

For Private Banking Customers

(Effective from 31 December 2018)

Tariff of Accounts and Services

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 private banking customers.

This tariff comes into effect from 31 December 2018. 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 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 private banking customers ("Usual Method"), for example, documents like account statements and advices are delivered to customers via ordinary mails; while 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 private banking services to, and/or cancel the private banking status of, the customers whose Total Relationship Balance falls below the minimum amount applicable to private banking 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 in this document refers to the combined average daily balances, which includes: (1) RMB/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).

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.

The coverage of "Intra-city" mentioned herein is no smaller than the prefecture-level city. The details are:

- (1) 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.
- (2) "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.

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

Free

1.3 Cross Branch CNY Cash Withdrawal

Free

- ◆ 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 Charges by Banking Financial Institutions (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 (2016) No.261.

2. CNY Cheques

2.1 Purchase of cheque book

CNY0.4 per piece

2.2 Handling Fee of cheque book

CNY1 per transaction

2.3 Reporting loss of cheque

0.1% of the cheque amount, min. CNY5 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

Free

3.2 Reporting loss of Bank Promissory Note

Free

3.3 (Intra-city and inter-city) counter fund transfer from account with HSBC China to account with another bank for individual accounts

Transaction amount (A)	Charge per transaction
A≤CNY2,000	CNY2
CNY2,000<A≤CNY5,000	CNY5
CNY50,000<A≤CNY10,000	CNY10
CNY10,000<A≤CNY50,000	CNY15
A>CNY50,000	0.03% Max. CNY50 per transaction

3.4 (Intra-city and inter-city) counter fund transfer from account with HSBC China to account with another bank for corporate accounts

Transaction amount (A)	Charge per transaction
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

- 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 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 Notices jointly issued by China Banking Regulatory Commission and the National Development and Reform Commission (Fa Gai Jia Ge Gui [2017] No.1250).

Market-Oriented Pricing Items

Tariff of Accounts

1. Monthly Service Fee

Minimum Total Relationship Balance

CNY6,800,000/equivalent, subject to adjustment by the Bank at its discretion from time to time.

Monthly Service Fee

A Monthly Service Fee of CNY1,000 (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 Minimum Total Relationship Balance in the previous month.

For private banking customer with home mortgage loan under the same customer number, if and only if the drawdown loan amount meets certain requirements as decided by the Bank at its discretion, the 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 your dedicated private banking relationship manager.

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, covering operation and management of customer accounts and a series of free services offered to customers. Unlike batch services provided to the public, private banking provides dedicated one-to-one professional services to customers. In addition to the routine account operation and services, a dedicated professional team is available for designing tailor-made products to private banking customers. Besides, with the resources of private banking and relationship managers, a series of value-added services are available to customers.

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
Minimum Balance	CNY1	CNY5,000	CNY1

Market-Oriented Pricing Items (continued)

1. Monthly Service Fee (continued)

Call Deposit

Foreign Currency Call Deposit

	Normal	Plus*
Available Notice Period	7 days	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.)	Exchange Account: USD, HKD, EUR Notes Account: USD, HKD, EUR
Minimum Deposit Amount	CNY50,000/equivalent	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 CNY50,000/equivalent)	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	Plus*
Available Notice Periods	1 day, 7 days	7 days
Minimum Deposit Amount	CNY50,000	CNY100,000
Minimum Withdrawal Amount	CNY50,000 (When partial withdrawal is made, the remaining balance after the withdrawal should not be less than CNY50,000)	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.

Notes: For corporate customers, the applicable "Minimum Deposit Amount" and "Minimum Withdrawal Amount" vary from the amounts stated above. For details, please refer to the applicable **Call Deposit Account – General Terms and Conditions** or **7 Days Call Deposit PLUS General Terms and Conditions** (as the case may be).

Time Deposit

	Foreign Currency Time Deposit	CNY 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	CNY50
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.)	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 copies of statement*

Statement month is within 12 months: 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)

2.4 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)

2.5 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

Market-Oriented Pricing Items (continued)

2. Account Services (continued)

2.6 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: CNY100/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.

2.7 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.

2.8 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

2.9 Audit Confirmation

CNY200/equivalent per time

2.10 Replacement of Security Device for Personal Internet Banking due to loss or negligence*

CNY100/equivalent per time

2.11 Foreign currency fund transfer from Notes Account to Exchange Account*

1% of the transfer amount

2.12 Delivery of customer statement/advice for one single account via SWIFT Message (per SWIFT message type/per SWIFT message recipient)

MT940/MT950 CNY800/equivalent per month

MT942

Daily Frequency 1-12: CNY800/equivalent per Month

Daily Frequency at and over 13: CNY1,600/equivalent per month

MT900/MT910: CNY1,600/equivalent per Month

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 Bank and cash availability.
- ◆ 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 private banking customers

Free

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

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

Market-Oriented Pricing Items (continued)

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*
Free
- 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
FCY Withdrawal: CNY 30/equivalent per transaction
CNY Withdrawal: Free
- 4.1.6 Call Deposit's Open, Renew, & Withdrawal*
Open & Renew: Free
FCY Withdrawal: CNY 30/equivalent per transaction
CNY Withdrawal: Free
- 4.1.7 Dormant Account[Ⓞ] Reactivation
[Ⓞ] Dormant Account refers to account turned into dormant status due to no debit or credit transaction for 12 consecutive months (system auto debit transaction excluded)*
Dormant CNY Account Reactivation: Free[Ⓞ]
Dormant FCY Account Reactivation: CNY 20/equivalent[Ⓞ]
[Ⓞ] including all accounts under the same customer number within the same customer request
- 4.1.8 Unclaimed Account[Ⓞ] Reactivation
[Ⓞ] Unclaimed Account refers to account turned into unclaimed status due to no debit or credit transaction for 24 consecutive months (system auto debit transaction excluded)*
Unclaimed CNY Account Reactivation: Free[Ⓞ]
Unclaimed FCY Account Reactivation: CNY 40/equivalent[Ⓞ]
[Ⓞ] including all accounts under the same customer number within the same customer request
- 4.1.9 Issue Additional Statement*
Statement month is within 12 months: Free.
Statement month is over 12 months: CNY 30/equivalent per copy per month; Max CNY 300/equivalent per time (for all such request raised by customer in one go)

4.1.10 Issue Certificate of Balance*

CNY50/equivalent per copy

Charge rationale: 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> Yin Fa (2016) No. 261.

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

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 for individual customer

Max. CNY800/equivalent per transaction for corporate customer

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

Market-Oriented Pricing Items (continued)

5. Overseas Remittances (continued)

- 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 Inward Remittances

- 5.3.1 Inward Remittance from Overseas
- 5.3.1.1 Proceeds paid into HSBC China Account*[^]
- 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)
- 5.3.1.2 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
- 5.3.1.3 Return payment commission
- Remittance amount > USD 100/equivalent
CNY120/equivalent per transaction
- Remittance amount ≤ USD 100/equivalent
Free
- 5.3.2 Bill Collection (excluding Travelers Cheques, including electronic bill)
- 5.3.2.1 Bill Collections (for amount of USD5,000/equivalent or below per bill)
- 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)

- 5.3.2.2 Bill Collections (for amount of USD5,000/equivalent or above per bill)*[#]
- 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) (If customer could enjoy this service free of charge, relevant correspondent bank charges could not be waived)

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

5.3.3 Inward Telegraphic Transfer Request

- 5.3.3.1 Inward Telegraphic Transfer Request
- CNY200/equivalent per time

5.3.3.2 Amendment or Cancellation

- CNY500/equivalent per time

5.4 Remittances Enquiry/Investigation

5.4.1 Remittance Enquiry/Investigation via Cable*

- Up to 5 cables: CNY200/equivalent
Each additional cable: CNY40/equivalent
Plus relevant overseas bank charge
- (If customer could enjoy this service free of charge, relevant overseas bank charge could not be waived.)
- The above tariff of overseas remittances and foreign currency domestic payment is comprehensively formulated based on the labor cost, system maintenance cost, cable cost and other administrative cost.

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
- CNY50/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 for individual customer
Max. CNY800/equivalent per transaction for corporate customer

Market-Oriented Pricing Items (continued)

6. Foreign Currency Domestic Payment (continued)

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.

6.2 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. Wealth Management Products

7.1 Overseas Investment Plan – Offshore Fund

7.1.1 Subscription Fee

Up to 2.5%[Ⓞ] 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 2.5%

7.1.2 Redemption Fee

Waived

7.1.3 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%

7.2 Trust Investment

- 7.2.1 Management fee up to 0.5% of the subscription amount (for details, please refer to the sales document of relative products)

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.

* 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.

Not applicable where HKD & USD cheques drawn in Hong Kong are collected by HSBC Shenzhen Branch.

^ "Free" means that HSBC Bank (China) Company Limited ("HSBC China") waives the local handling charge which should be charged by HSBC China for the Inward Telegraphic Transfer paid to HSBC Account.

