investment/wealth product(s);
 - (4) point of time cash value of traditional life insurance product(s) (including annuity insurance, whole life insurance, endowment insurance, critical illness insurance and universal life insurance) as at day end of the third to last working day of the current month;
 - (5) point of time market value of investment account(s) under investment linked insurance product(s) as at day end of the third to last working day of the current month.

Remarks and notes:

- (1) The insurance product(s) as mentioned above will be included in the Total Relationship Balance calculation of the current month if the relevant policy effective day is on or before the third to last working day of the current month and will start to be included in the Total Relationship Balance calculation from the next month if the relevant policy effective day is on or after the second to last working day of the current month.
 - (2) The Total Relationship Balance calculation doesn't include term life insurance, travel insurance, accidental insurance and medical insurance.
 - (3) Working day refers to such working day in Mainland China as determined pursuant to the announcement or provisions issued by the relevant governmental organization in Mainland China.
 - (4) The above mentioned cash value or market value of insurance product(s) will be provided to the Bank by the relevant insurance company(ies), and the Bank takes no liability for the information and data provided by the relevant insurance company(ies).
15. In respect of the terms used herein such as "Mainland China", "domestic", they mean the People's Republic of China, which for the sole purpose of this document excludes Hong Kong SAR, Macau SAR and Taiwan area.
16. The coverage of "Intra-city" mentioned herein is no smaller than the prefecture-level city. The details are:
- (1) "Intra-province" under the Debit Card service means the transaction place and the debit card's primary account maintenance branch are in the same province (or municipality).
 - (2) The "Cross Branch Services within HSBC China" refers to the services provided by the HSBC China's branches which are not located in the city of account opening branch. Please refer to <http://www.hsbc.com.cn/1/2/misc/branches-and-atms> for HSBC China's branch network.
 - (3) "Intra-city" city list under CNY Domestic Payments is not set out in detail herein as the fee charge for Intra-city CNY Domestic Payment and Inter-city CNY Domestic Payment is the same.
17. Should there be government pricing items prescribed by the pricing authorities of the State Council, banking regulatory institution of the State Council, such government pricing shall apply.
18. If the service provided by the Bank to a customer involves special element or is specifically designed for that customer and/or the parties have separate agreement on service charges, the service charge shall be governed by provisions of such separate agreement.

In case of any query in respect of this Tariff of Accounts and Service, please call 95366, if you are calling from overseas, Hong Kong SAR, Macau SAR, or Taiwan Area, please dial the country code of mainland China +86 21. For Global Private Banking customers, please call 400-820-8866.

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Tariff of Accounts and Services for Wealth and Personal Banking Business									
Items			N o.	Charge				Charge Rationale	Remark
				Global Private Banking	Premier	Advance	Personal Banking		
Cash Services	Intra-city CNY cash withdrawal over the counter of the Bank	1.1.1	Free	Free	Free	Free	Service charge for intra-city CNY cash withdrawal over counter of the Bank is waived according to The Notice for Waiver of Some Service Charges by Banking Financial Institutions (Yin Jian Fa [2011] No.22). The waiver of Cross Branch cash related charges is based on <Notice of the People's Bank of China on Strengthening the Administration of Payment and Settlement to Prevent the New Telecommunication Network Crimes> Yin Fa No.261.	• CNY cash withdrawal equal to or above CNY 50,000 is subject to at least one working day's advance notice to the branch/sub-branch which you wish to withdraw the cash from and the branch/sub-branch's confirmation.	
	Cross Branch CNY Cash Deposit	1.1.2	Free	Free	Free	Free			
	Cross Branch CNY Cash Withdrawal	1.1.3	Free	Free	Free	Free			
CNY Cheques	Purchase of cheque book	1.2.1	Free	Free	Free	Free	For individual customer: The waiver of CNY Cheque related charges are based on the Catalog of Operation and Service Charges Set by Government (2024 Version) issued by NDRC [2024] No.1 and the Measures for Further Reducing the Commissions for Payment Jointly Issued by PBOC, CBIRC NDRC and SAMR. For entity customer: The Notices jointly issued by China Banking Regulatory Commission and the National Development and Reform Commission (Fa Gai Jia Ge [2014] No. 268). Reducing the Commissions for Payment jointly Issued by PBOC, CBIRC NDRC and SAMR (Yin Fa [2021] No. 169).		
	Handling Fee of cheque book	1.2.2	For individual customer: Free For entity customer: CNY 1.00 per piece	Free	Free	Free			
	Reporting loss of cheque	1.2.3	Free	Free	Free	Free			
Bank Promissory Note	Bank Promissory Note	1.3.1	Free	Free	Free	Free	The waiver of Bank Promissory Note related charges are based on The Notices jointly issued by China Banking Regulatory Commission and the National Development and Reform Commission (Fa Gai Jia Ge Gui [2017] No.1250).	From July 17,2023, terminate the issuance of CNY Promissory Note for individual customers.	
	Reporting loss of Bank Promissory Note	1.3.2	Free	Free	Free	Free			
CNY Domestic Payments	Intra-city or inter-city counter fund transfer from account with HSBC China to account with another bank for individual customer	1.3.3	Free	Transaction amount (A) Charge per transaction	Transaction amount (A) Charge per transaction	Transaction amount (A) Charge per transaction	CNY domestic payment related fees are set according to the following regulations: The Notice No.1 2024 issued by National Development and Reform Commission on 'Directory list of Government Pricing for Operating Service Charges (2024 version)'. The Notices jointly issued by China Banking Regulatory Commission and the National Development and Reform Commission ([2014] No.1 and Fa Gai Jia Ge [2014] No. 268). The Notice issued by Chongqing Financial Settlement Center on the promotional business of "Renhang Tong" (Yu Jin Jief[2012] No.8). Business outline of "Renhang Tong" (2014). The Notice issued by the People's Bank of China Chongqing branch on illustration of "Renhang Tong" business. The Notice issued by the People's Bank of China Xi'an branch on launching the small payment cross-bank system to realize the integration of Xi'an and Xianyang payment service(Xi Yin Fa [2010] No.186).	Charges for CNY domestic payment fall within government pricing and government-guided charging items and are subject to adjustment by the Bank in due course pursuant to any applicable new requirement(s) of the relevant authorities. The cross-bank account transfer fee, telegraphic transfer fee, mailing fee and cable charge for donation fund's transfer to dedicated disaster relief account are free. In respect of remittance via Overseas RMB Savings Account/Overseas RMB Settlement Account, the fee charged by HSBC China is calculated by reference to the above charging standards. Besides, additional fees may be charged by the relevant correspondent bank. Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption	
				A≤CNY2,000 CNY2/ equivalent	A≤CNY2,000 CNY2/ equivalent	A≤CNY2,000 CNY2/ equivalent			
				CNY2,000<A≤CNY5,000 CNY5/ equivalent	CNY2,000<A≤CNY5,000 CNY5/ equivalent	CNY2,000<A≤CNY5,000 CNY5/ equivalent			
Intra-city or inter-city counter fund transfer from account with HSBC China to account with another bank corporate accounts	1.3.4	Transaction amount (A) Charge per transaction	Not applicable	Not applicable	Not applicable	The Notice No.1 2024 issued by National Development and Reform Commission on Directory list of Government Pricing for Operating Service Charges (2024 version). The Notices jointly issued by China Banking Regulatory Commission and the National Development and Reform Commission ([2014] No.1 and Fa Gai Jia Ge [2014] No. 268). Reducing the Commissions for Payment jointly Issued by PBOC, CBIRC NDRC and SAMR (Yin Fa [2021] No. 169).	In respect of remittance via Overseas RMB Savings Account/Overseas RMB Settlement Account, the fee charged by HSBC China is calculated by reference to the above charging standards. Besides, additional fees may be charged by the relevant correspondent bank.		
		A≤CNY10,000 CNY5							
		CNY10,000<A≤CNY100,000 CNY10							
		CNY100,000<A≤CNY500,000 CNY15							
		CNY500,000<A≤CNY1,000,000 CNY20							
		A>CNY1,000,000 0.002% Max. CNY200 per transaction							

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Items		No.	Charge				Charge Rationale	Remark
			Global Private Banking	Premier	Advance	Personal Banking		
GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS	CNY Domestic Payments	1.3.5	Free	Transaction amount (A) Charge per transaction	Transaction amount (A) Charge per transaction	Transaction amount (A) Charge per transaction	CNY domestic payment related fees are set according to the following regulations: The Notice No.1 2024 issued by National Development and Reform Commission on 'Directory list of Government Pricing for Operating Service Charges (2024 version).'	Charges for CNY domestic payment fall within government pricing and government-guided charging items and are subject to adjustment by the Bank in due course pursuant to any applicable new requirement(s) of the relevant authorities.
	Intra-city counter fund transfer from account with HSBC China to account with another bank (Chongqing Intra-City Payment System) (Effective from 1 September 2014)			A≤CNY50,000 CNY2/ equivalent	A≤CNY50,000 CNY2/ equivalent	A≤CNY50,000 CNY2/ equivalent		
		1.3.6	Free	Transaction amount (A) Charge per transaction	Transaction amount (A) Charge per transaction	Transaction amount (A) Charge per transaction	The Notice issued by the People's Bank of China Xi'an branch on launching the small payment cross-bank system to realize the integration of Xi'an and Xianyang payment service(Xi Yin Fa [2010] No.186).	Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption
				A≤CNY50,000 CNY2/ equivalent	A≤CNY50,000 CNY2/ equivalent	A≤CNY50,000 CNY2/ equivalent		
				A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction	A>CNY50,000 0.03% Max. CNY50/ equivalent per transaction		
MARKET-ORIENTED PRICING ITEMS	Tariff of Accounts	2.1.1	Not Applicable	CNY300 or equivalent* / month	Free	Free	The monthly service fee is formulated based on the service cost of the Bank, taking into account operation and management of customer accounts and a series of free services offered to customers, with reference to the monthly service fee level of this wealth management proposition in other overseas markets, as well as the fee level of similar wealth management propositions in domestic market.	The Bank reserves the right to close any account with a zero balance for 2 consecutive months. The CNY Basic Settlement Account is offered to non-Global Private Banking, non-Premier, non-Advance and non-Personal Banking customers. This account offers basic banking functions, refer "Important Note 6 for the details. *Premier customers who fulfill the criteria except criteria 6 in Important Notice 3 will not be charged monthly service fee. For Premier accounts associated with Business Vantage Lite Account (Elite Version) (BVLE), Premier Monthly Fee will be waived from the following month of association. When such association is terminated, the bank will reinstate Premier Monthly Fee according to Tariff from the next month.

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Items				No.	Charge				Charge Rationale	Remark
					Global Private Banking	Premier	Advance	Personal Banking		
MARKET-ORIENTED PRICING ITEMS	Tariff of Accounts	Demand Deposit	Foreign Currency Demand Deposit	2.1.2.1	Multicurrency Savings Account Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD, NZD etc. Notes Account*: USD, HKD, JPY, EUR	Multicurrency Savings Account Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD, NZD etc. Notes Account*: USD, HKD, JPY, EUR	Multicurrency Savings Account Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD, NZD etc. Notes Account*: USD, HKD, JPY, EUR	Multicurrency Savings Account Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD, NZD etc. Notes Account*: USD, HKD, JPY, EUR		Subject to the compliance with laws and regulations, the Bank may include additional type or currency options to Exchange Account and Notes Account services. For exact foreign currency account service availability, please check with your nearest local branch. *Notes Account is ceased to be offered by the bank from 12 Sep 2024 while existing Notes Account can be operated normally.
			CNY Demand Deposit	2.1.2.2	Minimum Balance: CNY Settlement Account: CNY1 CNY Cheque Account: CNY5,000 Overseas RMB Savings Account/Overseas RMB Settlement Account*: CNY1	Minimum Balance: CNY Settlement Account: CNY1 CNY Cheque Account: CNY5,000 Overseas RMB Savings Account/Overseas RMB Settlement Account*: CNY1	Minimum Balance: CNY Settlement Account: CNY1 CNY Cheque Account: CNY5,000 Overseas RMB Savings Account/Overseas RMB Settlement Account*: CNY1	Minimum Balance: CNY Settlement Account: CNY1 CNY Cheque Account: CNY5,000 Overseas RMB Savings Account/Overseas RMB Settlement Account*: CNY1		Overseas RMB settlement account is ceased to be offered by the bank from 1 Mar 2017 while existing overseas RMB settlement accounts can be operated normally.
		Call Deposit	Foreign Currency Call Deposit	2.1.3.1	Normal: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR (For other foreign currencies call deposits, please check with your nearest local branch.)	Normal: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR (For other foreign currencies call deposits, please check with your nearest local branch.)	Normal: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR (For other foreign currencies call deposits, please check with your nearest local branch.)	Normal: Available Notice Period 7 days Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR (For other foreign currencies call deposits, please check with your nearest local branch.)		
			CNY Call Deposit	2.1.3.2	Minimum Deposit Amount CNY50,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000 / equivalent)	Minimum Deposit Amount CNY50,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000 / equivalent)	Minimum Deposit Amount CNY50,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000 / equivalent)	Minimum Deposit Amount CNY50,000 / equivalent Minimum Withdrawal Amount CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000 / equivalent)		

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Items				No.	Charge				Charge Rationale	Remark
					Global Private Banking	Premier	Advance	Personal Banking		
MARKET-ORIENTED PRICING ITEMS	Tariff of Accounts	Time Deposit	Foreign Currency Time Deposit	2.1.4.1	Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR Minimum Deposit Amount USD2,000 / equivalent Available Deposit Tenors 7 days, 14 days, 1 month, 2 months, 3 months, 6 months, 1 year and 2 years	Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR Minimum Deposit Amount USD2,000 / equivalent Available Deposit Tenors 7 days, 14 days, 1 month, 2 months, 3 months, 6 months, 1 year and 2 years	Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR Minimum Deposit Amount USD2,000 / equivalent Available Deposit Tenors 7 days, 14 days, 1 month, 2 months, 3 months, 6 months, 1 year and 2 years	Available Currencies Exchange Account: USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD Notes Account: USD, HKD, JPY, EUR Minimum Deposit Amount USD2,000 / equivalent Available Deposit Tenors 7 days, 14 days, 1 month, 2 months, 3 months, 6 months, 1 year and 2 years		1.For other foreign currencies time deposits, please check with your nearest local branch. 2.7 days, 14 days and 2 months Foreign Currency Time Deposit are only available in some cities.
			CNY Time Deposit	2.1.4.2	Minimum Deposit Amount CNY50 Available Deposit Tenors 3 months, 6 months, 1 year, 2 years, 3 years and 5 years	Minimum Deposit Amount CNY50 Available Deposit Tenors 3 months, 6 months, 1 year, 2 years, 3 years and 5 years	Minimum Deposit Amount CNY50 Available Deposit Tenors 3 months, 6 months, 1 year, 2 years, 3 years and 5 years	Minimum Deposit Amount CNY50 Available Deposit Tenors 3 months, 6 months, 1 year, 2 years, 3 years and 5 years		
			CNY Personal Large-denomination Certificate of Deposit	2.1.4.3	Minimum deposit amount: CNY200,000 Tenor: 1 month, 3 months, 6 months, 9 months, 1 year, 18 months, 2 years, 3 years, 5 years Transfer service: 1) Full transfer 1) Partial transfer: The principal amount of the product to be transferred shall not be less than the minimum deposit amount of the product and the remaining principal after the transfer needs to meet the requirements of the minimum deposit amount of the product. No additional service fee is charged for the transferor or transferee.	Minimum deposit amount: CNY200,000 Tenor: 1 month, 3 months, 6 months, 9 months, 1 year, 18 months, 2 years, 3 years, 5 years Transfer service: 1) Full transfer 1) Partial transfer: The principal amount of the product to be transferred shall not be less than the minimum deposit amount of the product and the remaining principal after the transfer needs to meet the requirements of the minimum deposit amount of the product. No additional service fee is charged for the transferor or transferee.	Minimum deposit amount: CNY200,000 Tenor: 1 month, 3 months, 6 months, 9 months, 1 year, 18 months, 2 years, 3 years, 5 years Transfer service: 1) Full transfer 1) Partial transfer: The principal amount of the product to be transferred shall not be less than the minimum deposit amount of the product and the remaining principal after the transfer needs to meet the requirements of the minimum deposit amount of the product. If the transfer is successfully proceeded, no additional handling fee is charged on the transferor or transferee.	Minimum deposit amount: CNY200,000 Tenor: 1 month, 3 months, 6 months, 9 months, 1 year, 18 months, 2 years, 3 years, 5 years Transfer service: 1) Full transfer 1) Partial transfer: The principal amount of the product to be transferred shall not be less than the minimum deposit amount of the product and the remaining principal after the transfer needs to meet the requirements of the minimum deposit amount of the product. No additional service fee is charged for the transferor or transferee.		Currently, the transfer service of CNY Personal Large-denomination Certificate of Deposit is only available through Mobile Banking.

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Items		No.	Charge				Charge Rationale	Remark	
			Global Private Banking	Premier	Advance	Personal Banking			
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Account Services	Issue Certificate of Balance*	2.2.1.1	Free	Free	CNY25 / equivalent per copy	CNY50 / equivalent per copy	<p>The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom & postage charges, and other administrative cost.</p> <p>*Only issue Certificate(s) covering the balance of deposits, the investment principal of Structured Deposits (Dual Currency Investment excluded) and Dual Currency Investment , the market value of ODII Overseas Investment Plan, Local Unit Trust (Distributed by HSBC China), MRF-Recognised HK Funds (Distributed by HSBC China), and Assets Management Plan (Distributed by HSBC China) maintained with the Bank.</p> <p>Local Unit Trust (Distributed by HSBC China), MRF-Recognised HK Funds (Distributed by HSBC China), Assets Management Plan (Distributed by HSBC China) are products manufactured by third parties, HSBC only acts as the consignment agency for those products. Although those products are purchased by customers through HSBC, they are not held with HSBC.</p> <p>The electronic Certificate of Balance issued via Mobile Banking is free of charge to all customers from 8 Jan 2023.</p> <p>The certification of balance printed via smart terminal machine is free of charge to all customers. This document is a printout with relevant electronic seal of HSBC China.</p> <p>*The electronic Certificate of Frozen Deposit issued via Mobile Banking is free of charge to all customers from 8 Jan 2023. The Certificate of Frozen Deposit applied via smart terminal machine is free of charge to all customers.</p> <p>The transaction history printed via smart terminal machine is free of charge to all customers. This document is a printout with relevant electronic seal of HSBC China.</p> <p>This service is not applicable to Global Private Banking entity customers.</p>
			Issue Certificate of Frozen Deposit*	2.2.1.2	Free	Free	CNY50 / equivalent per copy*	CNY100 / equivalent per copy*	
			Issue copies of statement	2.2.1.3	Free	Free	Statement month is within 12months: Free Statement month is over 12 months: CNY15 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	Statement month is within 12months: Free Statement month is over 12 months: CNY30 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	
			Print transaction history via smart terminal machine	2.2.1.4	Free	Free	Free	Free	
			Issue copies of transaction voucher & cashed cheque	2.2.1.5	Free	Free	Voucher dated /cheque cashed within 12 months: Free Voucher dated / cheque cashed over 12 months ago: CNY15 / equivalent per copy Max. CNY300 / equivalent per time	Voucher dated /cheque cashed within 12 months: Free Voucher dated / cheque cashed over 12 months ago: CNY30 / equivalent per copy Max. CNY300 / equivalent per time	

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Items		No.	Charge				Charge Rationale	Remark
			Global Private Banking	Premier	Advance	Personal Banking		
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Account Services	2.2.1.6	Free	Free%	<p>This service is only provided to Advance customers who have joined the HSBC China Employee Banking Solution program.</p> <p>HSBC Group documents: Free*</p> <p>*If the Bank is requested to transmit the witnessed / certified documents to the other HSBC Group office, the Forward Overseas HSBC Group Documents fee will apply. Non-HSBC Group Documents: CNY 100/equivalent per copy #</p> <p># The Bank may at its discretion decide whether to provide Signature Witness / Certify True Copy service for non-HSBC Group documents or HSBC Group Documents.</p>	Not applicable.	<p>% This service and preferential fee only apply to qualified premier customer (please refer to "important notes" point 3).</p> <p>(International Premier Customers with overseas HSBC as the Home Country bank are not subject to this condition by application if they are confirmed by overseas Home Country Bank to meet the local premier criteria).</p> <p>The Bank may offer this service to other HSBC Group customers at its own discretion. If applicable, HSBC Group Premier customers are subject to the charging standard of Premier customers, and HSBC Group non-Premier customers are subject to the charging standard of Advance customers.</p> <p>Some branches do not provide the service of Witness customer's signature on document (Signature Witness) / Certify true copy for documents provided by customer (Certify True Copy) , details please consult the relevant branches.</p>
						<p>Witness customer's signature on document (Signature Witness) / Certify true copy for documents provided by customer (Certify True Copy)</p>		

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items		No.	Charge				Charge Rationale	Remark		
			Global Private Banking	Premier	Advance	Personal Banking				
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Account Services	Standing Instruction Establishmen, Amendment or Termination (Standing Instruction refers to the instruction on repeated fund transfer with amount and frequency specified by customer)	2.2.1.8	Free	Free	Submit through branch counter: Establishment: CNY100 / equivalent per time Amendment: CNY100 / equivalent per time Termination: CNY100 / equivalent per time Submit through digital channel: Free	Submit through branch counter: Establishment: CNY200 / equivalent per time Amendment: CNY200 / equivalent per time Termination: CNY200 / equivalent per time Submit through digital channel: Free	Each remittance shall be charged according to the corresponding remittance rates specified in this tariff. And intra-city or inter-city CNY cross-bank payment is charged by referring to Rates of Electronic Banking Service from 1 April 2020.	
			Overseas HSBC Account Opening Booking	2.2.1.9	Free	Free*	Not applicable.	Not applicable.	The above tariff of account services is formulated comprehensively based on the labor cost, system development and maintenance cost, telecom & postage charges, and other administrative cost.	Applicants must meet the eligibility requirements for the accounts requested. Once HSBC's mainland China branches cancel HSBC Premier services to a customer, Premier International Services provided by HSBC and all its branches to the customer and the benefits and preferential treatments in respect thereof will forthwith terminate without further notice. *This service and preferential fee only apply to qualified premier customer (please refer to "important notes" point 3). (International Premier Customers with overseas HSBC office as the Home Country bank are not subject to this condition by application if they are confirmed by overseas Home Country Bank to meet the local premier criteria).
			Witness the opening of HSBC GBA Hong Kong's Personal Southbound Connect Investment Account	2.2.1.10	Not Applicable	Free	Free	Not applicable.		"Witness the opening of HSBC GBA Hong Kong's Personal Southbound Connect Investment Account" refers to the service under GBA Wealth Management Connect, HSBC China witnesses the opening of Hong Kong's Personal Southbound Connect Investment Account for customers who meet the qualification requirements through any HSBC China branch in the GBA cities.
			Global Emergency Encashment Service	2.2.1.11	Not Applicable	Free	Free	CNY160/equivalent per time for HSBC Group retail customers who request for Global Emergency Encashment Service at HSBC China branches* * This is an indicative charge. The actual charge will be USD20.		The Bank may offer this service to other HSBC Group customers at its own discretion. If applicable, HSBC Group Premier customers are subject to the charging standard of Premier customers, HSBC Group Advance customers are subject to the charging standard of Advance customers, and HSBC Group non-Premier/non-Advance customers are subject to the charging standard of Personal Banking customers.
			Replacement of Internet Banking Security Device	2.2.1.12	Free	Free	Free	Free	Free	This service is not applicable to Global Private Banking entity customers.
			Audit Confirmation*	2.2.1.13	CNY200/equivalent per time	Not applicable	Not applicable	Not applicable	Not applicable	Global Private Banking customers can enjoy free services for this item provided that: (1) Last month's Total Relationship Balance is not below the Minimum Total Relationship Balance requirement; or (2) The Monthly Service Fee has been fully paid.
										This service is not applicable to Global Private Banking individual customers.

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items			No.	Charge				Charge Rationale	Remark	
				Global Private Banking	Premier	Advance	Personal Banking			
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Cash Services	Foreign Currency Notes Withdrawal Over Counter	2.2.2.1	Free	Free	Free	0.25% - 0.4% of the withdrawal amount* Min. CNY40 / equivalent per transaction Max. CNY200 / equivalent per transaction *Withdrawal fee is subject to discretion of local branches within the above range	1.Foreign currency notes withdrawal is subject to the regulations of the relevant authorities. 2.Foreign currency notes withdrawals are subject to two working days' advance notice to the branch/sub-branch which you wish to withdraw the notes from and the cash availability of the Bank. 3. For notes withdrawal from account of different currency, notes buy/sell board rates against CNY will apply for currency exchange purpose.	
			Cash Exchange	2.2.2.2	Free	Foreign Currency Notes Exchange by HSBC Group customers : Free	Foreign Currency Notes Exchange by HSBC Group customers : Free	Foreign Currency Notes Exchange by HSBC Group customers : Free	The above tariff of cash services is formulated based on banknote storage cost, staff labor cost and other administrative cost.	1. Foreign currency notes exchange is subject to regulations of relevant local authorities. 2. "HSBC Group customers" refer to those customers holding accounts with HSBC Group offices, evidenced by the presentation of a self-named HSBC card, statement, passbook or cheque book and etc. This service is not applicable to Global Private Banking entity customers.
			Credit Card Cash Advance Overseas Bank Issued Credit Card Cash Advance	2.2.2.3	Cash Advance Commission Over ATM: Subject to the issuing bank	Cash Advance Commission Over ATM: Subject to the issuing bank	Cash Advance Commission Over ATM: Subject to the issuing bank	Cash Advance Commission Over ATM: Subject to the issuing bank	1. This charge item is not applicable to the credit card issued by HSBC China. For the tariff table for credit card issued by HSBC China, please refer to "Tariff Table for Credit Card (Applicable to Personal Cards) of HSBC Bank (China) Company Limited". 2.Credit Card Cash Advance service can accept Visa, MasterCard or JCB credit cards issued by overseas banks. 3.Charges other than cash advance commission are subject to the card issuing bank. This service is not applicable to Global Private Banking entity customers.	

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items		No.	Charge				Charge Rationale	Remark		
			Global Private Banking	Premier	Advance	Personal Banking				
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Cross Branch Services within HSBC China:Services directly provided by the Instruction Receiving Branch (The HSBC China branches which are not located in the city of account opening branch)	Foreign Currency Notes Withdrawal	2.2.3.1	Free	Free	0.25% - 0.4%* of the withdrawal amount Min. CNY40 / equivalent per transaction Max. CNY200 / equivalent per transaction *Withdrawal fee is subject to discretion of local branches within the above range	0.25% - 0.4%* of the withdrawal amount Min. CNY40 / equivalent per transaction Max. CNY200 / equivalent per transaction Plus Cross Branch Service Charge CNY100 / equivalent per transaction *Withdrawal fee is subject to discretion of local branches within the above range	1.The waiver of Cross Branch CNY related charges is based on < Notice of the People's Bank of China on Strengthening the Administration of Payment and Settlement to Prevent the New Telecommunication Network Crimes>. 2.The above tariff of cross branch services is formulated based on the additional labor cost due to cross branch operation, telecom & postage charges, and other administrative cost.	
			Foreign Currency Cash Deposit	2.2.3.2	Free	Free	Free	Cross Branch Service Charge CNY100 / equivalent per transaction		
			CNY Fund Transfer within HSBC China	2.2.3.3	Free	Free	Free	Free		
			Foreign Currency Fund Transfer within HSBC China	2.2.3.4	Free	Free	Free	0.5% of the transfer amount Min. CNY30 / equivalent per transaction Max. CNY50 / equivalent per transaction		0.5% of the transfer amount Min. CNY30 / equivalent per transaction Max. CNY50 / equivalent per transaction
			Time Deposit's Open, Renew, & Withdrawal	2.2.3.5	Free	Free	Free	Free		Free
			Call Deposit's Open, Renew, & Withdrawal	2.2.3.6	Free	Free	Free	Free		Free
			Issue copies of statement	2.2.3.7	Free	Free	Free	Statement month is within 12months: Free Statement month is over 12 months: CNY15 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)		Statement month is within 12months: Free Statement month is over 12 months: CNY30 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)
			Issue Certificate of Balance*	2.2.3.8	Free	Free	Free	CNY50 / equivalent per copy		CNY50 / equivalent per copy

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items		No.	Charge				Charge Rationale	Remark
			Global Private Banking	Premier	Advance	Personal Banking		
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Overseas Remittances: Outward Remittances: Telegraphic Transfer	Telegraphic Transfer Issuance	2.2.4.1	For individual customer: Free For entity customer: 0.1% of remittance amount Min. CNY100 / equivalent per transaction Max. CNY1000 / equivalent per transaction Plus Cable Charge	0.1% of remittance amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	0.1% of remittance amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	<p>The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.</p> <p>1. If the remitter would like to ensure the beneficiary receive full payment of the USD remittance proceeds (Pay Exact), CNY200 / equivalent will be collected from the remitter to cover the overseas bank charge and handling fee for this special arrangement. In case of any shortfall in overseas bank charge, the outstanding part will be collected from the remitter.</p> <p>2. HSBC Premier customers can enjoy free online cross-border CNY Telegraphic Transfer via Personal Internet Banking between Self-named Accounts within HSBC Group. *This does NOT apply to cross-border CNY remittance via Overseas RMB Saving Account/Overseas RMB Settlement Account. *This only applies to cross border CNY remittance satisfying regulatory requirement. * "Free" means that HSBC China waives the local handling charge which should be charged by HSBC China for the Online Telegraphic Transfer via Personal Internet Banking between Self-named Accounts within HSBC Group.)</p> <p>Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption</p> <p>Payment methods for fees options: SHA(Shared),BEN(Beneficiary), OUR(Remitter). SHA: All fees will be paid by the remitter. If there're overseas charges, including those for the intermediary bank and the receiving bank, it will be deducted from the remittance amount. BEN: All fees will be paid by the recipient. If there're the overseas charges, including those for the intermediary bank and the receiving bank, it will be deducted from the remittance amount. OUR: All fees will be paid by the remitter. If there are fees from the beneficiary bank or intermediary bank, they will be charged to the remitter afterwards or deducted from the remittance amount, depending on the operation of the overseas bank. The free charge is limited to the fee charged by our bank only, does not include fees incurred in remittance paths charged by third parties, such as beneficiary banks and intermediary banks. In the event of remittance reversal, the fees already charged by our bank for the cross-border payment transaction will not be refunded.</p>
			Cable Charges	2.2.4.2	For individual customer: Free For entity customer: CNY140 / equivalent per cable	CNY120 / equivalent per cable	CNY120 / equivalent per cable	
			Additional Cable Messages	2.2.4.3	For individual customer: Free For entity customer: CNY100 / equivalent per page	CNY100 / equivalent per page	CNY100 / equivalent per page	
			Amendment or Cancellation	2.2.4.4	For individual customer: Free For entity customer: Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items				No.	Charge				Charge Rationale	Remark
					Global Private Banking	Premier	Advance	Personal Banking		
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Overseas Remittances: Demand Draft	Demand draft Cancellation	2.2.5.1	For individual customer: Free For entity customer: Without cable issuance: CNY120 / equivalent per time With cable issuance: Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Without cable issuance: CNY120 / equivalent per time With cable issuance: Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Without cable issuance: CNY120 / equivalent per time With cable issuance: Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Without cable issuance: CNY120 / equivalent per time With cable issuance: Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption Foreign currency demand draft to overseas terminated since December 1st, 2019	
			Report Lost/Stop Payment	2.2.5.2	For individual customer: Free For entity customer: Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge		
		Overseas Remittances: Global Transfer	Fund transfer to self-name HSBC accounts in other countries/territories via HSBC Global Transfer to Self	2.2.6.1	Free	Free	CNY50 * per transaction * This is an indication charge. The actual charge per transaction will be USD7 or equivalent in other foreign currency.	Not applicable.	The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.	Service is only available in countries or territories which offer Global Transfer to Self. This service is not applicable to Global Private Banking entity customers.
			Fund transfer to other individual's HSBC personal accounts in other countries/territories via HSBC Global Transfer to Family (Currently limited to transfers to HSBC overseas accounts held by family members under the same HSBC Premier Family)	2.2.6.2	Free	Free	Not applicable.	Not applicable.		Service is only available in countries or territories which offer Global Transfer to Family This service is not applicable to Global Private Banking entity customers.
		Overseas Remittances: HSBC International Education Payment (Effective from 12 Sep 2017)	Fund transfer via the "HSBC International Education Payment" platform for overseas education related payments	2.2.7	Free	Free	CNY50 * per transaction * This is an indication charge. The actual charge per transaction will be USD7 or equivalent in other foreign currency.	Not applicable.		The applicable countries or regions include: Canada, US, UK, Australia and Hong Kong SAR. Service is only available in countries or territories which offer Global Transfer. This service is not applicable to Global Private Banking entity customers.
		Remittances under HSBC GBA Northbound/Southbound Wealth Management Connect Service	Inward Remittance	2.2.8.1	Not Applicable	Free	Free	Not applicable.		When customers who have previously applied GBA WMC transfer to GPB, GBA WMC service continues to be available and fee charge will follow the Premier tariff.
			Outward Remittance (including Electronic Banking Service)	2.2.8.2	Not Applicable*	CNY 50 per transaction	CNY 50 per transaction	Not applicable.		*When customers who have previously applied GBA WMC transfer to GPB, GBA WMC service continues to be available and fee charge will follow the Premier tariff. Customers will enjoy the benefit of service fee exemption until 18 Oct 2025.

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items		No.	Charge				Charge Rationale	Remark	
			Global Private Banking	Premier	Advance	Personal Banking			
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Overseas Remittances: Inward Remittances: Proceeds paid into HSBC China Account	2.2.9.1	For individual customer: Free For entity customer: Inward Remittance (CNY) Free * Customer needs to pay intermediary clearing bank charge (if any) Inward Remittance (FCY) CNY 55/equivalent	Free	Free	Free	"Free" means that HSBC China waives the local handling charge which should be charged by HSBC China for the Inward Telegraphic Transfer paid to HSBC Account. Relevant correspondent banks' charge may apply.	
		Overseas Remittances: Inward Remittances: Inward Remittance from Overseas	2.2.9.2	For individual customer: Free For entity customer: Remittance amount>USD 100/equivalent Return to HSBC Group: USD40 Return to non-HSBC Group: USD60 Remittance amount >USD50 & <=USD100 /equivalent Return to HSBC Group: USD20 Return to non-HSBC Group: USD30 Remittance amount<=USD 50/equivalent Free	Remittance amount>USD 100/equivalent CNY 120/equivalent per transaction Remittance amount<=USD 100/equivalent Free	Remittance amount>USD 100/equivalent CNY 120/equivalent per transaction Remittance amount<=USD 100/equivalent Free	Remittance amount>USD 100/equivalent CNY 120/equivalent per transaction Remittance amount<=USD 100/equivalent Free	The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.	Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption Relevant correspondent banks' charge may apply.
		Overseas Remittances: Inward Remittances: Bill Collections (including electronic bill)	2.2.10	For individual customer: Free^ For entity customer: Overseas: CNY300 / equivalent per piece Inter-city: CNY200 / equivalent per piece Intra-city: CNY80 / equivalent per piece Plus relevant correspondent bank charge ^Relevant correspondent bank charges or overseas bank charges will not be waived.	Overseas: CNY300 / equivalent per piece Inter-city: CNY200 / equivalent per piece Intra-city: CNY80 / equivalent per piece Plus relevant correspondent bank charge For amount of USD5,000 / equivalent or above per bill: Free* *Not applicable to HKD&USD cheques drawn on Hong Kong and collected at HSBC Shenzhen Branch; Relevant correspondent bank charges or overseas bank charges will not be waived.	Overseas: CNY300 / equivalent per piece Inter-city: CNY200 / equivalent per piece Intra-city: CNY80 / equivalent per piece Plus relevant correspondent bank charge	Overseas: CNY300 / equivalent per piece Inter-city: CNY200 / equivalent per piece Intra-city: CNY80 / equivalent per piece Plus relevant correspondent bank charge	For HKD & USD cheques from Hong Kong collected via Shenzhen Branch, 0.1% commission on cheque amount will be charged, with Min. CNY20 / equivalent and Max. CNY1,000 / equivalent The Bank has the discretion to decide whether to provide collection services for cheque(s). Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption	
		Overseas Remittances: Remittance Enquiry / Investigation	2.2.11	For individual customer: Free* For entity customer: Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge ^Relevant correspondent bank charges or overseas bank charges will not be waived.	Free* *Relevant correspondent bank charges or overseas bank charges will not be waived.	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge		

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items		No.	Charge				Charge Rationale	Remark		
			Global Private Banking	Premier	Advance	Personal Banking				
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Foreign Currency Domestic Payment: Foreign Currency Domestic Outward Payment: Foreign Currency Domestic Outward Payment Via Local Clearing	Via Local Clearing	2.2.12.1	For individual customer: Free^ For entity customer: Intra-city Payment CNY80 / equivalent per transaction Inter-city Payment CNY120 / equivalent per transaction Plus relevant correspondent bank charges will not be waived.	Intra-city Payment CNY80 / equivalent per transaction Inter-city Payment CNY120 / equivalent per transaction Plus relevant correspondent bank charge	Intra-city Payment CNY80 / equivalent per transaction Inter-city Payment CNY120 / equivalent per transaction Plus relevant correspondent bank charge	Intra-city Payment CNY80 / equivalent per transaction Inter-city Payment CNY120 / equivalent per transaction Plus relevant correspondent bank charge	Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption	
			Amendment, Enquiry or Cancellation at the customer's request	2.2.12.2	For individual customer: Free^ For entity customer: CNY 50/equivalent per transaction ^Relevant correspondent bank charges or overseas bank charges will not be waived.	CNY 50/equivalent per transaction (excluding the charges by correspondent banks)	CNY 50/equivalent per transaction (excluding the charges by correspondent banks)	CNY 50/equivalent per transaction (excluding the charges by correspondent banks)		
		Foreign Currency Domestic Payment: Foreign Currency Domestic Outward Payment: Telegraphic Transfer	Telegraphic Transfer Issuance	2.2.13.1	For individual customer: Free For entity customer: 0.1% of the transfer amount Min. CNY100 / equivalent per transaction Max. CNY1000 / equivalent per transaction Plus Cable Charge	0.1% of the transfer amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	0.1% of the transfer amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	0.1% of the transfer amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge	The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on labor cost, system maintenance cost, cable cost and other administrative cost.	If remitter would like to ensure beneficiary receive the full instructed amount (Pay Exact), CNY200 / equivalent will be collected from the remitter to cover the overseas bank charge and handling fee for this special arrangement. In case of any shortfall in overseas bank charge, the outstanding part will be collected from the remitter.
			Cable Charges	2.2.13.2	For individual customer: Free For entity customer: CNY140 / equivalent per cable	CNY120 / equivalent per cable	CNY120 / equivalent per cable	CNY120 / equivalent per cable		
	Additional Cable Messages		2.2.13.3	For individual customer: Free For entity customer: CNY100 / equivalent per page	CNY100 / equivalent per page	CNY100 / equivalent per page	CNY100 / equivalent per page			
	Amendment or Cancellation of Telegraphic Transfer	2.2.13.4	For individual customer: Free^ For entity customer: Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent ^Relevant correspondent bank charges or overseas bank charges will not be waived.	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge	Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption			
	Foreign Currency Domestic Payment: Foreign Currency Domestic Inward Payment from other banks	2.2.14	For individual customer: Free For entity customer: CNY55/equivalent Relevant correspondent bank charge may apply	Relevant correspondent bank charge may apply	Relevant correspondent bank charge may apply	Relevant correspondent bank charge may apply	Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption			
	Electronic Banking Service	Intra-city or inter-city CNY cross-bank payment via Personal Internet Banking, Mobile Banking	2.2.15	Free	Free	Free	Free	The tariff of electronic banking service is comprehensively formulated based on labor cost, system maintenance cost, and other administrative cost.	In respect of remittance via Overseas RMB Savings Account/Overseas RMB Settlement Account, the fee of Intra-city or inter-city CNY cross-bank payment via Personal Internet Banking, Mobile Banking charged by HSBC China is calculated by reference to the charging standards of CNY Domestic Payments (Item No.1.3.3). Besides, additional fees may be charged by the relevant correspondent bank	

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items			No.	Charge				Charge Rationale	Remark
				Global Private Banking	Premier	Advance	Personal Banking		
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	Debit Card	Annual Fee	2.2.16.1	Free	Free	Free	Free	<p>The above tariff of debit card service is formulated based on ATM system operation cost, ATM rental cost, ATM cash replenishment cost, card production cost, mailing cost, domestic/overseas China Union Pay network cost, labor cost and other administrative cost.</p> <p>The withdrawal amount and the service fee will be debited from your withdrawal account once.</p> <p>The transactions through ATMs of HSBC Group member Hang Seng Bank in mainland China will be charged as "other bank" transactions.</p> <p>Premier Elite customers and Premier Elite passport customers will enjoy the benefit of service fee exemption</p> <p>This service is not applicable to Global Private Banking entity customers.</p>
			Loss report	2.2.16.2	Free	Free	Free	Free	
			New card replacement	2.2.16.3	Free	Free	Free	Free	
			PIN reset	2.2.16.4	Free	Free	Free	Free	
			Balance enquiry via ATM (in and outside Mainland China)	2.2.16.5	Free	Free	Free	Free	
			ATM cash withdrawals in Mainland China (per transaction)	2.2.16.6	Free	Free	Free	Free	
			ATM cash withdrawals outside Mainland China (per transaction)	2.2.16.7	Free	Overseas HSBC Group ATMs: Free Overseas China UnionPay ATMs: CNY20/equivalent t+1% of withdrawal amount Max. CNY110 / equivalent	Overseas HSBC Group ATMs: CNY20/equivalent t+1% of withdrawal amount Max. CNY110 / equivalent Overseas China UnionPay ATMs: CNY20/equivalent t+1% of withdrawal amount Max. CNY110 / equivalent	Overseas HSBC Group ATMs: CNY20/equivalent t+1% of withdrawal amount Max. CNY110 / equivalent Overseas China UnionPay ATMs: CNY20/equivalent t+1% of withdrawal amount Max. CNY110 / equivalent	

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items		No.	Charge				Charge Rationale	Remark			
			Global Private Banking	Premier	Advance	Personal Banking					
MARKET-ORIENTED PRICING ITEMS	Tariff of Services	WEALTH MANAGEMENT PRODUCTS (Overseas Investment Plan - Offshore Fund)	Subscription Fee	2.2.17.1	Up to 3% of the subscription amount* *Subject to the type of offshore fund under Overseas Investment Plan and the subscription amount, Subscription Fee rate varies up to 3% Max. CNY5,000,000 / equivalent (effective from 1May2022)	Up to 3.0% of the subscription amount* * Subject to the type of offshore fund under Overseas Investment Plan and/or the subscription amount, Subscription Fee rate varies up to 3.0% Max. CNY5,000,000 / equivalent	Up to 3.0% of the subscription amount* * Subject to the type of offshore fund under Overseas Investment Plan and/or the subscription amount, Subscription Fee rate varies up to 3.0% Max. CNY5,000,000 / equivalent	Not Applicable	The above tariff of overseas investment plan is formulated based on the fee charged by the custodian bank, the Bank's labor cost, system development cost, hardware and software cost and marketing cost, with reference to the charges of similar products collected by other banks in the local market.	This service is not applicable to Global Private Banking entity customers.	
			Redemption Fee	2.2.17.2	Free	Free	Free	Not Applicable			
			Switching Fee	2.2.17.3	Up to 1% of the Switching Amount* *Subject to the switchable offshore fund under Overseas Investment Plan, Switching Fee rate varies up to 1% Max. CNY5,000,000 / equivalent	Up to 1% of the switching amount* *Subject to the switchable offshore fund under Overseas Investment Plan, Switching Fee rate varies up to 1.0% Max. CNY5,000,000 / equivalent	Up to 1% of the switching amount* *Subject to the switchable offshore fund under Overseas Investment Plan, Switching Fee rate varies up to 1.0% Max. CNY5,000,000 / equivalent	Not Applicable			
	WEALTH MANAGEMENT PRODUCTS (Overseas Investment Plan - Offshore Bond)	Tariff of Services	Fee Rate for Buy	2.2.18.1	Up to 1.5% on Buy Notional Amount* *Subject to the type of offshore bond under Overseas Investment Plan and the buy notional amount, Fee rate varies up to 1.5% Max. CNY3,000,000 / equivalent	Up to 1.5% on Buy Notional Amount* *Subject to the type of offshore bond under Overseas Investment Plan and the buy notional amount, Fee rate varies up to 1.5% Max. CNY3,000,000 / equivalent	Up to 1.5% on Buy Notional Amount* *Subject to the type of offshore bond under Overseas Investment Plan and the buy notional amount, Fee rate varies up to 1.5% Max. CNY3,000,000 / equivalent	Not Applicable	The above tariff of overseas investment plan is formulated based on the fee charged by the custodian bank, the Bank's labor cost, system development cost, hardware and software cost and marketing cost, with reference to the charges of similar products collected by other banks in the local market.	The business launch time shall be subject to the bank's subsequent announcement and the charge item will take effect upon the business launch.	
				Fee Rate for Sell	2.2.18.2	Up to 0.5% on Sell Notional Amount, Max. CNY1,000,000 / equivalent	Up to 0.5% on Sell Notional Amount, Max. CNY1,000,000 / equivalent	Up to 0.5% on Sell Notional Amount, Max. CNY1,000,000 / equivalent			Not Applicable
				Service Fee Rate	2.2.18.3	Up to 0.2% on Holding Notional Amount, calculated by actual holding days and refer to the Interest Rate Calculation Method of offshore bond under Overseas Investment Plan, Max. CNY12,000,000 / equivalent	Up to 0.2% on Holding Notional Amount, calculated by actual holding days and refer to the Interest Rate Calculation Method of offshore bond under Overseas Investment Plan, Max. CNY12,000,000 / equivalent	Up to 0.2% on Holding Notional Amount, calculated by actual holding days and refer to the Interest Rate Calculation Method of offshore bond under Overseas Investment Plan, Max. CNY12,000,000 / equivalent			Not Applicable
	WEALTH MANAGEMENT PRODUCTS (Overseas Investment Plan – Structured Note)	Tariff of Services	Subscription Fee	2.2.19.1	Up to 5% of Subscription Notional Amount* *Subject to the Structured Note under Overseas Investment Plan, Subscription fee varies up to 5% Max. CNY5,000,000 / equivalent	Up to 5% of Subscription Notional Amount* *Subject to the Structured Note under Overseas Investment Plan, Subscription fee varies up to 5% Max. CNY5,000,000 / equivalent	Up to 5% of Subscription Notional Amount* *Subject to the Structured Note under Overseas Investment Plan, Subscription fee varies up to 5% Max. CNY5,000,000 / equivalent	Not Applicable	The above tariff of overseas investment plan is formulated based on the fee charged by the custodian bank, the Bank's labor cost, system development cost, hardware and software cost and marketing cost, with reference to the charges of similar products collected by other banks in the local market.	The business launch time shall be subject to the bank's subsequent announcement and the charge item will take effect upon the business launch.	
				Redemption Fee	2.2.19.2	Free	Free	Free			Not Applicable

Tariff of Accounts and Services for Wealth and Personal Banking Business

Items		No.	Charge				Charge Rationale	Remark	
			Global Private Banking	Premier	Advance	Personal Banking			
MARKET-ORIENTED PRICING ITEMS	Convertible Non Principal Protected Structured Deposit	Transactional Fee for Product Phase B	2.2.20.1	Up to 0.8% of the Capital Amount of Product Phase B, maximum CNY800,000 /equivalent per transaction. For details, please refer to Product Subscription Document.	Up to 0.8% of the Capital Amount of Product Phase B, maximum CNY800,000 /equivalent per transaction. For details, please refer to Product Subscription Document.	Not Applicable	Not Applicable	The above tariff of Convertible Non Principal Protected Structured Deposit Phase B is formulated based on the bank's hedging cost, operation cost, and product maintenance cost, with reference to the charges of similar products collected by other banks in the local market.	The Maintenance Fee for Product Phase B is planned to increase up to 1.5% per annum after 15 th of July, and the specific effective time will be announced separately by public notice later. The new fee rate is only applicable to new transactions by then, please pay attention to the detail fee rate in Product Subscription Pack This service is not applicable to Global Private Banking entity customers.
		Maintenance Fee for Product Phase B	2.2.20.2	Up to 0.5% per annum(360 day count convention), based on the actual number of days of Product Phase B, maximum CNY500,000 / equivalent per annum per transaction. For details, please refer to Product Subscription Document.	Up to 0.5% per annum(360 day count convention), based on the actual number of days of Product Phase B, maximum CNY500,000 / equivalent per annum per transaction. For details, please refer to Product Subscription Document.	Not Applicable	Not Applicable		
	Consulting service fee	2.2.21	As per the agreement	As per the agreement	Not Applicable	Not Applicable	This consulting service fee is formulated based on the service cost of the bank and the prevailing pricing standard in the market, taking into account such factors as labor cost, system transformation cost, customer acceptance level, industry competitiveness, etc.	The consulting service is relating to the family wealth inheritance and is provided based on the personalized needs of high net worth customers. This charge item will take effect upon the launch of the service. This service is not applicable to Global Private Banking entity customers.	

Items	Description	Charge	Charge from	Charge Rationale
Distribution/Customer service	Provide distribution/customer services to cooperative institutions	Charge in accordance with the agreement with cooperative institutions	Cooperative institutions	Market-oriented pricing
referral service	Provide client referral services to cooperative institutions	Charge in accordance with the agreement with cooperative institutions	Cooperative institutions	Market-oriented pricing

Monthly Service Fee Privilege Offers for Wealth and Personal Banking Business

Customers who meet the following criteria may enjoy the preferential monthly service fee waiver for a specific period. Details are as follows:

1. Effective from 01 April 2017, for HSBC EBS Premier customers who meet related eligibility requirements, the Premier Monthly Service Fee will be waived during customers' employment period or program period.
2. Effective from 1 May 2017 to 25 Oct 2024 (both dates included, according to the date of the Home Mortgage Loan Application Form accepted by the bank), for HSBC Premier customer with home mortgage loan under the same customer number, if and only if the drawdown loan amount is no less than CNY1.6 million or equivalent, the Premier Monthly Service Fee will be waived for and only during the period when there is remaining outstanding home mortgage loan balance.
3. Effective from 1 July 2022 to 31 March 2024 (both dates included), for Premier customer who successfully subscribed life insurance products (including annuity insurance, whole life insurance, endowment insurance, critical illness insurance, universal life insurance and investment linked insurance) with the bank and passed the cooling-off period, the Premier Monthly Service Fee will be waived if the annualized premium is greater than or equal to CNY500,000 or equivalent or premium of single payment is greater than or equal to CNY5 million or equivalent.
4. Effective from 1 July 2022 to 31 March 2024 (both dates included), for HSBC Personal Wealth Planning customer who qualifies as "Xi Yue Shi Jia" or above, and have successfully become HBCN Premier customers, the Premier Monthly Service Fee will be waived.
5. Effective from 11 Jun 2018, for property seller who has signed the <the Sales and Purchase Contract> (the S&P Contract) and interested in HSBC Premier, within six months from the date of signing "the S&P Contract", the bank will grant a six months' grace period of monthly service fee from and including the first month of account opening.
6. Effective from 1 August 2020, Premier customer who holds QDII/LUT/MRF/Asset Management Plan/WMP at the last working of each month can enjoy waiver of monthly service fee for that month if the Total Relationship Balance of all the accounts under the same customer number is no less than CNY400,000 or equivalent in the previous month.
7. Effective from 1 August 2020, if the Total Relationship Balance of all accounts under the same customer number of any account holder of joint account is higher than CNY500,000 or equivalent in the previous month, the monthly service fee (if any) incurred by the joint account or the other account holder will be waived (the Bank will refund on the next working day the monthly service fee (if any) that has been charged).
8. Effective from 19 Oct 2021, new Premier customer who applies HSBC GBA Southbound/ Northbound Wealth Management Connect Service, and pairs account successfully within 30 calendar days from account opening date (included) can enjoy Premier Monthly Service Fee waived for twelve consecutive months commencing from the month of the date on which above criteria are satisfied.
9. Effective from 20 Dec 2021 to 20 Dec 2022 (both dates included), individual aged between 14 and 18, who is our premier customer (individual aged between 14 and 18 can only open junior account), can enjoy HSBC Premier Junior Offer. The offer period continues until the customer reach the age of 30. In offer period, if all the accounts under the same HSBC Premier Family, maintain an average Total Relationship Balance no less than RMB500,000 (or foreign currency equivalent) across all family's accounts, or if the customer maintain an average Total Relationship Balance no less than RMB300,000 (or foreign currency equivalent), the bank will waive Premier monthly service fee.
10. Effective from 20 Dec 2021 to 20 Dec 2022 (both dates included), individual aged between 18 and 30, who has become a new customer of HSBC Premier for the first time and connects his/her account with his/her parents' account in applying for HSBC Premier Family can enjoy HSBC Premier Next Generation Family Offer. The offer period continues until the customer reach the age of 30. In offer period, if all the accounts under the same HSBC Premier Family, maintain an average Total Relationship Balance no less than RMB500,000 (or foreign currency equivalent) across all family's accounts, or if the customer maintain an average Total Relationship Balance no less than RMB300,000 (or foreign currency equivalent), the bank will waive Premier monthly service fee.

For details of the above offers, please contact us. The details of the offer are subject to the monthly service fee privilege offer letter. This document is written in both Chinese and English. In case of conflict, the Chinese version shall prevail.

Tariff of CNY Type II and III Settlement Account

No	Items	Charge	Remark
1	Account monthly service fee	Free	The Bank reserves the right to close any account with a zero balance for 2 consecutive months.
2	CNY Demand Deposit	Minimum Balance: CNY Settlement Account: CNY1	
3	CNY Time Deposit	Minimum Deposit Amount CNY50 Available Deposit Tenors 3 months, 6 months, 1 year, 2 years, 3 years and 5 years	
4	Issue copies of statement	Statement month is within 12months: Free Statement month is over 12 months: CNY15 / equivalent per copy per month Max. CNY300 / equivalent per time (for all such request raised by customer in one go)	Statement month is within 12months can be issued via Mobile Banking; Statement month is over 12 months can be issued via branch which provide Wealth and Personal Banking Business services.
5	Electronic Banking Service	Free	Use mobile banking for money pulling and binding account transactions.
6	Outward remittances under GBA CNY Type II Settlement Account	Free	Only apply for branch channel
7	Issue Certificate of Frozen Deposit or Issue Certificate of Balance	Free	
8	Money Pulling services	Free	Only apply for accounts opened with Mainland China Resident ID

Remark:

1. This section of tariff is only applicable to CNY Type II and III Settlement Accounts. Please refer to the other parts of this tariff table for the charging standards for other accounts /products held and used by individual customers with the Bank.
2. Currently, our bank only provides the services listed in this tariff table for the customers who only hold CNY Type II and III Settlement Accounts. The Bank has the right to fully determine the scope of services for RMB settlement accounts based on specific circumstances, relevant laws, regulations and polices (including instructions, requirements or guidelines from regulatory authorities, whether oral or written), as well as the Bank's internal operation rules and guidelines, The provision of related services shall be subject to and comply with the relevant terms and conditions formulated and adjusted by the Bank from time to time.
3. The above fee items are market-adjusted prices.