

# Tariff and Charges for HSBC Products and Services

Personal Commercial & Business



	Personal		Commercial & Business
ommercial & Business	1. Premier Account	15. Basic Current Account	1. Business Accounts
	2. Premier Junior Saving Accounts	16. Foreign Currency Accounts	2. Foreign Currency Accounts
	3. Premier Junior Savers Account	17. Everyday Global Account	3. Financing
	4. Premier with EasiGrow Account	18. Emergency Encashment	4. Channel Related Services
	5. Premier PLUS Plan (for Premier Customers)	19. Financing – Housing Loan	5. Remittance & Payment Services
	6. Advance Account	20. Financing – Overdraft	6. Import Services
	7. Advance with EasiGrow Account	21. Remittance & Payment Services – Local / Foreign Currency Draft	7. Export Services
	8. Advance PLUS Plan	22. Remittance & Payment Services – Telegraphic Transfer	8. Other Services
	9. Statement Savings Account	23. Safe Deposit Lockers	9. Business Credit Card
	10. Junior TopRate Statement Savings Account	24. Credit Cards	10. Corporate Card
	11. Passbook Savings	25. Cross Border Account Opening	11. Fusion Packages
	12. Basic Savings Account	26. Credit History Transfer	
	13. Time Deposit Account	27. Bank Statement	
	14. Generic Current Account		



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
Time Deposit Account	22
Generic Current Account	23
Basic Current Account	26
Foreign Currency Accounts	29
Everyday Global Account	30
Emergency Encashment	32
Financing – Housing Loan	33
Financing – Overdraft	35
Remittance & Payment Services – Local / Foreign Currency Draft	36
Remittance & Payment Services – Telegraphic Transfer	37
Safe Deposit Lockers	39
Credit Cards	43
Cross Border Account Opening	46
Credit History Transfer	46
Bank Statement	46

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
1.Premier Account		
Account Fee	Account Fee	RM150 per month (The account fee for Premier customers may be waived if the fee waiver criteria set are met)
Transaction Charges	a) Cash withdrawals at Visa Network	RM10 per transaction
	b) Cash withdrawals at overseas HSBC ATM Note: effective 1st March 2024	Waived refer: list of overseas HSBC ATM
	c) Cash withdrawals at MEPS Shared ATM Network i. First 3 successful transaction each month (including MEPS Instant Transfer)	Free
	ii. 4th and subsequent transactions	RM1 per transaction
	d) MEPS Instant Transfer i. Transaction done below or equal to RM5,000 - IBFT ONLY ii. First 3 successful transactions (IBFT and MEPS ATM withdrawals inclusive) done	<ul><li>Free</li><li>Free</li></ul>
	above RM 5,000 each month iii. 4th and subsequent transactions (IBFT only) above RM 5,000 Note: effective 1st July 2018	RM0.50 per transaction
	e) Interbank GIRO (IBG) at HSBC ATMs - Transaction performed from 1 <sup>st</sup>	RM0.10 per transaction
	October 2015 onwards f) MyDebit Cash Out Transaction Fee Note: effective 1st July 2022	RM 0.50 per transaction
	g) VISA Cash Out Transaction Fee Note: effective 2nd May 2023	► RM1.50 per transaction
Global Transfer Fee	a) Me2Me Transfer via Internet Banking	► Waived
	b) Me2Others Transfer via Internet Banking	Waived
Dormant Account	a) With balances up to RM10	Account will be closed and balances will be absorbed by the Bank as a charge
	b) With balances greater than RM10	An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
	c) Transfer of credit balances to Register to Unclaimed Monies on the 7 <sup>th</sup> years of account dormancy	Waived
	d) Activation of Dormant Account	Waived



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
Time Deposit Account	22
Generic Current Account	23
Basic Current Account	26
Foreign Currency Accounts	29
Everyday Global Account	30
Emergency Encashment	32
Financing – Housing Loan	33
Financing – Overdraft	35
Remittance & Payment Services – Local / Foreign Currency Draft	36
Remittance & Payment Services – Telegraphic Transfer	37
Safe Deposit Lockers	39
Credit Cards	43
Cross Border Account Opening	46
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Bank Statement	46

Note: effective 1st January 2025         - Courier Charges       RM5         c) Stop Payment Instruction on Cheque       RM20 per cheque         - With sufficient funds       RM100 per cheque         - With insufficient funds       RM100 per cheque         d) Cheques Returned       Due to insufficient funds         - Due to insufficient funds       RM100 per cheque         e) House Cheque       RM10 per cheque (only be authorized 3rd party)         - Processing Fee (Effective 2nd January 2015)       RM0.50 per cheque         Standing Instructions       a) Payment to Housing Loan/Credit Card       Waived         b) Payment into other HSBC Account       Waived       Waived         c) Payment to non-HSBC Accounts in Malaysia       SI Commission       Waived         ii. Demand Draft Issued       RM2 per Demand Draft	TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
Cheque Related Fees and Charges and Charges bnot set and the set of t	1. Premier Account		
<ul> <li>With effect from 2<sup>nd</sup> January 2015</li> <li>*Exception for cheque return reasons below:         <ol> <li>Cheque already Paid/Duplicate Payment</li> <li>Wrongly encoded/Encoding Error</li> <li>Incorrect Data Capture</li> <li>O Cheque Book Issuance</li> <li>Stamp duty</li> <li>RM1.00 per cheque leat Note: effective 1st January 2025</li> <li>Courier Charges</li> <li>RM5</li> <li>Stop Payment Instruction on Cheque</li> <li>With insufficient funds</li> <li>RM100 per cheque</li> <li>With insufficient funds</li> <li>RM100 per cheque</li> <li>With insufficient funds</li> <li>RM100 per cheque</li> <li>Oue to insufficient funds</li> <li>RM100 per cheque</li> <li>Oue to insufficient funds</li> <li>RM100 per cheque</li> <li>Oue to reason "Post-dated"</li> <li>Puouse Cheque</li> <li>Cheque Encashment by Payee</li> <li>RM2 per cheque (only te authorized 3<sup>rd</sup> party)</li> <li>Processing Fee (Effective 2nd January 2015)</li> <li>B) Payment into other HSBC</li> <li>Account</li> <li>O Payment into other HSBC</li> <li>RM2 per Demand Draft Issued</li> <li>I. SI Commission</li> <li>Waived</li> <li>RM2 per Demand Draft Issued</li> <li>I. Si Commission</li> <li>RM2 per Demand Draft Issued</li> <li>RM0.50 per Demand Draft Issued</li> <li>RM2 per Demand Draft Issued</li> <li>RM2 per Demand Draft Issued</li> <li>RM2 per Demand Draft Issued<td>••••••</td><td>a) Inward Clearing Cheque -</td><td></td></li></ol></li></ul>	••••••	a) Inward Clearing Cheque -	
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standing Instructions       a) Payment to Housing       Waived         SI)       Loan/Credit Card       Waived         b) Payment into other HSBC       Waived         Account       C) Payment to non-HSBC       Waived         Accounts in Malaysia       i. SI Commission       Waived         iii. Demand Draft Issued       RM2 per Demand Draft         iii. Postage       RM1.50 per Demand Dr         v. Processing Fee (Effective       RM0.50 per Demand Dr         2 <sup>nd</sup> January 2015)       d) Payments to         individual's/entities outside       Malaysia via Telegraphic Transfer         - Commission/postage/cable       RM25 to RM45 per payer			
SI) Loan/Credit Card b) Payment into other HSBC Waived Account c) Payment to non-HSBC Accounts in Malaysia i. SI Commission Waived ii. Demand Draft Issued RM2 per Demand Draft iii. Postage RM1.50 per Demand Dr iv. Processing Fee (Effective RM0.50 per Demand Dr 2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable RM25 to RM45 per payo	itanding Instructions		Waived
Account c) Payment to non-HSBC Accounts in Malaysia i. SI Commission Waived ii. Demand Draft Issued RM2 per Demand Draft iii. Postage RM1.50 per Demand Dr iv. Processing Fee (Effective RM0.50 per Demand Dr 2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable RM25 to RM45 per payo	-		
c) Payment to non-HSBC Accounts in Malaysia i. SI Commission Waived ii. Demand Draft Issued RM2 per Demand Draft iii. Postage RM1.50 per Demand Dr iv. Processing Fee (Effective RM0.50 per Demand Dr 2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable RM25 to RM45 per payo		b) Payment into other HSBC	Waived
Accounts in Malaysia i. SI Commission Waived ii. Demand Draft Issued RM2 per Demand Draft iii. Postage RM1.50 per Demand Dr iv. Processing Fee (Effective RM0.50 per Demand Dr 2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable RM25 to RM45 per payo		Account	
i. SI Commission Waived ii. Demand Draft Issued RM2 per Demand Draft iii. Postage RM1.50 per Demand Dr iv. Processing Fee (Effective RM0.50 per Demand Dr 2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable RM25 to RM45 per payo		c) Payment to non-HSBC	
ii. Demand Draft Issued iii. Postage iv. Processing Fee (Effective 2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable RM25 to RM45 per payo		Accounts in Malaysia	
iii. Postage RM1.50 per Demand Dr iv. Processing Fee (Effective RM0.50 per Demand Dr 2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable RM25 to RM45 per payo		i. SI Commission	Waived
iv. Processing Fee (Effective 2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable		ii. Demand Draft Issued	RM2 per Demand Draft
2 <sup>nd</sup> January 2015) d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable		-	RM1.50 per Demand Draft
d) Payments to individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable			RM0.50 per Demand Draft
individual's/entities outside Malaysia via Telegraphic Transfer - Commission/postage/cable		, ,	
Malaysia via Telegraphic Transfer - Commission/postage/cable			
- Commission/postage/cable <a> RM25 to RM45 per paye</a>			
charges depending on destination		. –	
		charges	depending on destination



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Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
1. Premier Account		
Standing Instructions (SI)	e) Payment to Individuals/ entities outside Malaysia via Telegraphic Transfer (in USD Dollars) - Intermediary Bank charges f) Penalty charges for insufficient	USD20 per payment RM5 per transaction
	funds in the Account	
Other Fees, Charges or Penalties	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	Vaived
	c) Debit Card Annual Fee	Vaived
	d) Replacement of Debit Card	Vaived
	e) Short Message Service (SMS)	Maived
	f) Conversion for Overseas Transaction	<ul> <li>Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa Internationa on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> </ul>
Oth an Camilana	g) Sales draft retrieval request fee	RM20 per copy
Other Services	a) Bank Statement Retrieval i. If statement is 12 months old or less	RM2 per page
	ii. If statement is more than 12 months old	RM20 per request + RM2 per page
	<ul> <li>b) Internet Banking</li> <li>i. Replacement of Security</li> </ul>	► RM50 per device
	Device ii. Postage	RM5-RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)



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Premier Junior Savers Account	7
Premier with EasiGrow Account	9
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Advance with EasiGrow Account	12
Advance PLUS Plan	12
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
2. Premier Junior Sav	ings Account	
Fransaction Charges	a) Cash withdrawal at Visa Network	RM10 per transaction
Tansaction charges	b) Cash withdrawals at overseas	Waived
	HSBC ATM	refer: list of overseas HSBC
	Note: effective 1st March 2024	ATM
	c) Cash withdrawals at MEPS	
	Shared ATM Network	
	i. First 3 successful transactions	▶ Free
	each month (includes MEPS	Free
	Instant Transfer)	
	,	DM1 per transaction
	ii. 4th and subsequent	RM1 per transaction
	d) MEPS Instant transfer	
	7	h [
	i. Transaction done below or	▶ Free
	equal to RM5,000 – IBFT only	Free
	ii. First 3 successful transactions	Free
	(IBFT and MEPS ATM	
	withdrawals inclusive) done	
	above RM5,000 each month	
	ii. 4th and subsequent	RM0.50 per transaction
	transactions (IBFT only) above	
	RM5,000	
	Note: effective 1st July 2018	
	e) Interbank GIRO (IBG) at HSBC	
	ATMs	
	i. Transaction performed from	RM0.10 per transaction
	1 <sup>st</sup> October 2015 onwards	
	f) MyDebit Cash Out Transaction	RM 0.50 per transaction
	Fee	
	Note: effective 1st July 2022	
	g) VISA Cash Out Transaction Fee	RM1.50 per transaction
	Note: effective 2nd May 2023	
Oormant Account	a) With balance up to RM10	Account will be closed and
		balances will be absorbed by
		the Bank as a charge
	b) With balances greater than	An annual service fee of RM10
	RM10	will be charged until the
		remaining balances are sent t
		Unclaimed Monies
	c) Transfer credit balances to	Waived
	Registrar of Unclaimed Monies on	
	the 7th year of account dormancy	
	d) Activation of Dormant Account	Waived



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
2. Premier Junior Sav	ing Accounts	
Standing Instructions	a) Payment to HSBC Housing	Waived
(SI)	Loan/Credit Card	
	b) Payment into other HSBC	Waived
	Account	
	<ul><li>c) Payment to non-HSBC Accounts</li></ul>	
	in Malaysia	
	i. SI Commission	Waived
	ii. Demand Draft Issued	RM2 per Demand Draft
	iii. Postage	RM1.50 per Demand Draft
	iv. Processing Fee	RM0.50 per Demand Draft
	(Effective 2nd January 2015)	
	d) Payments to individuals/entities	
	outside Malaysia via Telegraphic	
	Transfer:	
	i. Commission/postage/cable	RM25 to RM45 per payment
	charges	defending on destination
	e) Payments to individuals/entities	
	outside	
	Malaysia via Telegraphic Transfer	
	(in US Dollars)	
	i. Intermediary Bank Charges	🕨 USD20 Per payment
	f) Penalty charges for insufficient	RM5 per transaction
	funds in the Account	
Other Fees, Charges or Penalties	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	Waived
	c) Debit Card Annual Fee	Waived
	d) Replacement of Debit Card	Waived

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Premier with EasiGrow Account	9
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Advance with EasiGrow Account	12
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## Personal

TRANSACTION TYPES

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DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

		(subject to applicable tax, if any)
2. Premier Junior Sav	vings Account	
Other Fees, Charges or Penalties	e) Conversion for Overseas Transaction f) Sales draft retrieval request fee	<ul> <li>Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>RM20 per copy</li> </ul>
Other Services	<ul> <li>a) Bank Statement Retrieval</li> <li>i. If Statement is 12 months old or less</li> <li>ii. If statement is more than 12 months old</li> </ul>	<ul> <li>RM2 per page</li> <li>RM20 per request + RM2 per page</li> </ul>
	b) Internet Banking i. Replacement of Security Device ii. Postage	<ul> <li>RM50 Per device</li> <li>RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)</li> </ul>
3. Premier Junior Sav	vers Account	
Account Fee	Account Opening Fee Minimum Initial Deposit Early Account Closure Fee (if account is closed within 3 months)	<ul><li>NIL</li><li>RM500</li><li>RM20</li></ul>
Dormant Account	Balances up to RM10	Account will be closed and balances will be absorbed by the Bank as charges.
	Balances greater than RM10	An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
	Transfer of credit balances to	Waived

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Premier Junior Savers Account	7
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Premier PLUS Plan	9
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Advance PLUS Plan	12
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# Personal TRANSACTION TYPES

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
	•	(subject to applicable tax, if ally)
3. Premier Junior Save		
	Activation of Dormant Account	Waived
Bank Statement Retrieval Fee	If statement is 12 months old or less	RM2 per page
	If statement is more than 12 months old	RM20 per request + RM2 per page
Transaction Charges	Cash withdrawal at VISA Network	RM10 per transaction
	Cash withdrawals at overseas	Waived
	HSBC ATM	
	Note: effective 1st March 2024	refer: <u>list of overseas</u> HSBC ATM
	Conversion for Overseas	<ul> <li>Visa - Transactions carried out</li> </ul>
	Transaction	in
	II dIISdCUUII	
		a currency other than MYR, such
		amount shall be converted to MYR at the exchange rate
		determined by Visa International
		on the date of conversion in
		addition to foreign currency
		conversion fee of 1% as well as
		any transaction fee charged by Visa International. The
		transaction will be declined if
		there is insufficient fund in the
		MYR credit balances.
		MyDebit - Transactions carried out in a surrange other than
		out in a currency other than
		MYR are settled in MYR and
		subject to conversion at the
		prevailing exchange rate
		determined by Paynet on the
		date of conversion. No other
		fees will be charged by PayNet.
		Transaction amount to be
		debited directly from
		customer's MYR account. The
		transaction will be declined if
		there is insufficient fund in the
	Cash withdrawal at MEPS Shared	MYR credit balances. Free for the first three
	ATM Network	successful transactions each
	ATMINETWORK	month (including MEPS Instant
		Transfer)
		RM1 per transaction for the 4 <sup>th</sup> and subsequent transactions
	MyDebit Cash Out Transaction	RM 0.50 per transaction
	Fee Note: effective 1st July 2022	
	VISA Cash Out Transaction Fee	RM1.50 per transaction
	Note: effective 2nd May 2023	
Other Fees, Charges or Penalties	Debit Card Issuance	Waived
	Debit Card Annual Fee	Waived
	Replacement of Debit Card	Waived
	hepladement of bebit data	



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Premier Junior Savers Account	7
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Advance with EasiGrow Account	12
Advance PLUS Plan	12
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TRANSACTION TYPES FEES & CHARGES (subject to applicable tax, if any) DESCRIPTIONS

### 4. Premier with EasiGrow Account

Closure Fee a) Premature Account Closure Fee

▶ RM50

▶ RM50

### 5. Premier PLUS Plan (For Premier customers) a) Premature Account Closure Fee

EasiGrow Account Closure Fee



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
6. Advance Account		
Account Fee	a) Advance Account	RM10 per month (The account fee for the Advance customers may be waived if the fee waiver criteria set are met)
Transaction Charges	a) Cash withdrawals at Visa Network	RM10 per transaction
	b) Cash withdrawals at overseas HSBC ATM Note: effective 1st March 2024	<ul> <li>RM5 per transaction refer: <u>list of overseas</u> HSBC ATM</li> </ul>
	<ul> <li>c) Cash withdrawals at MEPS</li> <li>Shared ATM Network</li> <li>i. First 2 successful transactions</li> <li>each month (includes MEPS</li> <li>Instants Transfer)</li> </ul>	Free Free
	ii. 3rd and subsequent transactions	RM1 per transaction
	d) MEPS Instant Transfer i. Transaction done below or equal to RM5,000 – IBFT only	► Free
	ii. First 3 successful transactions (IBFT and MEPS ATM withdrawals inclusive) done above RM5,000 each month	Free Free
	<ul> <li>iii. 4th and subsequent</li> <li>transactions (IBFT only) above</li> <li>RM5,000</li> <li>Note: effective 1st July 2018</li> </ul>	RM0.50 per transaction
	e) Interbank GIRO (IBG) at HSBC ATMs i. Transaction performed from	RM0.10 per transaction
	1 <sup>st</sup> October 2015 onwards f) MyDebit Cash Out Transaction Fee	RM 0.50 per transaction
	Note: effective 1st July 2022 g) VISA Cash Out Transaction Fee Note: effective 2nd May 2023	RM1.50 per transaction
Global Transfer Fee	a) Me2Me Transfer via Internet Banking	▶ Waived
	b) Me2Others Transfer via Internet Banking	Waived
Dormant Account	a) With balances up to RM10	Account will be closed and balances will be absorbed by the Bank as a charge
	b) With balances greater than RM10	An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
	c) Transfer of credit balances to Register Of Unclaimed Monies on the 7th year of account dormancy	Waived
	d) Activation of Dormant Account	Waived



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Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
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Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
6. Advance Account		
Cheque Related Fees and Charges	a) Inward Clearing Cheque - Processing Fee	
	i. With effect from 2nd January 2015	RM0.50 per cheque
	*Exception for cheque return	
	reasons below:-	
	i. Cheque already	
	Paid/Duplicate Payment	
	ii. Wrongly encoded/Encoding	
	error	
	iii. Incorrect Data Capture	
	b) Cheque Book Issuance	
	i. Stamp duty	RM1.00 per cheque leaf
	Note: effective 1st January	
	2025	
	ii. Courier Charges	RM5 per cheque
	c) Stop Payment Instruction on Cheque	
	i. With sufficient funds	RM20 per cheque
	ii. With insufficient funds	RM100 per cheque
	d) Cheque returned	
	i. Due to insufficient funds	RM100 per cheque
	ii. Due to reason "Post-dated"	RM10 per cheque borne by payee
Standing instructions	a) Payment to HSBC Housing	<ul> <li>Waived</li> </ul>
(SI)	Loan/Credit Card	
, , , , , , , , , , , , , , , , , , ,	b) Payment into other HSBC	Waived
	Account	
	c) Payment to non-HSBC Account in Malaysia	
	i. SI Commission	Waived
	ii. Demand Draft issued	RM2 per Demand Draft
	iii. Postage	<ul> <li>RM1.50 per Demand Draft</li> </ul>
	iv. Processing Fee (Effective	<ul> <li>RM0.50 per Demand Draft</li> </ul>
	2 <sup>nd</sup> January 2015)	·
	d) Payment to individuals/entities	
	outside Malaysia via Telegraphic	
	Transfer:	
	i. SI Commission/postage/cable	RM25 to RM45 per payment
	charges	depending on destination
	e) Payment to individuals/entities	
	outside Malaysia via telegraphic	
	Transfer (in US Dollars	
	i. Intermediary Bank Charges	USD20 per payment



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
6. Advance Account		
Standing Instructions (SI)	f) Penalty charges for insufficient funds in the Account	RM5 per transaction
Other Fees, Charges or Penalties	a) Account closed within 3 months	▶ RM20
	b) Debit Card Issuance c) Debit Card Annual Fee d) Short Message Service (SMS)	RM8 RM8 Waived
	e) Replacement of Debit Card	► RM10
	f) Conversion for Overseas Transaction	<ul> <li>Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> </ul>
	g) Sales draft retrieval request fee	RM20 per copy
Other Services	a) Bank Statement Retrieval i. If statement is 12 months old or less	RM2 per page
	ii. If statement is more than 12 months old	RM20 per request + RM2 per page
	b) Internet Banking i. Replacement of Security Device	RM50 per device
	ii. Postage	RM5 - RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)
7. Advance with EasiGr Closure Fee	ow Account Premature Account Closure Fee	▶ RM50
	n emature Account Closure ree	
8. Advance PLUS Plan EasiGrow Account	Premature Account Closure Fee	PM50
EasiGrow Account Closure Fee	Fremature Account Closure Fee	▶ RM50



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
9. Statement Saving	s Account	
Account Fee	Account Fee	Waived
Transaction Charges	a) For average credit balance of	
0	more than RM5,000 per month	
	i. ATM Cash Withdrawal	Waived
	ii. Cash withdrawal at VISA	RM10 per transaction
	Network	
	iii. Cash Withdrawal at overseas	RM5 per transaction
	HSBC ATM	
	Note: effective 1st March 2024	refer: list of overseas HSBC ATM
	b) For average credit balance of	
	less than RM5,000 per month	
	i. ATM Cash Withdrawal (if	RM1 per transaction
	exceeding 4 transactions per	
	month)	
	ii. Cash Withdrawal at Visa	RM10 per transaction
	Network	
	iii. Cash Withdrawal at overseas	RM5 per transaction
	HSBC ATM	
	Note: effective 1st March 2024	refer: <u>list of overseas</u> HSBC ATM
	c) Cash withdrawals at MEPS Shared ATM Network	RM1 per transaction
	d) MEPS Instant Transfer i. Transaction done below	F. Free
	RM5,000	Free Free
	ii. Transaction done above	RM0.50 per transaction
	RM5,000	P MN0.50 per transaction
	Note: Effective 1 <sup>st</sup> July 2018	
	e) Interbank GIRO (IBG) at HSBC	
	Amanah / HSBC ATMs	
	i. Transaction performed from	RM0.10 per transaction
	1 <sup>st</sup> October 2015 onwards	
	f) MyDebit Cash Out Transaction	RM 0.50 per transaction
	Fee	·
	Note: effective 1st July 2022	
	g) VISA Cash Out Transaction Fee	RM1.50 per transaction
	Note: effective 2nd May 2023	
Dormant Account	a) With balances up to RM10	Account will be closed and
		balances will absorbed by the
		Bank as a charge
	b) With balances greater than	An annual service fee of RM10
	RM10	will be charged until the
		remaining balances are sent to
		Unclaimed Monies



Premier Account	2
Premier Junior Savings Account	5
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES
		(subject to applicable tax, if any)
9. Statement Savings	Account	
Dormant Account	c) Transfer of credit balances to	Waived
	Registrar Of Unclaimed Monies	Walveu
	on the $7^{\text{th}}$ year of account	
	dormancy	
	d) Activation of Dormant Account	Waived
Standing Instructions	a) Payment to HSBC Housing	Waived     Waived
(SI)	Loan/Credit Card	Walveu
(51)	b) Payment into other HSBC	Waived
	Account	- Walveu
	c) Payment to non –HSBCC	
	Accounts in Malaysia	
	i. SI Commission	RM2 per transactions
	ii. Demand Draft Issued	<ul> <li>RM2 per Demand Draft</li> </ul>
	iii. Postage	<ul> <li>RM1.50 per Demand Draft</li> </ul>
	lv. Processing Fee (Effective	<ul> <li>RM0.50 per Demand Draft</li> </ul>
	2 <sup>nd</sup> January 2015)	e nino.so per bemana bran
	d) Payments to	
	individuals/entities outside	
	Malaysia via telegraphic	
	Transfer :-	
	i. Commission/postage/cable	RM25 to RM45 per payment
	charges	depending on destination
	e) Payment to individuals/entities	
	outside Malaysia via telegraphic	
	Transfer:-	
	i. Intermediary Bank charges	USD20 per payment
	f) Penalty charges for insufficient	<ul> <li>RM5 per transaction</li> </ul>
	funds in the Account	
Other Fees, Charges or	a) Account closed within 3	► RM20
Penalties	months	
	b) Debit Card Issuance	► RM8
	c) Debit Card Annual Fee	RM8
	d) Short Message Service (SMS)	RM1 per month for those
		customers who sign up

e) Replacement of Debit Card

customers who sign up ► RM10



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Premier Junior Savers Account	7
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Advance with EasiGrow Account	12
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TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

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		(subject to applicable tax, ij aliy)
9. Statement Savir	ngs Account	
Other Fees and Charges	f) Conversion for Overseas Transaction	<ul> <li>VISA - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> </ul>
	g) Sales draft retrieval request fee	RM20 per copy
Other Services	a) Bank Statement Retrieval i. If statement is 12 months old or less ii. If statement is more than 12	<ul> <li>RM2 per page</li> <li>RM20 per request + RM2 per</li> </ul>
	months old	page
	b) Internet Banking i. Replacement of Security	<ul> <li>RM50 per device</li> </ul>

i. Replacement of Security . Device

ii. Postage

RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)



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



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Premier Junior Savers Account	7
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Advance with EasiGrow Account	12
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11. Passbook Savings		(subject to applicable tax, if any)
11. Passbook Savings		
	This product is no longer offered to new Savings Account opened form 02 APR 01 onwards	
Account Fee	Account Fee	RM5 per month
Transaction Charges	a) Cash withdrawal at Visa Network	RM10 per transaction
	b) Cash withdrawals at overseas HSBC ATM Note: effective 1st March 2024	<ul> <li>Waived refer: <u>list of overseas</u> HSBC ATM</li> </ul>
	<ul> <li>c) For average credit balance of more than RM5,000 per month</li> <li>i. ATM Cash Withdrawal</li> </ul>	▶ Waived
	<ul> <li>d) For average credit balance of less than RM5,000 per month</li> <li>i. ATM Cash Withdrawal (if exceeding 4 transactions per month)</li> </ul>	RM1 per transaction
	e) Cash withdrawals at MEPS Shared ATM Network	RM1 per transaction
	f) MEPS Instant Transfer i. Transaction done below or equal to RM5,000	► Free
	ii. Transaction done above RM5,000 Note: effective 1st July 2018	▶ RM0.50 per transaction
	g) Interbank GIRO (IBG) AT HSBC ATMs	
	i. Transaction performed from 1 <sup>st</sup> October 2015 onwards	RM0.10 per transaction
	h) MyDebit Cash Out Transaction Fee Note: effective 1st July 2022	RM 0.50 per transaction
	i) VISA Cash Out Transaction Fee Note: effective 2nd May 2023	▶ RM1.50 per transaction
Dormant Account	a) With balances up to RM10	<ul> <li>Account will be closed and balances will be absorbed by the Bank as a charge</li> </ul>
	b) With balances greater than RM10	An annual service fee of RM1C will be charged until the remaining balances are sent to Unclaimed Monies
	c) Transfer of credit balances to Registrar Of Unclaimed Monies on the 7th year of account dormancy	▶ Waived
	d) Activation of Dormant Account	Waived



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
11. Passbook Savings		
Standing Instructions (SI)	a) Payment to HSBC Housing Loan/Credit Card	Waived
	b) Payment into other HSBC Account	Waived
	c) Payment to non-HSBC Accounts in Malaysia	
	i. SI Commission	RM2 per transaction
	ii. Demand Draft Issued	RM2 per Demand Draft
	iii. Postage	RM1.50 per Demand Draft
	iv. Processing Fee (Effective 2nd January 2015)	RM0.50 per Demand Draft
	d) Payments to individuals/ entities outside Malaysia via Telegraphic Transfer:-	
	i. Commission/postage/cable charges	RM25 to RM45 per payment depending on destination
	e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars)	
	i. Intermediary Bank charges	USD20 per payment
	f) Penalty charges for insufficient funds in the account	RM5 per transaction
Other Fees, Charges or Penalties	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	► RM8
	c) Debit Card Annual Fee	► RM8
	d) Short Message Service (SMS)	RM1 per month for those customers who sign up
	e) Replacement of Debit Card	▶ RM10



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Premier Junior Savings Account	5
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TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES

Transaction in a currency other than M such amount shall be converted to MYR at the exchange rate determined Visa International on the of of conversion in addition the foreign currency conversion fee of 1% as well as any transaction fee charged be International. The transact will be declined if there is insufficient fund in the MN credit balances. MyDebit - Transactions ca out in a currency other the MYR are settled in MYR ar subject to conversion. No oth fees will be charged by Pa Transaction amount to be debited directly from customer's MYR account. transaction will be declined there is insufficient fund in MYR credit balances. g) Sales draft retrieval request fee	f any)
Other Fees and Charges       f) Conversion of Overseas Transaction       Visa - Transaction carried in a currency other than M such amount shall be converted to MYR at the exchange rate determined Visa International on the of of conversion in addition 1 foreign currency conversion fee of 1% as well as any transaction fee charged b International. The transac will be declined if there is insufficient fund in the M credit balances.         MyDebit - Transactions ca out in a currency other th MYR are settled in MYR are subject to conversion at th prevailing exchange rate determined by Paynet on date of conversion. No oth fees will be charged by Pa Transaction amount to be debited directly from customer's MYR account. transaction will be declined there is insufficient fund in MYR credit balances.         Q) Sales draft retrieval request fee a) Bank Statement Retrieval i. If statement is in 2 months old or less ii. If statement is more than 12 months old       MR2 per page         B) Internet Banking i. Replacement of Security Device ii. Postage       RM20 per device         P RM50 per device im all charges apply (outsit)	
g) Sales draft retrieval request fee       RM20 per copy         Other Services       a) Bank Statement Retrieval       RM2 per page         i. If statement is 12 months old or less       RM20 per request + RM2         ii. If statement is more than 12 months old       RM20 per request + RM2         b) Internet Banking       page         ii. Postage       RM50 per device         mail charges apply (outsid	than MYR, be at the mined by on the date dition to onversion any rged by Vis ransaction here is the MYR ions carried ther than MYR and on at the e rate net on the No other d by PayNei t to be m count. The declined if fund in the
i. If statement is 12 months old or less ii. If statement is more than 12 months old b) Internet Banking i. Replacement of Security Device ii. Postage RM50 per device RM5 – RM10 (within Mala Relevant courier or registe mail charges apply (outsid	
b) Internet Banking i. Replacement of Security Device ii. Postage RM5 – RM10 (within Mala Relevant courier or registe mail charges apply (outsid	+ RM2 per
	registered



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
12. Basic Savings Acco	tauc	
Account Fee	Account Fee	Waived
Transaction Charges	a) ATM Cash Withdrawal (if	RM1 per transaction
	exceeding 8 transactions per	
	month)	
	b) Self-service deposits	Waived
	c) Cash withdrawals at Visa	RM10 per transaction
	Network	
	d) Cash withdrawals at overseas	RM5 per transaction
	HSBC ATM	refer: list of overseas HSBC
	Note: effective 1st March 2024	ATM
	e) Cash withdrawal at MEPS	RM1 per transaction
	Shared ATM Network	
	f) MEPS Instant Transfer	
	i. Transaction done below or	🕨 Free
	equal to RM5,000	
	ii. Transaction done above	RM0.50 per transaction
	RM5,000	
	Note: Effective 1 <sup>st</sup> July 2018	
	g) Interbank GIRO (IBG) at HSBC	
	ATMs	
	i. Transaction performed from 1 <sup>st</sup>	RM0.10 per transaction
	October 2015 onwards	
	h) MyDebit Cash Out Transaction	RM 0.50 per transaction
	Fee	
	Note: effective 1st July 2022	
	i) VISA Cash Out Transaction Fee	RM1.50 per transaction
	Note: effective 2nd May 2023	
Dormant Account	a) With balances up to RM10	Account will be closed and
		balances will be
		absorbed by the Bank as a
	b) With balances greater than	charge An annual service fee of RM1
	b) With balances greater than RM10	will be charged until the
	NWID	remaining balances are sent
		Unclaimed Monies
	c) Transfer of credit balances to	Waived
	Registrar of Unclaimed Monies on	
	the 7 <sup>th</sup> year of account dormancy	
	, car or account acrimitity	



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
12. Basic Savings Acco	•••••••••••••••••••••••••••••••••••••••	
Standing Instructions (SI)	a) Payment to HSBC Housing Loan/Credit Card	Waived
21)	b) Payment into other HSBC	PM2 par transaction
	Account	RM2 per transaction
	c) Payment to non-HSBC	
	Accounts in Malaysia	
	i. SI Commission	RM2 per transaction
	ii. Demand Draft Issued	RM2 per Demand Draft
	lii. Postage	RM1.50 per Demand Draft
	iv. Processing Fee	RM0.50 per Demand Draft
	(Effective 2nd January 2015)	
	d) Payments to	
	individuals/entities outside	
	Malaysia outside Malaysia via	
	Telegraphic Transfer	
	i. Commission/postage/cable	RM25 to RM45 per payment
	charges	depending on destination
	e) Payments to	
	individuals/entities outside Malaysia via Tolographic Transfer	
	Malaysia via Telegraphic Transfer (in US Dollars)	
	i. Intermediary Bank charges	USD20 per payment
	f) Penalty charges for insufficient	<ul> <li>RM5 per transaction</li> </ul>
	funds in the Account	
)ther Fees and Charges	a) Account closed within 3	► RM20
0	months	
	b) Debit Card Issuance	Waived
	c) Debit Card Annual Fee	Waived
	d) Short Message Service (SMS)	RM1 per month for those
		customers who sign up
	e) Replacement of Debit Card	▶ RM10
	f) Conversion for Overseas	Visa - Transactions carried out
	Transaction	in a currency other than MYR,
		such amount shall be
		converted to MYR at the
		exchange rate determined by
		Visa International on the date of conversion in addition to
		foreign currency conversion fe
		of 1% as well as any transactio
		fee charged by Visa
		International. The transaction
		will be declined if there is
		insufficient fund in the MYR
		credit balances.
		MyDebit - Transactions carried
		out in a currency other than
		MYR are settled in MYR and
		subject to conversion at the
		prevailing exchange rate
		determined by Paynet on the date of conversion. No other
		fees will be charged by PayNet
		Transaction amount to be
		debited directly from
		customer's MYR account. The
		transaction will be declined if
		there is insufficient fund in the
		MYR credit balances.
	g) Sales draft retrieval request fee	RM20 per copy

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
12. Basic Savings Acco	ount	
Other Services	a) Bank Statement Retrieval i. If statement is 12 months old or less	▶ RM2 per page
	ii. If statement is more than 12 months old	RM20 per request + RM2 per page
	b) Internet Banking i. Replacement of Security Device	▶ RM50 per device
	ii. Postage	RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)

### 13. Time Deposit Account

Time Deposit Advice

a) Copy of Customer Request Time Deposit Advice

Waived



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Premier Junior Savers Account	7
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
14. Generic Current A	ccount	
Account Fee	Account Service Fee	RM5 per month (if average credit balance is less than RM5,000 per month)
Transaction Charges	a) Cash withdrawal at Visa Network	RM10 per transaction
	b) Cash withdrawals at overseas HSBC ATM Note: effective 1st March 2024	<ul> <li>Waived</li> <li>refer: <u>list of overseas</u> HSBC</li> <li>ATM</li> </ul>
	c) For average credit balances of more than RM5,000 per month i. ATM Cash withdrawal ii. Clearing Cheque Debit	▶ Waived Waived
	d) For average credit balance of less than RM5,000 per month i. ATM Cash Withdrawal (If exceeding 4 ransactions per month)	RM1 per transaction
	ii. Clearing Cheque Debit (if exceeding 4 transactions per month)	RM1 per transaction
	e) Cash withdrawals at MEPS Shared ATM Network	RM1 per transaction
	f) MEPS Instant Transfer i. Transaction done below or equal to RM5,000	▶ Free
	ii. Transaction done above RM5,000 Note : Effective 1st July 2018	RM0.50 per transaction
	g) Interbank GIRO (IBG) at HSBC ATMs	
	i. Transaction performed from 1 <sup>st</sup> October 2015 onwards	RM0.10 per transaction
	<ul> <li>h) MyDebit Cash Out Transaction</li> <li>Fee</li> <li>Note: effective 1st July 2022</li> </ul>	RM 0.50 per transaction
	i) VISA Cash Out Transaction Fee Note: effective 2nd May 2023	RM1.50 per transaction
Dormant Account	a) With balances up to RM10	Account will be closed and balances will be absorbed by the Bank as a charge
	b) With balances greater than RM10	An annual service fee of RM1 will be charged until the remaining balances are sent t Unclaimed Monies



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
14. Generic Current Ac	count	
Dormant Account	c) Transfer of credit balances to Registrar Of Unclaimed Monies on the 7 <sup>th</sup> year of account dormancy	▶ Waived
	d) Activation of Dormant Account	Waived
Cheque Related Fees and Charge	a) Inward Clearing Cheque processing Fee i. With effect from 2nd January 2015	► RM0.50 per cheque
	*Exception for cheque return reasons below:- i. Cheque Already Paid/Duplicate payment ii. Wrongly encoded/Encoding error iii. Incorrect Data Capture	
	<ul> <li>b) Cheque Book Issuance</li> <li>i. Stamp duty</li> <li>Note: effective 1st January</li> <li>2025</li> </ul>	► RM1.00 per cheque leaf
	ii. Courier Charges	RM5
	c) Stop Payment Instruction on Cheque	
	i. With sufficient funds ii. With insufficient funds	<ul> <li>RM20 per cheque</li> <li>RM100 per cheque</li> </ul>
	d) Cheque Returned i. Due to insufficient funds ii. Due to reason "Post-dated"	<ul> <li>RM100 per cheque</li> <li>RM10 per cheque borne by payee</li> </ul>
Standing Instructions (SI)	a) Payment to HSBC Housing Loan/Credit Card	► Waived
	b) Payment into other HSBC Account	RM2 per transaction
	c) Payment to non-HSBC Accounts in Malaysia	
	i. SI Commission	RM2 per transaction
	ii. Demand Draft Issued	RM2 per Demand Draft
	iii. Postage iv. Processing Fee	<ul> <li>RM1.50 per Demand Draft</li> <li>RM0.50 per demand draft</li> </ul>



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
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### Personal TRANSACTION TYPES

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
14. Generic Current Ad	count	
Standing Instructions (SI)	<ul> <li>d) Payment to individuals/entities outside Malaysia via Telegraphic Transfer:-         <ul> <li>i. Commission/postage/cable charges</li> <li>e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer</li> </ul> </li> </ul>	RM25 to RM45 per payment depending on destination
	(in US Dollars) i. Intermediary Bank charges f) Penalty charges for insufficient	USD20 per payment
	funds in the Account	RM5 per transaction
Other Fees and Charges	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	RM8
	c) Debit Card Annual Fee	► RM8
	d) Short Message Service (SMS)	RM1 per month for those customers who sign up
	e) Replacement of Debit Card	▶ RM10
	f) Conversion for Overseas Transaction	<ul> <li>Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> </ul>
Other Services	<ul> <li>g) Sales draft retrieval request fee</li> <li>a) Bank Statement Retrieval</li> <li>i. If statement is 12 months old</li> </ul>	<ul> <li>RM20 per copy</li> <li>RM2 per page</li> </ul>
	or less ii. If statement is more than 12 months old	RM20 per request + RM2 per page
	b) Internet Banking - Replacement of Security Device - Postage	<ul> <li>RM50 per device</li> <li>RM5 - RM10 (within Malaysia)</li> <li>Relevant courier or registered mail charges apply (outside Malaysia)</li> </ul>

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Malaysia)



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Premier Junior Savers Account	7
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Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
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### Personal TRA

Fee       RM10 per half year (if average credit balance of less than RM1,000 is maintained during the half year)         hdrawal (if       RM1 per transaction         sactions per       RM10 per transaction         leposits       Waived         vals at overseas       RM5 per transaction         st March 2024       ATM)         vals at MEPS       RM1 per transaction         work       Fransfer         lone below or       Free         0,000       RM0.50 per transaction
credit balance of less than RM1,000 is maintained during the half year)         hdrawal (if sactions per         leposits         vals at Visa         RM1 per transaction         vals at overseas         st March 2024         vals at MEPS         work         Transfer         lone below or         0,000
hdrawal (if       RM1 per transaction         sactions per       Waived         leposits       Waived         vals at Visa       RM10 per transaction         vals at overseas       RM5 per transaction         st March 2024       ATM)         vals at MEPS       RM1 per transaction         work       Free         ione below or       Free         iono       Free
vals at Visa     RM10 per transaction       vals at overseas     RM5 per transaction       st March 2024     ATM)       vals at MEPS     RM1 per transaction       work     Fransfer       lone below or     Free       0,000     Free
vals at Visa     RM10 per transaction       vals at overseas     RM5 per transaction       st March 2024     ATM)       vals at MEPS     RM1 per transaction       work     Fransfer       lone below or     Free       0,000     Free
st March 2024     refer: list of overseas HSBC       st March 2024     ATM)       vals at MEPS     RM1 per transaction       work     Fransfer       lone below or     Free       ,000     Free
vals at MEPS RM1 per transaction work Transfer Jone below or Free 5,000
work Transfer Jone below or Free 1,000
lone below or Free
·
ve 1st July 2018 O (IBG) at HSBC
performed from RM0.10 per transaction 2015 onwards
Out Transaction RM 0.50 per transaction
Transaction Fee PRM1.50 per transaction PRM1.50 per transaction
up to RM10 Account will be closed and these balances absorbed by the Bank as a charge
greater than An annual service fee of RM1 will be charges until the remaining balances are sent t Unclaimed Monies
edit balances to Vaived aimed Monies on ecount dormancy
Dormant Account 📃 🕨 Waived
rom 2nd January RM0.50 per cheque



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Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
15. Basic Current Acc	ount	
Cheque Related Fees	b) Cheque Book Issuance	
and Charges	i. Stamp Duty	RM1.00 per cheque leaf
	Note: effective 1st January	
	2025	
	ii. Courier Charges	▶ RM5
	c) Stop Payment Instruction on	
	Cheque	
	i. With sufficient funds	RM20 per cheque
	ii. With insufficient funds	RM100 per cheque
	d) Cheque Returned	
	i. Due to insufficient funds	RM100 per cheque
	ii. Due to reason "Post-dated"	RM10 per cheque borne by
		payee
Standing Instructions	a) Payments to HSBC Housing	Waived
(SI)	Loan/Credit Card	
	b) Payment into other HSBC	RM2 per transaction
	Account	
	c) Payment to non-HSBC Account	
	in Malaysia	
	i. SI Commission	RM2 per transaction
	ii. Demand Draft Issued	RM2 per Demand Draft
	iii. Postage	RM1.50 per Demand Draft
	iv. Processing Fee	RM0.50 per Demand Draft
	(Effective 2nd January 2015)	
	d) Payments to individuals/entities	
	outside Malaysia via Telegraphic	
	Transfer:-	RM25 to RM45 per payment
	i. Commission/postage/cable	depending on destination
	charges	
	e) Payments to individuals/entities	
	outside Malaysia via Telegraphic	
	Transfer (in US Dollars)	LISD20 per payment
	i. Intermediary Bank charges f) Penalty charges for insufficient	USD20 per payment
	funds in the Account	RM5 per transaction
	TUTIUS IT LITE ACCOUNT	



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
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## Personal

TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

		(subject to applicable tax, if any)
15. Basic Current Acc	ount	
Other Fees, Charges or	a) Account closed within 3	▶ RM20
Penalties	months	
	b) Debit Card Issuance	Waived
	c) Debit Card Annual Fee	Waived
	d) Short Message Service (SMS)	RM1 per month for those
		customers who sign up
	e) Replacement of Debit Card	▶ RM10
	f) Conversion for Overseas Transaction	<ul> <li>Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Vis International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> </ul>
	g) Sales draft retrieval request fee	RM20 per copy
Other Services	a) Bank Statement Retrieval i. If statement is 12 months old	RM2 per page
	or less	
	ii. If statement is more than 12 months old	RM20 per request + RM2 per page
	<ul> <li>b) Internet Banking</li> <li>i. Replacement of Security</li> <li>Device</li> </ul>	► RM50 per device
	ii. Postage	RM5 - RM10 within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
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### Personal TRANSACTION TYPES

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicabl	e tax, if any)
16. Foreign Currency	/ Accounts		
Foreign Currency Accounts	a) Account Opening Fee	if customer op Currency Inves	ng (100% waived ens Dual stment or estment on the 5 waived for
	b) Annual Fees	RM100 to be c anniversary da Premier, Advai Dual Currency Structured Inv Customers)	te (waiver for nce account, Investment or
	c) Maintenance Fee	<ul> <li>RM10 per mor balance is less as equivalent)</li> </ul>	nth (if aggregate than RM20,000
	d) Transaction Charges*	Account	Per
	Transaction made involving the	Currency	Transaction
	same foreign Currency	Туре	
	denomination (eg AUD to	USD	USD4
	AUD).	GBP	GBP3
		AUD	AUD6
		JPY	JPY400
		SGD	SGD6
		EUR	EUR4
		BND	BND6
		CHF	CHF6
		HKD	HKD30
		CAD	CAD6
		NZD	NZD6
		CNY	CNY30
	- Transactions made involving the same foreign currency denomination (eg AUD to AUD).	*Please take note transaction charg excludes other ch different types of Payment Services Foreign Currency Telegraphic Trans Traveler's Chequ	tes herein harges related to Remittance and s such as Local / Draft sfer and



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
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Junior TopRate Statement Savings	16
Passbook Savings	17
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## Personal

TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

RM2 per page

### 16. Foreign Currency Accounts

- e) Bank Statement Retrieval i. If statement is 12 months old or less ii. If statement is more than 12 months old
- RM20 per request + RM2 per page

### 17. Everyday Global Account

Account Fee	Account Opening Fee	▶ NIL
	Minimum Initial Deposit	▶ NIL
	Account Annual Fee	▶ NIL
	Account Maintenance Fee	Waived
Dormant Account	For activation of dormant account	▶ NIL
	For account with aggregated	The account will be closed and
	balances up to RM10 equivalent	balances will be absorbed by the Bank as a charge
	For account with aggregated balances greater than RM10 equivalent	An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
Bank Statement Retrieval	If statement is 12 months old or	RM2 per page
Fee	less	
	If statement is more than 12 months old	RM20 per request + RM2 per page
Transaction Charges	Cash withdrawal at VISA Network	RM10 per transaction
	Cash withdrawal fee within HSBC Malaysia ATM Network	▶ NIL



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
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### Personal TRANSACTION TYPES

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
17. Everyday Global A	Account	
	Cash withdrawal at MEPS Shared ATM Network Cash withdrawal at overseas HSBC ATM	<ul> <li>Premier - Waived for the first 3 transactions. Subsequent transaction at RM1</li> <li>Advance - Waived for the first 2 transactions Subsequent transaction at RM1</li> <li>Basic Banking - RM1 per Transaction</li> <li>Premier - Waived</li> <li>Advance &amp; Basic Banking - RM5</li> </ul>
	Note: effective 1 <sup>st</sup> March 2024 (refer: <u>list of overseas</u> HSBC ATM)	per transaction
	Conversion for Overseas Transaction	<ul> <li>Visa - Transactions carried out in a currency other than MYR will be debited directly from the corresponding supported foreign currency credit balances and it will not attract any foreign currency exchange conversion fee. If there are insufficient credit balances in the supported foreign currence account or the transaction is performed in a non-supported foreign currency, the funds wi be debited from the MYR account balances at the exchange rate determined by Visa International or the Bank, and a 1% conversion fee will b charged. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> </ul>
	NyDebit Cash Out Transaction Fee Note: effective 1st July 2022	
	VISA Cash Out Transaction Fee Note: effective 2nd May 2023	RM1.50 per transaction
Other Fees, Charges or Penalties	Debit Card Issuance Fee	► Waived
	Debit Card Recurring Annual Fee Replacement of Debit Card	<ul> <li>Waived</li> <li>RM10 (waived for lost/stolen</li> </ul>
	Sales Draft Retrieval Fee	with a police report provided)



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Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
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Advance PLUS Plan	12
Statement Savings	13
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES
		(subject to applicable tax, if any)
17. Everyday Global A	ccount	
	Transaction Charges (Applicable	USD USD4 per transaction
	to Telegraphic Transfers	GBP GBP3 per transaction
	involving the same FCY	AUD AUD6 per transaction
	denomination only i.e AUD to	SGD SGD6 per transaction
	AUD, or USD to USD). This charge	EUR EUR4 per transaction
	excludes cable charges	HKD HKD30 per transaction
		CAD CAD6 per transaction
		NZD NZD6 per transaction
		JPY JPY400 per transaction
		SAR SAR15 per transaction
	Standing Instructions Penalty	RM5 per transaction
	Charges for Insufficient Funds	
Global Transfer Fee	Me2Me Transfer via Internet Banking	Premier & Advance - Waived
	Me2Others Transfer via Internet Banking	Premier & Advance - Waived
18. Emergency Encash	iment	
18. Emergency Encash Emergency Encashment	I <b>ment</b> HSBC Group offices customer	▶ Waived
		► Waived
	HSBC Group offices customer	▶ Waived
	HSBC Group offices customer requesting emergency	<ul><li>Waived</li><li>Waived</li></ul>
Emergency Encashment Other Fees, Charges or	HSBC Group offices customer requesting emergency encashment from HSBC Malaysia	
Emergency Encashment Other Fees, Charges or	HSBC Group offices customer requesting emergency encashment from HSBC Malaysia Debit Card Issuance Fee	► Waived



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
10 5		
19. Financing		
19.1 Housing Loan Monthly Service Fee	Monthly Sonvice Fee (Application	DM10
Monthly Service Fee	Monthly Service Fee (Application for HomeSmart Facility Only)	▶ RM10
Commitment Fee	Commitment Fee (Applicable For HomeSmart Facility only)	RM40 per month will be charged if the average utilization rate (average Outstanding balance divided b Current Month facility Limit) for the month is less than 50% Will only be applied (if applicable) upon full disbursement of the Facility or upon first repayment of monthly instalment, whicheve is earlier. When applicable, it only applies for the period of 5 years from the date of full disbursement or first monthly instalment date, as the case may be.
Default in repayment or over utilization of facility limit	Default in repayment or over utilization of facility limit	<ul> <li>1% per annum on installment amount in arrears or amount over utilized on daily rest basis</li> </ul>
Default in repayment or	(Applicable for HomeSmart only)	1.30% plus the applicable
over utilization of facility limit	Default rate is the revised facility interest	facility interest rate. The Default rate will be applicable
	rate for HomeSmart if the account is 30 days overdue	once the account is 30 days overdue until the account has been regularized or when the account is 120 days overdue, whichever is earlier. Example: If the Facility Interest rate is currently, 5.50%, upon imposition of Default Rate will be at 6.80% (5.50% + 1.30% = 6.80%)
Early Settlement charges within Lock-in Period		<ul> <li>(1.75% X Facility Amount X Number of remaining months within the Lock-in period) / Total Lock-in Period in months</li> </ul>
Retrieval / Photocopy of Security Documents	Retrieval / Photocopy of Security Documents	► RM10 per document
Redemption Statement Fee	Issuance of redemption statement	RM50 per account per request basis
	statement	מנשמ
Confirmation Letter for Withdrawal from the	With document	RM10 per document and maximum RM20
Employee Provident Fund (EPF)	Without document	▶ NIL
Transaction Charges	a) Self-services deposits	Waived
(for HomeSmart facility)	b) Cash withdrawals at Visa Network	RM10 per transaction
	c) Cash withdrawals at overseas HSBC ATM	RM5 per transaction refer: list of overseas HSBC
	Note: effective 1st March 2024 d) Cash withdrawals at MEPS Shared ATM Network	ATM RM1 per transaction
	e) MEPS Instant Transfer i. Transaction done below or	► Free

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TRANSACTION TYPES DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any) ii. Transaction done above RM0.50 per transaction RM5,000 Note : effective 1st July 2018 19. Financing

### 19.1 Housing Loan

Transaction Charges f) Interbank GIRO (IBG) at HSBC (for HomeSmart facility) ATMs

- i. Transaction performed before 1st October 2015
- ii. Transaction performed from 1st October 2015 onwards
- RM0.30 per transaction
- RM0.10 per transaction



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
19.2 Business Premises	s Financing [Individual Custome	r(s)]
Default in repayment or over utilization of facility limit	Default in repayment or over utilization of facility limit	1% per annum on instalment amount in arrears or amount over utilized on daily rest basis
Early Settlement Charges within Lock-in Period		<ul> <li>(1.75% X Facility Amount X Number of remaining months within the Lock-in Period) / Total Lock-in period in months</li> </ul>
Retrieval / Photocopy of Security Documents	Retrieval / Photocopy of Security Documents	▶ RM10 per document
Redemption Statement Fee	Issuance of redemption statement	RM50 per account per request basis
Confirmation Letter for withdrawal from the Employee provident Fund (EPF)	With document Without document	<ul> <li>RM10 per document and maximum RM20</li> <li>NIL</li> </ul>
20. Financing - Overdra	əft	
Commitment Fee	Commitment fees (applicable to personal OD facility with limit above RM250,000)	1% per annum on the unutilized portion of the overdraft
Commitment Fee	Commitment fees (applicable for Premier Unsecured Overdraft facility with limit above RM75,000)	1% per annum on the unutilized portion of the overdraft
Overdraft Excess Fee	Overdraft Excess Fee	1% per annum of the amount that exceeds the Overdraft Limit
Overdraft Overdue Fee	Overdraft Overdue Fee	1% per annum on the overdue payment amount
Retrieval / Photocopy of Security Documents	Retrieval / Photocopy of Security Documents	▶ RM10 per document



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
Time Deposit Account	22
Generic Current Account	23
Basic Current Account	26
Foreign Currency Accounts	29
Everyday Global Account	30
Emergency Encashment	32
Financing – Housing Loan	33
Financing – Overdraft	35
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TRANSACTION TYPES DESCRIPTIONS FEES & CHARGES (subject to applicable tax, if any)

#### 21. Remittance & Payment Services – Local / Foreign Currency Draft Purchase of loo

Purchase of local draft	a) Purchase of local draft via	RM2 per draft
	application form	
	i. Same day collection	🕨 RM5 per draft
	ii. Processing fee	RM0.50 per draft
	b) Purchase of local draft via:	
	i. Telebanking	RM2 per draft
	ii. Processing Fee	RM0.50 per draft
Cancellation /	Cancelation / Repurchase of local	RM2 per draft
Repurchase of local draft	draft (except for MIDF/MIH new	
	share issue)	
Interbank GIRO (IBG)	a) Via Internet / Mobile Banking	
	i. Premier and Advance	Waived
	accounts	
	ii. All other savings and current	RM0.10
	accounts except FCY accounts	
	b) Via Branches Counter	
	i. Premier and Advance	Waived
	accounts	
	ii. All other savings and current	RM0.30 for every transaction
	accounts except FCY Accounts	(effective 04 October 2024)
	*Senior Citizens and Disabled	Waived
	Persons (OKU)	*Senior Citizens are customers

ustomers aged 60 years and above and Disabled Persons (OKU) are customers with OKU card



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
Time Deposit Account	22
Generic Current Account	23
Basic Current Account	26
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Financing – Overdraft	35
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES
		(subject to applicable tax, if any)
21. Remittance & Pay	ment Service – Local / Fo	reign Currency Draft

#### Instant Transfer Via Internet / Mobile Banking Any Amount "will rebrand as "DuitNow Waived Pay to Account" Note: effective 1st July 2018 a) Outward RENTAS i. HSBCnet/SWIFT ► RM2 ii. Letters/IT applications forms 🕨 RM5 a) Clean Bill Receivable (CBR) Foreign Currency Cheque for Collection i. Amount up to RM10,000 ▶ RM12.50 b) Bills for collection (BCC) i. Amount of RM10,000 and 0.1% on cheque amount (min RM10, max RM100) above ii. Stamp duty ▶ RM1.00 Note: effective 1st January 2025 iii. Postage ▶ RM1.50

#### 22. Remittance & Payment Services – Telegraphic Transfer

Outward Telegraphic Transfer

Outward Telegraphic Transfer: a) Cable on applications using: i. Paper Applications

- Forms/Latter
- Charge Type Selected: Remitter to pay\*
- Charge Type Selected: Shared between beneficiary and remitter
- Charge Type Selected: Beneficiary to pay
- ii. Personal Internet banking - Charge Type Selected:
- Remitter to Pay\*
- Charge Type Selected: Shared between beneficiary and remitter
- RM45 + RM6 or its equivalent per transaction
- RM45 or its equivalent per Transaction
- RM45 or its equivalent per Transaction
- RM25 + RM6 or its equivalent per transaction
- RM25 or its equivalent per transaction



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
Time Deposit Account	22
Generic Current Account	23
Basic Current Account	26
Foreign Currency Accounts	29
Everyday Global Account	30
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## Personal

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
22. Remittance & Pav	ment Services – Telegraphic Transf	er
<b>22. Remittance &amp; Pay</b> Outward Telegraphic Transfer	<ul> <li>ment Services – Telegraphic Transf</li> <li>Outward Telegraphic Transfer:         <ul> <li>a) Cable on applications using:</li> <li>Charge Type Selected: Beneficiary to pay</li> <li>Bersonal Phone Banking</li> <li>Charge Type Selected: Remitter to pay*</li> <li>Charge Type Selected: Shared Between beneficiary and remitter</li> <li>Charge Type Selected: Beneficiary to pay</li> </ul> </li> <li>*Note: Charge Type "Remitter to pay" is not applicable for US Dollar</li> </ul>	<ul> <li>er</li> <li>RM25 or its equivalent per Transaction</li> <li>RM25 + RM6 or its equivalent per transaction</li> <li>RM25 or its equivalent per Transaction</li> <li>RM25 or its equivalent per Transaction</li> </ul>
	payments. Please choose between "Shared between beneficiary and remitter" or "Beneficiary to pay" for US Dollar payments. b) Paying Bank's Charges i. Intermediary Bank charges (for US Dollar payments) ii. Other charges	<ul> <li>USD25 per payment</li> <li>Depends on Beneficiary Bank</li> </ul>
	c) Cancellation of Telegraphic Transfer i. Released cable	RM45 (local charges) + its equivalent of USD40
Inward telegraphic Transfer	Inward Telegraphic Transfer: a) For credit of HSBC accounts - Charge Type Selected: Remitter to pay - Charge Type Selected: Beneficiary to pay	<ul> <li>RM5 per transaction*</li> <li>RM5 per transaction*</li> </ul>
	Note: Foreign Currency Account(FCA)/Everyday Global Account (EGA) transaction charges will be applied for credit of account involving the same foreign currency denomination (eg AUD to AUD). Please refer to FCA/EGA transaction charges table herein.	* Waived when FCA/EGA transaction charges applied.



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
Time Deposit Account	22
Generic Current Account	23
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES
		(subject to applicable tax, if any,
23. Safe Deposit Lock	ers	
Rental Charges	Bukit Bintang (before 10th	
	September 2016) Locker	
	4" x 5" x 20"	RM150
	2" x 8" x 20"	▶ RM120
	4" x 8" x 20"	RM180
	8" x 8" x 20"	RM200
	5" x 10" x 20"	RM200
	8" x 16" x 20"	RM350
	8" x 16" x 20"	RM500
	Bukit Bintang (effective 10th	
	September 2016) Locker	
	4" x 5" x 20"	RM250
	2″ x 8″ x 20″	RM250
	4" x 8" x 20"	RM250
	8" x 8" x 20"	RM350
	5" x 10" x 20"	RM250
	8" x 16" x 20"	RM500
	8″ x 16″ x 20″	► RM500
	Petaling Jaya (before 10th	
	September 2016) Locker	
	4" x 5" x 20"	RM150
	2″ x 8″ x 20″	RM120
	4" x 8" x 20"	RM180
	8" x 8" x 20"	RM200
	8″ x 16″ x 20″	RM350
	16" x 16" x 20"	► RM500
	Petaling Jaya (effective 10th	
	September 2016) Locker	
	4" x 5" x 20"	RM250
	2" x 8" x 20"	► RM250
	4" x 8" x 20"	► RM250
	8" x 8" x 20"	► RM350
	8" x 16" x 20"	► RM500
	16" x 16" x 20"	► RM500

#### 23. Safe Deposit Lockers Rental Charges

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



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
Time Deposit Account	22
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Financing – Overdraft	35
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#### Personal

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES
		(subject to applicable tax, if any,
23. Safe Deposit Locl	(ers	
Rental Charges	Kuantan (before 10th September	
	2016) Locker	
	4″ x 5″ x 20″	RM150
	4" x 8" x 20"	► RM180
	8″ x 8″ x 20″	RM200
	8″ x 16″ x 20″	RM350
	16" x 16" x 20"	RM500
	Kuantan (effective 10th	
	September 2016) Locker	
	4" x 5" x 20"	RM250
	4" x 8" x 20"	► RM250
	8″ x 8″ x 20″	► RM350
	8" x 16" x 20"	► RM500
	16" x 16" x 20"	► RM500
	Mentakab (before 10th	
	September 2016) Locker	
	2" x 8" x 20"	RM120
	4" x 8" x 20"	► RM180
	8" x 8" x 20"	► RM200
	8" x 16" x 20"	► RM350
	16" x 16" x 20"	► RM500
	Mentakab (effective 10th	
	September 2016) Locker	
	2" x 8" x 20"	RM250
	4" x 8" x 20"	► RM250
	8″ x 8″ x 20″	► RM350
	8" x 16" x 20"	► RM500
	16" x 16" x 20"	► RM500
23. Safe Deposit Locl	kers	
Rental Charges	Muar (before 10th September	
	2016) Locker	
	2″ x 8″ x 20″	► RM120
	4" x 8" x 20"	► RM180
	8" x 8" x 20"	► RM200
	3" x 10" x 20"	► RM180
	5" x 10" x 20"	► RM200
	10" x 10" x 20"	► RM250
	10" x 15" x 20"	► RM350
	8" x 16" x 20"	► RM350

#### 23. Safe Rental Ch

Muar (before 10th September	
2016) Locker	
2" x 8" x 20"	RM120
4" x 8" x 20"	RM180
8″ x 8″ x 20″	RM200
3" x 10" x 20"	RM180
5" x 10" x 20"	RM200
10" x 10" x 20"	RM250
10" x 15" x 20"	RM350
8" x 16" x 20"	RM350
16" x 16" x 20"	▶ RM500
Muar (effective 10th September	
2016) Locker	
2" x 8" x 20"	▶ RM250
4" x 8" x 20"	RM250
8" x 8" x 20"	RM350
3" x 10" x 20"	▶ RM250
5" x 10" x 20"	RM350
10" x 10" x 20"	▶ RM500
10" x 15" x 20"	▶ RM500
8" x 16" x 20"	▶ RM500
16" x 16" x 20"	RM500
Seremban (before 10th	
September 2016) Locker	
2" x 8" x 20"	RM120
4" x 8" x 20"	RM180
8" x 8" x 20"	▶ RM200
8" x 16" x 20"	RM350
16" x 16" x 20"	▶ RM500



Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
Statement Savings	13
Junior TopRate Statement Savings	16
Passbook Savings	17
Basic Savings Account	20
Time Deposit Account	22
Generic Current Account	23
Basic Current Account	26
Foreign Currency Accounts	29
Everyday Global Account	30
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
	Seremban (effective 10th	
	September 2016) Locker	
	2" x 8" x 20"	RM250
	4" x 8" x 20"	<ul> <li>RM250</li> <li>RM250</li> </ul>
	4 x 8 x 20 8" x 8" x 20"	
		RM350
	8" x 16" x 20"	RM500
	16" x 16" x 20"	► RM500
	Penang (before 10th September	
	2016) Locker	
	4" x 5" x 20"	RM150
	4" x 8" x 20"	RM180
	8" x 8" x 20"	RM200
	8" x 16" x 20"	RM350
	16" x 16" x 20"	▶ RM500
	Penang (effective 10th	
	September 2016) Locker	
	4" x 5" x 20"	▶ RM250
	4″ x 8″ x 20″	RM250
	4 x 8 x 20 8" x 8" x 20"	
		RM350
	8" x 16" x 20"	RM500
	16" x 16" x 20"	▶ RM500
	Taiping (before 10th September	
	2016) Locker	
	4" x 5" x 22"	▶ RM150
	2" x 8" x 22"	▶ RM120
	4" x 8" x 22"	RM180
	8" x 8" x 22"	▶ RM200
	8" x 16" x 22"	RM350
3. Safe Deposit Loc	16" x 16" x 22"	► RM350 ► RM500
3. Safe Deposit Loc	16" x 16" x 22" kers Taiping (effective 10th September	
3. Safe Deposit Loc	16" x 16" x 22" kers Taiping (effective 10th September 2016) Locker	▶ RM500
3. Safe Deposit Loc	16" x 16" x 22" kers Taiping (effective 10th September 2016) Locker 4" x 5" x 22"	► RM500 ► RM250
3. Safe Deposit Loc	16" x 16" x 22" kers Taiping (effective 10th September 2016) Locker 4" x 5" x 22" 2" x 8" x 22"	<ul> <li>► RM500</li> <li>► RM250</li> <li>► RM250</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22" kers Taiping (effective 10th September 2016) Locker 4" x 5" x 22" 2" x 8" x 22" 4" x 8" x 22"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22" kers Taiping (effective 10th September 2016) Locker 4" x 5" x 22" 2" x 8" x 22" 4" x 8" x 22" 8" x 8" x 22"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22" <b>kers</b> <b>Taiping</b> (effective 10th September 2016) Locker 4" x 5" x 22" 2" x 8" x 22" 4" x 8" x 22" 8" x 8" x 22" 8" x 16" x 22"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         4" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         16" x 16" x 22"         Kuching (before 10th September	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         4" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         16" x 16" x 22"         Kuching (before 10th September 2016) Locker	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         4" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         16" x 16" x 10"         2016) Locker         3" x 5" x 19"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         4" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         16" x 16" x 22"         16" x 16" x 22"         16" x 16" x 10"         2016) Locker         3" x 5" x 19"         5" x 5" x 19"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM120</li> <li>RM150</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         4" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         8" x 16" x 22"         16" x 16" x 22"         16" x 16" x 22"         16" x 16" x 22"         8" x 5" x 19"         5" x 5" x 19"         3" x 10" x 19"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         4" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         8" x 16" x 22"         16" x 16" x 22"         16" x 16" x 22"         16" x 16" x 10"         2016) Locker         3" x 5" x 19"         5" x 5" x 19"         3" x 10" x 19"         5" x 10" x 19"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM120</li> <li>RM150</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         8" x 16" x 22"         16" x 16" x 22"         16" x 16" x 22"         Kuching (before 10th September 2016) Locker         3" x 5" x 19"         5" x 5" x 19"         5" x 10" x 19"         5" x 10" x 19"         10" x 10" x 19"         10" x 10" x 19"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         4" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         8" x 16" x 22"         16" x 16" x 22"         16" x 16" x 22"         16" x 16" x 12"         3" x 5" x 19"         5" x 5" x 19"         3" x 10" x 19"         5" x 10" x 19"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> <li>RM200</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         8" x 16" x 22"         16" x 16" x 22"         16" x 16" x 22"         Kuching (before 10th September 2016) Locker         3" x 5" x 19"         5" x 5" x 19"         5" x 10" x 19"         5" x 10" x 19"         10" x 10" x 19"         10" x 10" x 19"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> <li>RM200</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         4" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         8" x 16" x 22"         16" x 16" x 22"         16" x 16" x 22"         5" x 5" x 19"         5" x 5" x 19"         3" x 10" x 19"         5" x 10" x 19"         10" x 10" x 19"         10" x 10" x 19"         Kuching (effective 10th	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> <li>RM200</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         8" x 8" x 22"         8" x 16" x 10"         2016) Locker         3" x 5" x 19"         5" x 5" x 19"         3" x 10" x 19"         5" x 10" x 19"         10" x 10" x 19"         10" x 10" x 19"         Kuching (effective 10th         September 2016) Locker	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> <li>RM200</li> <li>RM250</li> </ul>
3. Safe Deposit Loc	16" x 16" x 22"         kers         Taiping (effective 10th September 2016) Locker         4" x 5" x 22"         2" x 8" x 22"         8" x 8" x 22"         8" x 16" x 22"         8" x 16" x 22"         16" x 16" x 22"         Kuching (before 10th September 2016) Locker         3" x 5" x 19"         5" x 5" x 19"         5" x 10" x 19"         5" x 10" x 19"         10" x 10" x 19"         Kuching (effective 10th September 2016) Locker         3" x 5" x 19"         5" x 5" x 19"         3" x 5" x 19"         5" x 5" x 19"         3" x 10" x 19"         Kuching (effective 10th September 2016) Locker         3" x 5" x 19"	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> <li>RM200</li> <li>RM250</li> <li>RM250</li> </ul>
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3. Safe Deposit Loc	$16'' \times 16'' \times 22''$ kers Taiping (effective 10th September 2016) Locker 4'' x 5'' x 22'' 2'' x 8'' x 22'' 4'' x 8'' x 22'' 8'' x 8'' x 22'' 8'' x 16'' x 22'' 16'' x 16'' x 22'' 16'' x 16'' x 22'' 16'' x 16'' x 22'' Kuching (before 10th September 2016) Locker 3'' x 5'' x 19'' 5'' x 5'' x 19'' 3'' x 10'' x 19'' 5'' x 10'' x 19'' Kuching (effective 10th September 2016) Locker 3'' x 5'' x 19'' 5'' x 5'' x 19'' 3'' x 10'' x 19'' 5'' x 5'' x 19'' 3'' x 10'' x 19'' 5'' x 5'' x 19'' 5'' x 5'' x 19'' 3'' x 10'' x 19'' 5'' x 5'' x 19'' 5'' x 5'' x 19'' 3'' x 10'' x 19'' 5'' x 5'' x 19'' 5'' x 5'' x 19'' 3'' x 10'' x 19'' 10'' x 10'' x 19'' 10'' x 10'' x 19'' 10'' x 10'' x 19'' 5'' x 10'' x 19'' 10'' x 10'' x 19''	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> <li>RM200</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> </ul>
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23. Safe Deposit Loc	$16'' \times 16'' \times 22''$ kers         Taiping (effective 10th September 2016) Locker $4'' \times 5'' \times 22''$ $2'' \times 8'' \times 22''$ $4'' \times 8'' \times 22''$ $8'' \times 8'' \times 22''$ $8'' \times 16'' \times 22''$ Kuching (before 10th September 2016) Locker $3'' \times 5'' \times 19''$ $5'' \times 10'' \times 19''$ $5'' \times 10'' \times 19''$ Kuching (effective 10th         September 2016) Locker $3'' \times 5'' \times 19''$ $5'' \times 5'' \times 19''$ $3'' \times 5'' \times 19''$ $5'' \times 5'' \times 19''$ $5'' \times 10'' \times 19''$ $5''' \times 10'' \times 19''$ $5''' \times 10'' \times 19'''$ <td><ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> <li>RM200</li> <li>RM250</li> &lt;</ul></td>	<ul> <li>RM500</li> <li>RM250</li> <li>RM250</li> <li>RM250</li> <li>RM350</li> <li>RM500</li> <li>RM120</li> <li>RM150</li> <li>RM180</li> <li>RM200</li> <li>RM250</li> &lt;</ul>
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Premier Account	2
Premier Junior Savings Account	5
Premier Junior Savers Account	7
Premier with EasiGrow Account	9
Premier PLUS Plan	9
Advance Account	10
Advance with EasiGrow Account	12
Advance PLUS Plan	12
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#### Personal TRANSACTION TYPES

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES
		(subject to applicable tax, if any)
	8″ x 16″ x 20″	▶ RM350
	16" x 16" x 20"	RM500
	Sibu (effective 10th September	
	2016) Locker	
	2" x 8" x 20"	RM250
	4" x 8" x 20"	RM250
	8" x 8" x 20"	🕨 RM350
	3" x 10" x 24"	▶ RM250
	5" x 10" x 24"	RM350
	10" x 10" x 24"	RM500
	8" x 16" x 20"	RM500
	16" x 16" x 20"	▶ RM500
Other Fees, Charges or	a) Stamp Duty	▶ RM10
Penalties		
	b) Refundable Key	RM250
	c) Overdue Rental Payment	▶ RM50
	d) Loss of Key – Benlacement Cost	► PM150 250

d) Loss of Key – Replacement Cost

▶ RM150-250



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#### Personal

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGE (subject to applice		
24. Credit Cards				
Annual Fee	a) Card Type	Visa / Maste	rCard	
,	a, cara rype	Primary	Supplementar	
		,		
		(RM)	(RM)	
	Platinum	240	120	
	Live+ (Applied by 31 July 2024)	Waived	Waived	
	Live+ (Applied after 31 July 2024)	300	150	
	TravelOne	300	150	
	Signature	600	300	
	Premier	Waived	Waived	
	Premier Travel	600	Waived	
	Note: The following annual fees are a upgraded by the Bank.	applicable to cardin	olders who were	
	b) Card Type (Upgraded)	Visa / Maste	rCard	
	,	Primary	Supplementar	
		(RM)	(RM)	
	live (upgraded from Advance)		, ,	
	Live+ (upgraded from Advance)	Waived	Waived	
	Platinum (upgraded from Gold)	160	80	
	Platinum (upgraded from Classic)	80	40	
	Waiver Criteria:			
	All card type	▶ 1 <sup>st</sup> year: Wa	ived	
	Platinum		years: Waived	
	Signature		ng annual spend of	
	Signature		-	
			d spending at least	
		once a mont		
		consecutive	months	
	TravelOne	🕨 Subsequent	years: Waived	
		upon meetir	ng annual spend of	
		, RM20,000	0 1	
	Premier Travel		ware: Waivad	
	Premier Travel		years: Waived	
			ng annual spend of	
		RM45,000		
		🕨 Premier Elite	e: Waived	
Service Tax		Primary	Supplementary	
(charged annually)		(RM)	(RM)	
		25	25	
24. Credit Card				
Finance charges	"Finance Charge" means the charge		ink where You did no	
	settle Your Statement Balance in full by the Due Date:			
	Finance Charge rate is based on tier	as follows:		
	Tier I: 15% per annum for Cardholde	ers who promptly s	ettle the Minimum	
	Monthly Payment due for 12 conse			
	Tion II, 1704 and a service for Conducted			
	Tier II: 17% per annum for Cardholders who promptly settle the Minimum			
	Monthly Payment due for 10 month	is or more in the las	st 12 months cycle	
	Tier III: 18% per annum for Cardholders who do not fall within Tier-I and			
	Tier-III: 18% per annum for Cardnoid Tier-II	ders who do not fai	I within Tier-Land	
a) Purchases	The above Finance Charge will be imposed on outstanding balances from			
	Retail Transactions and Credit Card Instalment Plans, calculated on daily			
	basis from the Posting Date until pa			
	Account and thereafter on the redu			
b) Cash Advance			f cash advance	
			alculated on a daily	
		basis		
c) Balance Transfer		Up to 18%	p.a of the balance	
Instalment			om Balance Transfei	
			t amount, calculated	
		on reaucin	ng balance basis.	



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		(subject to applicable tax, if any)
d) Cash Instalment Plan		Up to 18% p.a. of the balance accrued from Cash Instalment Plan amount, calculated on reducing balance basis.
e) Auto Balance Conversion Plan		Up to 18% p.a. of the balance accrued from Auto Balance Conversion Plan amount, calculated on reducing balanc basis.
f) Balance Conversion Plan		Up to 18% p.a. of the balance accrued from Balance Conversion Plan amount, calculated on reducing balance basis.
g) Relief Balance Conversion		Up to 18% p.a. of the balance accrued from Relief Balance Conversion amount, calculate on reducing balance basis.
h) Card Instalment Plan		Up to 18% p.a. of the balance accrued from Card Instalmen Plan amount, calculated on reducing balance basis.
i) SmartCash Plus		Up to 18% p.a. of the balance accrued from SmartCash Plus amount, calculated on reduci balance basis.
Cash Advance Fee		<ul> <li>The cash advance fee is 5% of the amount advanced or a minimum of RM15, whicheve is higher. This is incurred for each cash advance transactio</li> <li>A 2% cash advance fee will be incurred for each approved Cash Instalment Plan below RM5,000.</li> </ul>
Minimum Monthly Repayment		5% of the outstanding balance or a minimum of RM50, whichever is higher. Effective: 2 Oct 2019, it will b revised to: 5% of the Current Balance + 100% monthly instalment of Credit Card Instalment Plan (i any) + any unpaid minimum payment specified in the preceding months' Card statement OR RM50, whichev is higher.
Grace Period		In Inject. An interest free/finance charge-free period of at least 20 days for all transactions if you made full payment for th previous Card Statement by t stipulated Payment Due Date provided there is no outstanding in Cash Advance and/or Balance Transfer in Yo previous Card Statement.



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TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES

#### (subject to applicable tax, if any) 24. Credit Cards Late Payment Fees Minimum of RM10 or 1%, of j. the outstanding balance, whichever is higher, capped to a maximum of RM100. Conversion for Overseas If the cardholder uses the þ Credit Card for transactions in Transactions a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by Visa International or MasterCard International, as the case may be, on the date of conversion in additional to a foreign currency conversion cost of 1% as well as any transaction fee charged by Visa International or MasterCard International Replacement Card Fee RM50 per card Sales Draft Retrieval RM20 per copy Request Fee a) Interbank GIRO (IBG) Refund of Credit Card RM2 per transaction Excess Balance via b) Cashiers Order RM2 per transaction a) Credit Card Statement Other Services Retrieval

i. If statement is 12 months old or less

ii. If statement is more than 12 months old

RM2 per page

RM20 per request + RM2 per page



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#### Personal

setting-up accounts that are offered by another HSBC group office. This includes full on booarding services and completion of International Needs Review in preparation to take customers through their requirements in the new countryb) Non-Premier Customers' ChildrenCross border account openi is no longer applicable for m Premier customers.26. Credit History Transfer via a Credit Transfer facilities are required in new countrya) Premier Customers' children> Waived27. Bank Statement (Effective 01 January 2021)a) Paper Statement> RM1.50 per statement	TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
Assistance/facilitation in a) Premier Customers & Children b) Non-Premier Customers b) Non-Premier Customers' b) Non-Premier Customers' b) Cross border account openi is no longer applicable for non-premier customers. Children b) Students b) Students b) Non-Premier Customers b) Non-Premier Customers b) Non-Premier Customers' b) Non-Premier Customers' b) Non-Premier Customers' b) Students b) Students b) Students b) Non-Premier Customers b) Students b) Stu	25. Cross Border Acco	unt Opening	
completion of International Needs Review in preparation to take customers through 	Assistance/facilitation in setting-up accounts that are offered by another HSBC group office. This includes full on	a) Premier Customers & Children	<ul> <li>Cross border account opening is no longer applicable for non-</li> </ul>
their requirements in the new country is no longer applicable for non-Premier customers.  26. Credit History Transfer Credit history transfer is a) Premier Customers & Children b) Non-Premier Customers Form (CTF) if credit facilities are required in new country c) Non-Premier Customers' Children c) Non-Premier Customers' c) Non-Premier Customers' c) Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Children a) Students Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non- Premier customers. Credit Transfer History is not longer applicable for non	completion of International Needs	,	Cross border account opening is no longer applicable for non- Premier customers.
Credit history transfer       a) Premier Customers & Children       > Waived         via a Credit Transfer       b) Non-Premier Customers       > Credit Transfer History is not longer applicable for non-Premier customers'         Form (CTF) if credit       c) Non-Premier Customers'       > Credit Transfer History is not longer applicable for non-Premier customers'         new country       c) Non-Premier Customers'       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         d) Students       > Credit Transfer History is not longer applicable for non-Premier customers.         202.1       > Paper Statement       > RM1.50 per statement<	their requirements in the	d) Students	<ul> <li>Cross border account opening is no longer applicable for non- Premier customers.</li> </ul>
via a Credit Transfer b) Non-Premier Customers Credit Transfer History is not longer applicable for non-Premier customers' Children Children Children Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier customers. Credit Transfer History is not longer applicable for non-Premier custome	26. Credit History Tran	sfer	
Children     Ionger applicable for non- Premier customers.       d) Students     Credit Transfer History is non- Ionger applicable for non- Premier customers.       27. Bank Statement     a) Paper Statement       Bank Statement     a) Paper Statement       (Effective 01 January 2021)	via a Credit Transfer Form (CTF) if credit	,	<ul> <li>Credit Transfer History is no longer applicable for non-</li> </ul>
27. Bank Statement     a) Paper Statement     > RM1.50 per statement       (Effective 01 January 2021)	new country	,	0 11
Bank Statement     a) Paper Statement     RM1.50 per statement       (Effective 01 January     2021)		d) Students	0 11
(Effective 01 January 2021)	27. Bank Statement		
b) e-Statement Waived	(Effective 01 January	a) Paper Statement	▶ RM1.50 per statement
		b) e-Statement	Waived

#### b) e-Statement c) Email Statement Waived

Note:

Paper Statement fee for Basic Savings Account, Basic Current Account and HSBC Premier Account is Waived



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## **Commercial & Business**

TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

#### 1. Busines

Business Current Account	Account Service Fee Average monthly credit balance	
	of	
	i. Above RM1,000	No charge
	ii. RM1,000 and below	RM10 Half-Yearly Services
		charges
	Transaction Charge	
	i. For more than 2 counter cash	RM5 per transaction
	deposits transaction per month	
	ii. For more than 2 counter cash	RM5 per transaction
	withdrawal transactions per	
	month	(Not applicable to Basic Current Account)
	Unauthorised limit	Unless otherwise prescribed in the document/ agreement signed with the customer (e.g. facilities offer letter/ facility agreement), the rate of Unauthorised Overdraft Interest shall be such rate as determined by the Bank from time to time
	Cheque Related Fees and Charges	
	a) Inward Clearing Cheque	
	- Processing Fee	RM0.50 per cheque
	Exception for cheque return	
	reasons below:	
	i. Cheque Already	
	Paid/Duplicate Payment	
	ii. Wrongly encoded/Encoding	
	error	
	iii. Incorrect Data Capture	
	iv. External cheque without	
	purpose of payment	
	b) Cheque Book Issuance	
		PM1 00 per cheque lest
	i. Stamp duty	RM1.00 per cheque leaf
		Note: effective 1st January
	ii. Courier Charges	2025
	ii. Courier Charges	RM5 flat
	c) Stop Payment Instruction on	
	Cheque	
	i. With sufficient funds	RM20 per instruction
	ii. With insufficient funds	RM100 per instruction
	d) Cheque Returned	
	i. Due to insufficient funds	RM100 per cheque
	ii. Due to reason "Post-dated"	🕨 RM10 per cheque
	e) Cheque(s) exceptionally	RM50 per cheque
	honoured due to insufficient	
	funds	
	Miscellaneous Services	
	a) Account closed within 3	▶ RM20
	months	
	b) Audit Confirmation	
	i. Automail	▶ RM10
	ii. Manual	
	II. IVIdI IUdi	▶ RM50



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### **Commercial & Business**

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
1. Business Accounts		
Business Current	c) Statements/Voucher Retrievals	<b>P P P</b>
Account	i. Within 1 year	RM2 per page
	ii. Above 1 year	RM2 per page + RM20 handling fees
	d) TMD Disposal	
	i. Via Local Demand Draft	🕨 RM5 per Draft
	Mail to beneficiary	
	Collection at branch	
	- On the same day	🕨 RM5 per Draft
	Processing Fee	RM0.50 per transaction
	ii. Via Rentas	RM2 per transaction
	iii. Via Interbank GIRO (IBG)	RM2 per transaction
Business Vantage	Account Service Fee	
Account (BVA)/	Average monthly credit balance	
1-Biz Account	of	No oborgo
	i. Above RM10,000 ii. RM10,000 and below	<ul> <li>No charge</li> <li>RM10 Half-Yearly</li> </ul>
	ii. RM10,000 and below Transaction Charge	
	i. For more than 2 counter	RM5 per transaction
	cash deposits transactions	in the per a unsuedon
	per month	
	ii. For more than 2 counter	RM5 per transaction
	cash withdrawal transactions	
	per month	
	Unauthorised limit	Unless otherwise prescribed i
		the document/ agreement
		signed with the customer (e.g
		facilities offer letter/ facility
		agreement), the rate of Unauthorised Overdraft
		Interest shall be such rate as
		determined by the Bank from
		time to time
	Cheque Related Fees and Charges	
	a) Inward Clearing Cheque	
	- Processing Fee	RM0.50 per cheque
	Exception for cheque return	
	reasons below :	
	i. Cheque Already Paid/Duplicate	
	Payment	
	<li>ii. Wrongly encoded/Encoding Error</li>	
	iii. Incorrect Data Capture	
	iv. External cheque without	
	purpose of payment	
	b) Cheque Book Issuance	
	i. Stamp Duty	RM1.00 per cheque leaf
		Note: effective 1st January
		2025
	ii. Courier Charges	▶ RM5 flat
	c) Stop Payment Instruction on	
	Cheque	
	i. With sufficient funds	RM20 per instruction
	ii. With insufficient funds	RM100 per transaction



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## **Commercial & Business**

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable	tax, if any)
L. Business Accounts			
Business Vantage	d) Cheque Returned		
Account (BVA) / 1-Biz	i. Due to insufficient funds	RM100 per che	
Account	ii. Due to reason "Post-dated"	RM10 per cheque	
	e) Cheque(s) exceptionally	🕨 RM50 per chec	lue
	honoured due to insufficient		
	funds		
	Miscellaneous Services		
	a) Account closed within 3	▶ RM20	
	months		
	b) Audit confirmation	DN110	
	i. Automail	RM10	
	ii. Manual	▶ RM50	
	b) Statements/Voucher Retrievals i. Within 1 year	RM2 per page	
	ii. Above 1 year	RM2 per page	PM20
	II. ADOVE I YEAI	handling fees	+ NIVIZU
	c) TMD Disposal	fianuling lees	
	i. Via Local Demand Draft	🕨 RM5 per Draft	
	Mail to beneficiary	P NIVIS PEL DIAIL	
	Collection at branch – On the	RM5 per Draft	
	same day	nivis per bran	
	Processing Fee	RM0.50 per Dra	aft
	ii. Via Rentas	RM2 per transa	
	iii. Via Interbank GIRO (IBG)	<ul> <li>RM2 per transaction</li> </ul>	
2. Foreign Currency A	ccounts		
orporate	a) Transaction Charge	Account	Per
		Currency Type	Transaction
	No cash transaction is allowed.	USD	USD11
	No charge for internal transfer	GBP	GBP7
	between account of same	AUD	AUD14
	name.	JPY	JPY1050
		SGD	SGD16
	Note : Charge inclusive of Cable	EUR	EUR8
	and Commission	BND	BND10
		CHF	CHF13
		HKD	HKD60
		CAD	CAD7
		NZD	NZD10
	b) Account Maintenance /	No Charge	
	Statement Charge		
	c) Penalty charge on pre-mature	No interest pay	
	upliftment of TMD	completed peri	
		All replacement barna by austa	
		borne by custo	ner
		Note	

For account currencies not stated above, we will apply USD4 equivalent as the transaction charge.



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## Commercial & Business

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



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#### **Commercial & Business**

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
	e) Rescheduling Fee	Non-SME = RM200 per application for rescheduling payable upon submission of the application
Miscellaneous Service	Statement	
	i. Within 1 year	RM2 per page
	ii. Above 1 year	RM2 per page + RM20 handling fees

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

HSBCnet	a) Security Device	No charge for 1st delegate RM50.00 per device for subsequent delegates
	b) Replacement of Security Device	RM50 per device
	c) Service Fee	RM300.00 per month
Business ATM Card (BAC)	a) Initial Fee	RM8 per card
	b) Annual Fee	RM8 per card
	c) Replacement Fee	RM15 per card
	*For Basic Current Account	RM12 per card
MEPS' Shared ATM Network	Cash Withdrawal using HSBC/HSBC Amanah ATM Cards within MEPS' Shared ATM Network	RM1 per successful withdrawa
PLUS, CIRRUS (non- MEPS) ATM Network	Cash Withdrawal at PLUS, CIRRUS (non- MEPS) ATM network	RM10 per transaction
HSBC Overseas ATM	Cash withdrawals at overseas HSBC ATMs	RM10 per transaction Note: effective 1 <sup>st</sup> March 2024
Transaction Charges for Basic Current Account	ATM Cash Withdrawal (if exceeding 8 transactions per month)	RM1 per transaction
Business SMS Alert (BSA)	Monthly charges	RM10 per account (Free for the first 3 months)
Business Cheque Report (BCR)	Monthly service charges	RM10 per account



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# Commercial & Business

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



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## Commercial & Business

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
5. Remittance & Payn	nent Services	
Cross Border Payments		
Foreign Currency	a) Clean Bill Receivable (CBR)	▶ RM11.65
Cheque for Collection	i. Amount up to RM10,000	
	ii. Processing Fee (Effective	▶ RM0.50
	2nd January 2015)	
	b) Bills for Collection (BCC)	
	i. Amount of Rm10,00 and	0.1% on cheque amount (min
	above	RM10, max RM100)
	ii. Stamp duty	RM1.00 per cheque
		Note: effective 1st January
		2025
	iii. Postage	RM1.50
	iv. Additional courier charge	▶ RM45.00
	for cheque denominated USD	
	v. Processing Fee (Effective 2 <sup>nd</sup> January 2015)	▶ RM0.50
Domestic Payments		
Outward RENTAS (per	a) HSBCnet	► RM2
transaction)	b) SWIFT	► RM2
	c) Letters / Smartforms	► RM5
Local Demand Draft	a) HSBCnet	
(RM)	i. via Cheque Outsourcing	RM2.50 per draft
	System (COS)	
	ii. via Priority Payment	RM5.50 per draft
	Note : Inclusive of RM0.50	
	cheque processing fee (Effective	
	2nd January 2015)	
	b) Letters / application form	RM2 per draft
	Processing Fee (Effective 2nd	🕨 RM0.50 per draft
	January 2015)	
	<li>c) Mail to beneficiary/3rd party</li>	🕨 RM5 per draft
	Processing Fee (Effective 2nd	RM0.50 per draft
	January 2015)	
	d) Collection at branch	
	i. On same day	RM5.50 per Draft
	ii. On next day	🕨 RM2 per Draft
	iii. Processing Fee (Effective	RM0.50 per Draft
	2nd January 2015)	



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#### Commercial & Business

TRANSACTION TYPES DESCRIPTIONS FEES & CHARGES (subject to applicable tax, if any) 5. Remittance & Payment Services Domestic Payments Internal Transfer a) HSBCnet Þ No charge b) Letters / Smartforms Þ RM2 a) Manual Input List (MIL) Autopay i. Credit to HSBC account RM2 per name RM10 + RM2 per name ii. Less than 16 names per list iii. Credit to other local bank RM2 per name accounts b) HSBCnet RM0.10 per name i. Internal transfer ii. Other banks transfer RM0.10 per name RM2 per cheque Encashment a) All 3rd party cheques RM0.10 per transaction Interbank GIRO (IBG) a) Via HSBCnet Salary a) HSBC Format RM5.00 per name credit into HSBC account RM5.00 per name for payment to account with other local banks Standing Instruction (SI) a) Internal Transfer RM5.00 per transaction b) Payment to other banks RM5.00 per transaction RM20 per transaction c) Due to insufficient funds in account DuitNow Transfers a) SME\* with transactions above RM0.40 per transaction (Real Time Payments) RM5,000 per transaction \*as per SME Corp's definition of SME b) Non-SME RM0.40 per transaction



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#### **Commercial & Business**

TRANSACTION TYPES DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

		(subject to applicable tax, if any)
6. Import Servi	ras**	
Bank Guarantee		
Bank Guarantee (B	G) a) Issuance Commission	<ul> <li>SME</li> <li>0.1% per month <sup>№1</sup> (or part of month) on the guarantee amount (Min RM100)</li> <li>Non-SME</li> <li>0.1% - 0.125% per month <sup>№1</sup> (or part of month) on the guarantee amount (Min RM200)</li> <li>(Note: RM50 discount (min RM100) for submissions via HSBCnet ITS).</li> </ul>
Amendments to Ba Guarantee	ank a) Charge	<ul> <li>RM100 for every Bank</li> <li>Guarantee amendment</li> </ul>
GuaranteeSmart (cash-backed bank guarantees)	a) Commission	<ul> <li>0.125% per month (1.5% p.a) of guarantee value or Min: RM350 per guarantee issued, whichever is higher.</li> </ul>
Inward Counter Guarantee Advisin	a) Handling Fee	► RM150
Documentary Cred	lit Issuance	
Documentary Crec (DC) Issuance (applicable to all D issued which inclue	lit a) Opening Commission Cs	<ul> <li>0.1% per month* (or part of month) on the credit amount. (min. RM200) (Note: RM50 discount (min RM150) for submissions via</li> </ul>
- Sight DC		HSBCnet ITS).
<ul> <li>Usance DC</li> <li>Back-to-Back DC</li> <li>Revolving DC</li> </ul>	b) Opening Charge on Usance period (For Usance DC only)	0.1% per month* (or part of month) for the usance period of the credit.
- Standby DC	c) Handling Fee for same day processing received after 12 noon	▶ Min. RM150
	d) Handling fee (For Back-to-Back DC, Revolving DC and Standby DC only)	Min. RM150
	e) Marginal Payment handling fee for nontrade customer	▶ Min. RM150

Bank Guarantee Issuance up to Claim/Liability period and is payable in full at the time of establishment of the Bank Guarantee unless otherwise agreed by the Bank. If there is any subsequent extension to the expiry date/claim/liability period/increase in the amount of Bank Guarantee, additional commission will be imposed based on the extended period or the increased Bank Guarantee amount and will be collected when the Bank Guarantee is extended or the amount is increased. The commission/fee will be charged as per tariff, unless otherwise agreed and reflected in the legal agreement with the customer.

(\*)

Opening commission is calculated at a prescribed rate from the date of DC issuance and payable in full at the time of established of all DC. If there is any subsequent extension to the expiry date/increase in the amount of the DC, additional commission will be imposed based on the extended period or the increased DC amount and will be collected when the DC is extended or the amount increased. The commission/fee will be charged as per tariff, unless otherwise agreed and reflected in the legal agreement with the customer.

Note: The commission and opening charge on Usance DC are a form of product pricing with components of credit risk, cost of funds and operating expenses included in its computation. As such, the rate indicated act as a general guidance but can be charged at the discretion of the bank as deemed appropriate.



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## **Commercial & Business**

TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

Documentary Credit Issuar	nce	
Documentary Credits In Pr		
Amendments to DC	a) Charge	<ul> <li>RM50 for 1st amendment</li> <li>RM100 for subsequent amendment</li> </ul>
	b) Increase in DC value	0.1% per month (or part of month) And/or
	c) Extension of DC validity	0.1% per month (or part of month)
Cancellation of DC	a) Cancellation Fee	RM100 flat
	b) Communication Charge by Cable	<ul> <li>Local – min. RM50</li> <li>Overseas – min. RM100</li> </ul>
	c) Courier Charges	As per DHL published rate
Acceptance Commission On Usance Credits Issued	a) Acceptance Commission Note : Acceptance commission on usance DC issued is for the account of the beneficiary uncless otherwise stated in DC	<ul> <li>Foreign DPC USD75 flat</li> <li>Local DPC MYR150 flat</li> </ul>
Charges on the Account of Beneficiary (unless otherwise stated in the DC)		
Late Presentation	Document presented/after presentation period/DC expiry	<ul> <li>0.1% of credit value to be borne by the beneficiary and deducted directly from proceeds</li> </ul>
Discrepancies Fees	Deducted from the proceeds/reimbursement claim for each presentation of discrepant documents. Fees shall be borne by the beneficiary unless otherwise stated in the DC	<ul> <li>FCY bill</li> <li>USD 100.00 (or equivalent)</li> <li>Ringgit bill RM100</li> </ul>
Presentation Charge	Presentation of documents via non HSBC offices. Charges shall be borne by beneficiary unless otherwise stated in the DC	<ul> <li>FCY bill USD45 (or equivalent)</li> <li>Ringgit bill RM140</li> </ul>
Overseas Charge	Overseas bank charge for the account of beneficiary	▶ USD25 (or equivalent)
Cable/SWIFT Charges	Cable charge on the account of beneficiary	USD65 (or equivalent) per cable
Shipping Guarantee/Air Waybill/ Bill of Landing	a) Issuance/Endorsement Commission	0.1% of the invoice value of the goods (min. RM100)

Endorsement



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## Commercial & Business

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



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#### **Commercial & Business**

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



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#### **Commercial & Business**

TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

Min RM100 (Arab & India

ii) Presentation of discrepant

Min RM130 (Arab & India Continents / Pre-checking of

Min RM50

documents)

documents)

documents

Min RM80

i) Presentation of clean documents

Continents / Pre-checking of

#### 7. Export Service\*\*

Export Documentary Credit Bills (Purchased/Non-Purchased)\*

f

#### Note

To charge checking fee based on country risk of issuing bank and complexity of the DC (e.g. prechecking of documents or more than 2 pages of terms and conditions especially from Pakistan, Bangladesh and Middle Eastern countries.)

N1: If full set of documents are submitted for pre-checking, checking fee shall apply once only. In cases of partial submissions for pre-checking, checking fee shall apply for each submission or resubmission whenever checking is required.

b) Commission

c) Urgent Processing Charge (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customer) d) Interest Charge (For Purchased Bills only)

(min. RM100 – Non-customer)

0.1% flat

- (max. RM500 Ringgit)

▶ (min. RM50 – customer)

#### (max. RM250 – FCY) RM100

Ringgit At overdraft or prescribed rate (min. RM30) FCY

- At prevailing Foreign Currency interest or prescribed rate (min.RM30)
- RM30 for account of Benef
- RM100 (Non-SME only)

direct payment)

f) Cancellation Charge (due to

e) TT/DD Reimb Claim

#### Note

(\*) Export Documentary Credit (DC) Bills Purchased (also known as Export DC Negotiation) refers to financing by the bank against document submitted under DCs which may be clean or discrepant and generally after acceptance is received from the issuing bank. Interest rates charged will be based on the Bank's prevailing cost of fund or such other rates prescribed by the Bank from time to time for the respective currencies plus a margin subject to underlying bank and country risk. Please refer to the Product Disclosure Sheet available in our Download Centre at www.hsbc.com.my for further clarification of this product.



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#### **Commercial & Business**

TRANSACTION TYPES DESCRIPTIONS FEES & CHARGES (subject to applicable tax, if any) 7. Export Services\*\* Bills For Collection Outward Bills for a) Commission 0.1% flat Collection (Non-DC (min. RM50) Bills) subject to URC (Max. RM100) b) Urgent Processing Charge ▶ RM100 (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customer) ▶ RM100 c) Cancellation Charge (Due to direct payment) d) TT/DD Reimb Claim  $\left| \cdot \right|$ RM30 – for account of Benef e) Snag Bill Handling Fee RM150 per month or part of b-

d)TT/DD Reimb Claim

e)Cancelation Charge (Due to direct payment) f) Snag Bill Handling Fee

Bills Purchased (Non-DC Bills)

522

	month
a) Commission	0.1% flat ► (min. RM50 – customer) ► (min. RM100 – non-customer) ► (max. RM500 – Ringgit) ► (max. RM500 – SO()
<ul> <li>b) Urgent Processing Charge (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customers)</li> </ul>	<ul> <li>▶ (max. RM250 – FCY)</li> <li>▶ RM100</li> </ul>
c)Interest charge	Ringgit At overdraft or [prescribed rate

#### nggit

At overdraft or [prescribed rate (min RM30)

#### FCY

- At prevailing Foreign Currency interest or prescribed rate (min RM30)
- RM30 for account of Benef RM100

RM150 per month or part pf jmonth

#### Issued by HSBC Malaysia Berhad (Company No. 198401015221 (127776-V))



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### **Commercial & Business**

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
7. Export Services**		
Seller Loans		
Bankers Acceptances	a) Acceptance Commission	Acceptances commission will be collected as offered and accepted in Facility Offer Letter
	b) Handling Fee	► RM5
Seller Loans	a)Export Financing Charge	<ul> <li>0.25% flat (max RM200).</li> <li>Waived for submission via HSBCnet ITS)</li> </ul>
Export Credit Refinancing	a) Processing Fee	RM5 per set of documents
0	b) ECR DPO/LPO Charges	<ul> <li>0.05% flat on the value</li> <li>(min. RM20)</li> <li>(max. RM500)</li> </ul>
Other Export Services		
Red Clause Credit	a) Handling Fee	▶ RM100
Forfaiting	a) Financing Charges	<ul> <li>RM bills – at agreed percentage above BLR</li> <li>FCY bills – at agreed percentage above prevailing FCY cost of fuds</li> </ul>
	b) Commitment Fee	<ul> <li>Min. USD 100 per forfaiting contract (SME customers)</li> <li>Min. RM500 per forfaiting contract (Non-SME customers)</li> </ul>
Assignment of DC Proceeds	a) Commission	0.1% or RM500 whichever is higher
Other Export Charges	a) Acceptance Commission Note : This will only apply to banks with pre-arranged acceptance facilities with us	▶ 0.15% per month (min.RM150)
	b) Reimbursement Bank Fee	▶ RM50
Receivables Finance (RF) (Note : For some RF structures, RF charges such as Arrangement Fee and Service Charge could be consolidated as one fee classified as	Service Charge (includes credit protection/ledger management (depending on the service required)). In some Receivables Finance legal agreements, it is being referred to as "Limited Recourse Fee".	A flat percentage charge of up to maximum 0.75% on the invoice value
"Service Charge")	Facility Set-up Fee (not applicable to SME) / Arrangement Fee as referred to in some Receivables Finance legal agreement.	Minimum MYR1,000 up to 1.5% of the facility limit



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#### Commercial & Business TRANSACTION TYPES DESCRIPTIONS

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
7 Export Somilars**		
7. Export ServiceS**		
Other Export Services Receivables Finance	Administration charges – for one-	▶ RM200.00
	off service requests, outside the usual service offering & facility structure (e.g facility overpayments, same day payment against invoice submitted, etc)	F KW200.00
	Annual Renewal Fee (Not applicable to SME)	Minimum MYR1,000 up to 1.5% o the facility limit
	Discounting Rate/Charge	The applicable discounting rate/charge is calculated based or 3 months rate (e.g. KLIBOR /COF) or such other rate/charge as prescribed by the Bank from time to time shall apply.
		The rate/charge published here will prevail over such rate/charge stated in the relevant legal documentation.
8. Others		
Faxing of Advices		RM10 per price
Photostatting Documents		RM10 per price
Advice Request		RM10 per request
Past Due Chasers	a) To Collecting Bank (auto)	RM30 per chaser
	b) To Collecting Bank (manual)	RM60 per chaser
Banking Express	a) West Malaysia	RM160.00 per month
Service	<ul> <li>b) East Malaysia (Daily courier service for cheques and documents except cash)</li> </ul>	▶ RM250.00 per month
Others	a) Rate of Exchange	Foreign currency bills are negotiated/purchased at the prevailing rates of exchange or contracted rates of exchange
	b) Delivery Charges	A courier charge is made according to the weight of the documents and their destinations
	c) Other Bank's Charges	All correspondent's or agents' charge, if any, are for the account of the Benef unless otherwise stated
	d) Commission in Lieu of Exchange Note: (to be charged if bills/loans are settled without foreign currency conversion with HSBC)	<ul> <li>0.1% of bill amount</li> <li>(min. RM50)</li> <li>(max. RM500)</li> </ul>
	e) Rates for Retirement of Inward Bills	<ul> <li>Selling Rate of Exchange (TT or OD) of the day or Forward Sale Contract</li> </ul>



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#### **Commercial & Business**

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
8. Others		
Others	<ul> <li>f) Compensation charge for early retirement of Foreign Currency Loan will be levied for exchange differences/costs</li> </ul>	Compensation charges quoted by Treasury
	g) Export Credit Report	🕨 RM100 per report
	h) Local Demand Draft/Cashier's Order Issuance i) Government Stamp Duty Fee	<ul> <li>RM5.50 per draft (inclusive of processing fee)</li> <li>RM10 where applicable</li> </ul>
	<ul> <li>i) Late Payment Fee <ul> <li>(applicable to all types of</li> <li>loans/financing/payment of</li> <li>Trade Instruments e.g. Bank</li> <li>Guarantee/Documentary Credit</li> <li>that must be paid on/before</li> <li>maturity dates and/or due</li> <li>dates. Any payment</li> <li>delays/overdues shall be</li> <li>charged at the late payment</li> <li>fees rate stated in this Tariff,</li> <li>whichever is higher, for the</li> <li>period overdue unless</li> <li>otherwise stated and reflected</li> <li>in the legal agreement with</li> <li>customers e.g. Facility Offer</li> <li>Letter).</li> </ul> </li> </ul>	<ul> <li>1% over and above the prescribed interest rate as stipulated in the <i>legal agreement with customer (e.g.</i> Facility Offer Letter); OR</li> <li>3.5% above the bank's prevailing Cost of Funds; OR</li> <li>Such other rate as determined by the Bank from time to time</li> </ul>
	k) Past Due Bills Handling Fee (applicable to all types of loans/ financing/payment of Trade Instruments)	RM150 (one-time fee per bill)
	I) Outward Rentas (per transaction)	► RM5
Cable/SWIFT Charges	a) All cable cost per DC/Bank Guarantee issued under SWIFT (including amendment and cancellation of DC)	<ul> <li>Local DC/BG – RM50 per cable</li> <li>Overseas DC /BG – Min RM100 per cable</li> </ul>
	b) Other Cable Cost Issued under SWIFT	► RM30

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

#### 9. Business Credit Card

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



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#### Commercial & Business TRANSACTION TYPES DESCRIPTIONS

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

of RM100



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#### **Commercial & Business**

TRANSACTION TYPES

DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

#### 9. Busines

	g) Interest-free Period	20-days interest-free period is only enjoyed on all retail transactions, provided all
		outstanding balances as per the monthly statement of the previous month are full settled
	h) Conversion for Overseas Transactions	If the Cardholder uses the Credit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by MasterCard International, as the case may be, on the date of conversion in addition to a foreign currency cost of 12000 currency cost of
		1.25% as well as any transaction fee charged MasterCard International.
	i) Replacement Card Fee	RM50.00 per card
	j) Sales Draft Retrieval	RM20.00 per copy
	k) Additional Statement Request Fee	RM5 per monthly statement
.0. Corporate Card		Þ
	a) Annual Fee	World Corporate MasterCard: RM120
	Service Tax	► RM25
	b) Joining Fee	No charge
	c) Finance Charges i. Purchases	15% p.a calculated on a daily rest basis on the outstanding balance from the posting date of the respective retail transactions.
	ii. Cash Advance	18% p.a calculated on a daily basis on the cash advance amount from the date of disbursement until full repayment.
	d) Cash Advance Fee	5% of the amount advanced of a minimum of RM15, whichever is higher. This is incurred for each cash advance transaction.
	e) Minimum Monthly Repayment	All outstanding has to be settled in full



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## **Commercial & Business**

DESCRIPTIONS

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



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4 Channels Related Services 5	0
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## Commercial & Business

TRANSACTION TYPES DESCRIPTIONS

FEES & CHARGES (subject to applicable tax, if any)

#### 11. Fusion Package

(Only applicable to Retail Business Banking (RBB) Customers) a) HSBC Fusion Basic

RM30 per month

RM60 per monthRM120 per month

b)HSBC Fusion Essential c)HSBC Fusion Elite