

11.3 Cross Branch Services within HSBC China

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11.3.2 Foreign Currency Cash Withdrawal/ Foreign Currency Cash Deposit	Free*
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11.3.6 Call Deposit's Open, Renew, & Withdrawal	Free*
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11.4 Overseas Remittances

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11.4.5 Remittance Enquiry / Investigation	Free* ^{##}
11.4.6 Bill Collection (for amount of USD5,000 / equivalent or above per bill)	Free* ^{##}

* 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; or

(2) the Premier Monthly Service Fee has been fully paid.
International Premier Customers with HSBC China as the Host Country bank are not subject to the above conditions.

[@] 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.

[#] Not applicable to HKD & USD cheques drawn on Hong Kong and collected at HSBC Shenzhen Branch.

[^] "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.

[%] "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.

^{\$} Relevant correspondent bank charges or overseas bank charges will not be waived.
& Premier customer is eligible for this preferential tariff only when the Total Relationship Balance under the same account number in the last month satisfies the Premier Minimum Total Relationship Balance requirement (International Premier Customers with overseas HSBC office as the Host Country bank are not subject to this condition if they are confirmed by overseas Host Country Bank to meet the local premier criteria).

Tariff of Accounts and Services

for Personal Customers

(Effective from 1 January 2016)

In case of any query in respect of this Tariff of Accounts and Service, please **Call 800 830 2880** (or +86-400-820-3090/+86-21-38883015 if outside of mainland China or using a mobile phone) **Click www.hsbc.com.cn**

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 personal customers (both Premier and Advance included). In respect of Premier customers, if for the same service item the provisions of the section of "HSBC Premier Tariff" are different from those of other sections hereof, then the provision of the section of "HSBC Premier Tariff" shall apply to Premier Customers.

This tariff comes into effect as from 1 January 2016. The charges, 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.

The charges shown in this tariff do not include charges collected by other institutions (including, without limitation, fund management companies, insurance 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.

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.

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.

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.

Notwithstanding any different or contrary provisions herein, the Bank may at its sole discretion 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.

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.

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) and Structured Investment(s) (Capital Protected at Maturity / Partially Capital Protected at Maturity) (3) market value of other investment product(s) (including Overseas Investment Plan); (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 protection insurance product(s) (protection insurance product(s) refer to term life insurance, credit enhancement insurance and general insurance such as travel insurance, accidental insurance and health 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).

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, Macau and Taiwan.

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.

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.

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.

HSBC Premier Seven Tips to save you money

- 1. Global Transfer**
HSBC Premier customers enjoy free real-time funds transfer between self-named HSBC accounts by "Global Transfer" through online banking.
- 2. Assistance in Overseas HSBC account opening**
We provide free assistance in Overseas HSBC account opening for Premier customers who meet eligibility requirements.
- 3. Account services**
Premier customers enjoy a series of free Account services, like Additional Statement, Group Document Delivery, Replacement of Personal Internet Banking Security Device, etc.
- 4. Cross Branch services**
Premier customers enjoy free Cross Branch Cash services between branches / sub-branches within HSBC mainland China..
- 5. Bill Collection**
Bill Collection above certain amount is free to Premier customers.
- 6. Overseas Inward Remittance**
Inward Telegraphic Transfer paid to HSBC Account is free to Premier customers.
- 7. Foreign Currency funds transfer from Notes Account to Exchange Account**
Premier customers can enjoy free Foreign Currency funds transfer from Notes Account to Exchange Account.

Please refer to "HSBC Premier Tariff" section for more charge waivers and preferential rates.

Disclaimer:

1. Assistance in Overseas HSBC Account Opening is currently available by HSBC or its branches in mainland China, Hong Kong, Taiwan, UK, USA, Canada, France, Singapore, Australia, UAE(Dubai), India, Jersey, Greece, Mexico, Malaysia, etc., and we will extend it to more countries and territories in the future. Applicants must meet the eligibility requirements for the accounts requested and are subject to local regulatory requirement. 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.
2. HSBC Premier customers can enjoy the preferential tariff provided that:
(1) The last month's Total Relationship Balance is not below the Minimum Total Relationship Balance requirement;
(2) Or, the Monthly Service Fee has been fully paid.
International Premier Customers with HSBC mainland China as the Host Country bank are not ruled by the above conditions.
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.

GOVERNMENT PRICING and GOVERNMENT-GUIDED PRICING ITEMS (applicable to all personal customers)

1 Cash Services

- | | |
|---|---|
| 1.1 Intra-city CNY cash withdrawal over the counter of the Bank | Free |
| 1.2 Cross Branch CNY Cash Deposit | 0.5% of the deposit amount
Max.CNY50/equivalent per transaction |
| 1.3 Cross Branch CNY Cash Withdrawal | 0.5% of the withdrawal amount
Max.CNY50/equivalent per transaction |
- 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.
 - Basis of pricing: 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). Cross Branch cash related charges are based on the Notice 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).

2 CNY Cheques

- | | |
|---------------------------------|--|
| 2.1 Purchase of cheque book | CNY0.4 per cheque / equivalent |
| 2.2 Handling Fee of cheque book | CNY1 per transaction / equivalent |
| 2.3 Reporting loss of cheque | 0.1% of the cheque amount, min. CNY5 / equivalent per cheque |
- CNY cheque will be sold out per cheque book (25 sheets). Customer can request the Bank to refund the handling fee for invalid or unused cheques.
 - Basis of pricing: CNY cheque related charges are based on 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).

3 CNY Domestic Payments

- | | | |
|--|---|--|
| 3.1 Bank Promissory Note | CNY1.20 / equivalent per transaction
(including purchase fee CNY0.48 / equivalent per transaction and handling fee CNY0.72 / equivalent per transaction) | |
| 3.2 Reporting loss of Bank Promissory Note | 0.1% of the transaction amount, min.CNY5 / equivalent per transaction | |
| 3.3 (Intra-city and inter-city) counter fund transfer from account with HSBC China to account with another bank | Transaction amount (A)
A≤CNY2,000
CNY2,000<A≤CNY5,000
CNY5,000<A≤CNY10,000
CNY10,000<A≤CNY50,000
A>CNY50,000 | Charge per transaction
CNY2/ equivalent
CNY5/ equivalent
CNY10/ equivalent
CNY15/ equivalent
0.03% , Max. CNY50/ equivalent per transaction |
| 3.4 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) | Transaction amount (A)
A≤CNY50,000
CNY50,000<A≤CNY100,000
CNY100,000<A≤CNY500,000
CNY500,000<A≤CNY1,000,000
A>CNY1,000,000 | Charge per transaction
CNY2/ equivalent
CNY5/ equivalent
CNY10/ equivalent
CNY15/ equivalent
0.002% , Max. CNY50 / equivalent per transaction |
| 3.5 (Intra-city and inter-city) counter fund transfer from account with HSBC China to account with another bank within Shanxi Province (applicable to Xi'an branch only) (Effective from 1 September 2014) | Transaction amount (A)
A≤CNY50,000
A>CNY50,000 | Charge per transaction
CNY2/ equivalent
0.03% , Max. CNY50/ equivalent per transaction |
- Charges for CNY domestic payment fall within government pricing and government-guided charging items 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 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.

Basis of pricing: CNY domestic payment related fees are set according to the following regulations:

- The Notice of the State Planning Commission and the People's Bank of China on Laying Down Charging Standards for Electronic Remittance and Transfer (Ji Jia Ge [2001] No.791).
- 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 Jie[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).

MARKET-ORIENTED PRICING ITEMS

(Applicable to all personal customers of the Bank. HSBC Premier Tariff shall apply to Premier customers if the provision in the HSBC Premier Tariff is different from the provision of other sections hereof.)

TARIFF OF ACCOUNTS

1 Advance Monthly Service Fee

For Advance customers, an Advance Monthly Service Fee of CNY100 (or its equivalent in any other currency) will be charged every month if the Total Relationship Balance falls below CNY100,000 or equivalent in the previous month.

For HSBC Advance customer with home mortgage loan under the same customer number, the Advance Monthly Service Fee will be waived for and only during the period when there is remaining outstanding home mortgage loan balance. For further details, please contact our branches.

The Bank reserves the right to close any account with a zero balance for 2 consecutive months.

Charge rationale: 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.

CNY Basic Settlement Account*

*The CNY Basic Settlement Account is offered to non-Premier and non-Advance customers. This account offers basic banking functions, including CNY cash deposit and withdrawal, CNY call deposit, CNY term deposit and CNY domestic account transfer over the counter. No monthly service fee will be charged in respect of such account. However, the Bank will charge according to this Tariff of Accounts and Services in respect of services enjoyed by customer through such account.

■ Demand Deposit

Foreign Currency Demand Deposit

Multicurrency Savings Account

Available currencies 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 currency options to Exchange Account and Notes Account services. For exact foreign currency account service availability, please check with your nearest local branch.

CNY Demand Deposit

	CNY Settlement Account	CNY Cheque Account	Overseas RMB Savings Account/ Overseas RMB Settlement Account	CNY Basic Settlement Account*
Minimum Balance	CNY1	CNY5,000	CNY1	CNY1

*The CNY Basic Settlement Account is offered to non-Premier and non-Advance customer.

■ Call Deposit

Foreign Currency Call Deposit

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.)
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)

Plus*:

Available Notice Period	7 days
Available Currencies	Exchange Account: USD, HKD, EUR Notes Account: USD, HKD, EUR
Minimum Deposit Amount	CNY100,000 / equivalent
Minimum Withdrawal Amount	CNY50,000 / equivalent (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY100,000 / equivalent)

* Not applicable to Beijing, Tianjin, Taiyuan and Hangzhou branches. For details please check with your nearest local branch.

CNY Call Deposit

Normal :

Available Notice Periods	1 day, 7 days
Minimum Deposit Amount	CNY50,000
Minimum Withdrawal Amount	CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000)

Plus* :

Available Notice Periods	7 days
Minimum Deposit Amount	CNY100,000
Minimum Withdrawal Amount	CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY100,000)

* Not applicable to Beijing, Tianjin, Taiyuan and Hangzhou branches. For details please check with your nearest local branch.

■ Time Deposit

Foreign Currency Time Deposit

Available Currencies	Exchange Account: USD , HKD, JPY, EUR, AUD, CAD, GBP, SGD
	Notes Account:USD, HKD, JPY, EUR (For other foreign currencies time deposits, please check with your nearest local branch.)
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 (7 days, 14 days and 2 months Foreign Currency Time Deposit are only available in some cities.)

CNY Time Deposit

Minimum Deposit Amount	CNY50
Available Deposit Tenors	3 months, 6 months, 1 year, 2 years, 3 years and 5 years

TARIFF OF SERVICES

2 Account Services

2.1 Issue Certificate of Balance	CNY50 / equivalent per copy
2.2 Issue Certificate of Frozen Deposit	CNY100 / equivalent per copy
2.3 Issue Additional Statement (upon request by customer in addition to the account statement regularly provided by the Bank.)	CNY30 / equivalent per statement per month
2.4 Issue copies of statement	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)
2.5 Issue copies of transaction voucher & cashed cheque	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 (for all such request raised by customer in one go)
2.6 Send facsimile for customer	Up to 5 pages within Mainland China: CNY50 / equivalent Up to 2 pages outside Mainland China: CNY100 / equivalent Each additional page (no matter within or outside Mainland China): CNY50 / equivalent
2.7 Witness customer's signature on document (Signature Witness)/ Certify true copy for documents provided by customer (Certify True Copy)	HSBC Group documents: Free* *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 # # 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.
2.8 Forward Overseas HSBC Group Documents	Via courier*: CNY150 / equivalent per copy Via registered mail*: CNY50 / equivalent per copy (*The Bank shall not be liable for any document missing or delay in delivery caused by postal service provider, courier service provider or other third parties.)
2.9 Standing Instruction Establishment, Amendment or Termination (Standing Instruction refers to the instruction on repeated fund transfer with amount and frequency specified by customer)	Establishment: CNY200 / equivalent per time Amendment: CNY200 / equivalent per time Termination: CNY200 / equivalent per time
2.10 Overseas HSBC Account Opening Booking	CNY1,200 / equivalent per time
2.11 Global Emergency Encashment Service	This service is free for HSBC Premier and Advance customers globally. 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.

2.12 Replacement of Security Device for Personal Internet Banking due to loss or negligence	CNY100 / equivalent per time
2.13 Foreign currency fund transfer from Notes Account to Exchange Account	1% of the transfer amount

Charge rationale: 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.

3 Cash Services

3.1 Intra-city Foreign Currency Cash Withdrawal Over Counter within the Bank

Currencies Available USD, HKD, JPY, EUR (For exact foreign currency cash availability, please check with your nearest local branch)

3.1.1 Foreign Currency Notes Withdrawal Over Counter 0.25% - 0.4% of the withdrawal amount*
Min. CNY40 / equivalent per transaction
*Withdrawal fee is subject to discretion of local branches within the above range

- Foreign currency notes withdrawal is subject to the regulations of the relevant authorities.
- 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.
- For notes withdrawal from account of different currency, notes buy/sell board rates against CNY will apply for currency exchange purpose.

3.2 Cash Exchange

Currencies Available USD, HKD, JPY, EUR (For exact foreign currency cash availability, please check with your nearest local branch)

3.2.1 Foreign Currency Notes Exchange by HSBC Group customers Free

- Foreign currency notes exchange is subject to regulations of relevant local authorities.
- "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.

3.3 Credit Card Cash Advance

3.3.1 Cash Advance Commission Over Counter: 3% of the POS transaction amount
Over ATM: Subject to the issuing bank

- Credit Card Cash Advance service can accept Visa, MasterCard or JCB credit cards issued by overseas banks.
- Charges other than cash advance commission are subject to the card issuing bank.
- From 1 April 2015, credit card cash advance service over counter is provided to HSBC Group customers only. Please refer to remarks under section 3.2.1 for "HSBC Group customers".

Charge rationale: the above tariff of cash services is formulated based on banknote storage cost, staff labor cost and other administrative cost.

4 Cross Branch Services within HSBC China

4.1 Services directly provided by the Instruction Receiving Branch (The HSBC China branches which are not located in the city of account opening branch)

4.1.1 Foreign Currency Notes Withdrawal	0.25% - 0.4%* of the withdrawal amount Min. CNY40 / 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
4.1.2 Foreign Currency Cash Deposit	Cross Branch Service Charge CNY100 / equivalent per transaction
4.1.3 CNY Fund Transfer within HSBC China	0.5% of the transfer amount Min. CNY30 / equivalent per transaction Max. CNY50 / equivalent per transaction
4.1.4 Foreign Currency Fund Transfer within HSBC China	0.5% of the transfer amount Min. CNY30 / equivalent per transaction Max. CNY50 / equivalent per transaction
4.1.5 Time Deposit's Open, Renew, & Withdrawal	Open & Renew: Free Withdrawal: CNY30 / equivalent per transaction
4.1.6 Call Deposit's Open, Renew, & Withdrawal	Open & Renew: Free Withdrawal: CNY30 / equivalent per transaction
4.1.7 Dormant Account* Reactivation	CNY20 / equivalent* (*including all accounts under the same customer number within the same customer request)
4.1.8 Unclaimed Account* Reactivation	CNY40 / equivalent* (*including all accounts under the same customer number within the same customer request)
4.1.9 Issue Additional Statement	CNY30 / equivalent per statement per month
4.1.10 Issue Certificate of Balance	CNY50 / equivalent per copy

4.2 Services where customer instruction needs to be forwarded to Account Opening Branch for processing

For services beyond the above scope, the Instruction Receiving Branch will perform signature witness for the customer's instruction, and send the original instruction to the Relationship Holding Branch or Account Opening Branch for further handling. The fee for Cross Branch Forward Document within HSBC China will apply.

4.2.1 Cross Branch Forward Document within HSBC China	Registered mail: CNY10 / equivalent per copy EMS: CNY30 / equivalent per copy
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Charge rationale: 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.

5 Overseas Remittances

5.1 Outward Remittances

5.1.1 Telegraphic Transfer

5.1.1.1 Telegraphic Transfer Issuance	0.1% of remittance amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge
5.1.1.2 Cable Charges	CNY120 / equivalent per cable
5.1.1.3 Additional Cable Messages	CNY100 / equivalent per page
5.1.1.4 Additional commission on remittance from foreign currency notes accounts	1% of remittance amount
5.1.1.5 Amendment or Cancellation	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge

- 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.

5.2 Demand Draft

5.2.1 Demand draft Issuance	0.1% per piece Min. CNY100 / equivalent Max. CNY300 / equivalent
5.2.2 Demand draft Cancellation	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
5.2.3 Report Lost/Stop Payment	Up to 5 cables: CNY200 / equivalent per time Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge
5.2.4 Additional commission on remittance from foreign currency notes accounts	1% of remittance amount

5.3 Global Transfer

5.3.1 Fund transfer between self-name HSBC accounts via HSBC Personal Internet Banking "Global View"	CNY50 * per transaction
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* This is an indication charge. The actual charge per transaction will be USD7 or equivalent in other foreign currency.

- Service is only available in countries or territories which offer Global Transfer.

5.4 Inward Remittances

5.4.1 Inward Remittance from Overseas

5.4.1.1 Proceeds paid into HSBC China Account	CNY55 / equivalent per transaction
5.4.1.2 Proceeds transferred to other local/overseas bank (HSBC China as the correspondent bank)	0.125% of the transfer amount Min. CNY200 / equivalent per transaction Max. CNY600 / equivalent per transaction Plus cable charge if applicable
5.4.1.3 Proceeds paid in foreign currency notes to customers without an account with HSBC China	0.625% of the transfer amount Min. CNY165 / equivalent per transaction
5.4.1.4 Return payment commission	Remittance amount > USD 100 / equivalent CNY 120 / equivalent per transaction Remittance amount ≤ USD 100 / equivalent Free

5.4.2 Bill Collection (excluding Travelers Cheques)

5.4.2.1 Bill Collections	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)
5.4.2.2 HKD cheque mailing service for HSBC Hong Kong personal account	CNY80 / equivalent per time (this service is only provided in Shenzhen)

- The Bank has the discretion to decide whether to provide collection services for cheque(s).

5.4.3 Inward Telegraphic Transfer Request

5.4.3.1 Inward Telegraphic Transfer Request	CNY200 / equivalent per time
5.4.3.2 Amendment or Cancellation	CNY500 / equivalent per time

5.5 Remittances Enquiry / Investigation

5.5.1 Remittance Enquiry / Investigation via Cable	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge
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6 Foreign Currency Domestic Payment

6.1 Foreign Currency Domestic Outward Payment

6.1.1 Foreign Currency Domestic Outward Payment Via Local Clearing

6.1.1.1 Via Local Clearing	Intra-city Payment CNY80 / equivalent per transaction Inter-city Payment CNY120 / equivalent per transaction Plus relevant correspondent bank charge
6.1.1.2 Amendment, Enquiry or Cancellation at the customer's request	CNY 50 / equivalent per transaction (excluding the charges by correspondent banks)

6.1.2 Telegraphic Transfer

6.1.2.1 Telegraphic Transfer Issuance	0.1% of the transfer amount Min. CNY100 / equivalent per transaction Max. CNY500 / equivalent per transaction Plus Cable Charge
6.1.2.2 Cable Charges	CNY120 / equivalent per cable
6.1.2.3 Additional Cable Messages	CNY100 / equivalent per page
6.1.2.4 Amendment or Cancellation of Telegraphic Transfer	Up to 5 cables: CNY200 / equivalent Each additional cable: CNY40 / equivalent Plus relevant overseas bank charge

- 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.

6.1.3 Foreign Currency Domestic Outward Payment Via Shenzhen RTGS system

6.1.3.1 HKD/USD Domestic Outward Payment via Shenzhen Real Time Gross Settlement System (remitter and beneficiary both in Shenzhen)	Transaction amount (A)	Charge per transaction
	A ≤ CNY10,000 / equivalent	CNY5 / equivalent
	CNY10,000 < A ≤ CNY50,000 / equivalent	CNY10 / equivalent
	CNY50,000 < A ≤ CNY100,000 / equivalent	CNY15 / equivalent
	CNY100,000 < A ≤ CNY1,000,000 / equivalent	CNY20 / equivalent
	A > CNY1,000,000 / equivalent	0.002%, Max. CNY100 / equivalent per transaction

Basis of pricing: The above tariff of foreign currency domestic outward payment via Shenzhen Real Time Gross Settlement System is set according to the following regulations:

- The Notice issued by Shenzhen Financial Electronic Settlement Center for regulating sections of charges of Shenzhen Financial Settlement System (Shen Jin Jie [2014] No.31).

6.2 Foreign Currency Domestic Inward Payment

6.2.1 Foreign Currency Domestic Inward Payment from other banks	Relevant correspondent bank charge may apply

Charge rationale: 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.

7 Electronic Banking Service

7.1 Intra-city or inter-city CNY cross-bank payment (of CNY50,000 or less per transaction) via Personal Internet Banking or Mobile banking	Free

8 Debit Card

	HSBC Premier Debit Card	HSBC Advance Debit Card
8.1 Annual Fee	Free	Free
8.2 Loss report	Free	Free
8.3 New card replacement	CNY10 / equivalent per time	CNY15 / equivalent per time
8.4 PIN reset	Free	Free
8.5 Balance enquiry via ATM (in and outside Mainland China)	Free	Free

8.6 ATM cash withdrawals in Mainland China (per transaction)

- Intra-province HSBC China ATMs	Free	Free
- Intra-province other bank ATMs	CNY2 *	CNY2
- Inter-province HSBC China ATMs	Free	Free
- Inter-province other bank ATMs	CNY2+1% of withdrawal amount (1% part min: CNY1, max: CNY50)	CNY2+1% of withdrawal amount (1% part min: CNY1, max: CNY50)

8.7 ATM cash withdrawals outside Mainland China (per transaction)

- Overseas HSBC Group ATMs	Free	CNY20/equivalent+1% of withdrawal amount
- Overseas China UnionPay ATMs	CNY20/equivalent+1% of withdrawal amount	CNY20/equivalent+1% of withdrawal amount

* Special offer: HSBC Premier Debit Card cardholder will enjoy the benefit of service fee exemption on cash withdrawal from intra-province (including municipality) other bank ATMs until 31st December 2016.

- 'Intra-province' means the transaction place and the branch of the primary account are in the same province (or municipality);
- 'Inter-province' means the transaction place and the branch of the primary account are not in the same province (or municipality).
- The withdrawal amount and the service fee will both be debited from your withdrawal account. The service fee for fund transfer from Multicurrency Notes Savings Account to Multicurrency Exchange Savings Account through HSBC Advance Debit Card, which is 1% of the fund transfer amount, will also be debited from the corresponding account.
- The transactions through ATMs of HSBC Group member Hang Seng Bank in mainland China will be charged as "other bank" transactions.

Charge rationale: 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.

9 WEALTH MANAGEMENT PRODUCTS

9.1 Overseas Investment Plan - Offshore Fund

9.1.1 Subscription Fee	Up to 3%* 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%
9.1.2 Redemption Fee	Waived
9.1.3 Switching Fee	Up to 1%* of the switching amount * Subject to the switchable offshore fund under Overseas Investment Plan, Switching Fee rate varies up to 1%

9.2 Overseas Investment Plan – Overseas Bonds

9.2.1 Subscription Fee	0.4% to 2.4%** of the subscription amount * To be determined by the Bank within the above range according to the remaining tenor and Yield to Maturity of the overseas bond under Overseas Investment Plan, and to be set out in subscription form # the Subscription Fee is included in the calculation of the subscription price under the Overseas Investment Plan and does not need to be separately paid by customer.
9.2.2 Redemption Fee	0.25% to 0.75%** of the redemption amount * To be determined by the Bank within the above range according to the remaining tenor of the overseas bond under Overseas Investment Plan as of the redemption application date # the Redemption Fee is included in the calculation of the redemption price under the Overseas Investment Plan and does not need to be separately paid by customer

Charge rationale: 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.

HSBC Premier Tariff

10 TARIFF OF ACCOUNTS

Premier Minimum Total Relationship Balance CNY500,000 / equivalent

10.1 Premier Monthly Service Fee
A Premier Monthly Service Fee of CNY300 (or its equivalent in any other currency) will be charged every month if the Total Relationship Balance of all the accounts under the same customer number fall below CNY500,000 / equivalent in the previous month.

For HSBC Premier customer with home mortgage loan under the same customer number, if and only if the drawdown loan amount meets certain level as decided by the Bank at its discretion, the Premier Monthly Service Fee will be waived for a certain period of time as decided by the Bank at its discretion. For further details, please contact our branches.

The Bank reserves the right to close any account with a zero balance for 2 consecutive months.

Charge rationale: 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.

11 TARIFF OF SERVICES

11.1 Account Services

11.1.1 Issue Certificate of Balance	Free*
11.1.2 Issue Certificate of Frozen Deposit	Free*
11.1.3 Issue Additional Statements	Free*
11.1.4 Issue copies of statement, voucher & cashed cheque	Free*
11.1.5 Send facsimile for customer	Free*
11.1.6 Signature Witness / Certify True Copy	Free*
11.1.7 Forward Overseas HSBC Group Documents	Free*
11.1.8 Standing Instruction Establishment, Amendment or Termination	Free*
11.1.9 Overseas HSBC Account Opening Booking	Free*
11.1.10 Global Emergency Encashment Service	Free*
11.1.11 Replacement of Security Device for Personal Internet Banking	Free*
11.1.12 Foreign currency fund transfer from Notes Account to Exchange Account	Free*

11.2 Cash Services

11.2.1 Foreign Currency Notes Withdrawal	Free*
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