

# Tariff and Charges

## for HSBC Amanah Products and Services

Personal

Commercial & Business

## Content

### Personal

### Commercial & Business

Personal

Commercial &amp; Business

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Deposit Accounts</b>		
<b>1.1 Premier Account-i</b>		
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 <b>Note: effective 1st March 2024</b>	► Waived <b>Refer: <a href="#">List of overseas HSBC ATM</a></b>
	c) Cash withdrawals at MEPS Shared ATM Network - First 3 successful transaction each month (includes MEPS Instant Transfer) - 4 <sup>th</sup> and subsequent transactions	► Free ► RM1 per transaction
	d) MEPS Instant Transfer	
	i. Transaction done below or equal to RM5,000 – <b>IBFT ONLY</b>	► Free
	ii. First 3 successful transactions (IBFT and MEPS ATM withdrawals inclusive) done above RM5,000 each month	► Free
	iii. 4 <sup>th</sup> and subsequent transactions (IBFT only) above RM5,000 <b>Note: effective 1<sup>st</sup> July 2018</b>	► RM0.50 per transaction
	f) Interbank GIRO (IBG) at HSBC Amanah/HSBC ATMs	
	i. Transaction performed from 1 <sup>st</sup> October 2015 onwards	► RM0.10 per transaction
	g) MyDebit Cash Out Transaction Fee <b>Note : effective 1st July 2022</b>	► RM0.50 per transaction
Global Transfer Fee	h) VISA Cash Out Transaction Fee <b>Note : effective 2nd May 2023</b>	► RM1.50 per transaction
	a) Me2Me Transfer via Internet Banking	► Waived
Dormant Account	b) Me2Others Transfer via Internet Banking	► Waived
	a) With balances up to RM10	► Account will be closed and these balances will be absorbed by the Bank as a charge
	b) With balances greater than RM10	► An annual service fee of RM10 will be charges until the remaining balances are sent to Unclaimed Monies
	c) Transfer of credit balances to Register Of Unclaimed Monies on the 7 <sup>th</sup> years 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)
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<b>1.1 Premier Account-i</b>		
Cheque Related Fees and Charges	a) Inward Clearing Cheque - Processing Fee	
	i. With effect from 2 <sup>nd</sup> 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
	ii. Courier Charges	▶ RM5
	c) Stop Payment Instruction on Cheque	
Standing Instructions (SI)	i. With sufficient funds	▶ RM20 per cheque
	ii. With insufficient funds	▶ RM100 per cheque
	d) Cheques Returned	
	i. Due to insufficient funds	▶ RM100 per cheque
	ii. Due to reason "Post-dated"	▶ RM10 per cheque
	a) Payment at Home Financing-i/Housing Loan/Credit Card-i/Credit Card	▶ Waived
	b) Payment into other HSBC Amanah Account-i/HSBC Account	▶ Waived
	c) Payment to non HSBC Amanah Account-i/non-HSBC Accounts in Malaysia	▶ Waived
	i. SI Commission	▶ RM2 per Demand Draft
	ii. Demand Draft Issued	▶ RM1.50 per Demand Draft
	iii. Postage	▶ RM0.50 per Demand Draft
	iv. Processing Fee (Effective 2 <sup>nd</sup> January 2015)	
	d) Payments to Individuals/entities outside Malaysia via Telegraphic Transfer	
	i. Commission/postage/cable charges	▶ RM25 to RM45 per payment depending on destination

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<b>1.1 Premier Account-i</b>		
Standing Instructions (SI)	e) Payment to Individuals/ entities outside Malaysia via Telegraphic Transfer (in USD Dollars)	
	i. Intermediary Bank charges	▶ USD20 per payment
Other Fees, Charges or Penalties	f) Penalty charges for insufficient funds in the Account	▶ RM5 per transaction
	a) Account closed within 3 months	▶ RM20
	b) Debit Card-i issuance	▶ Waived
	c) Debit Card-i Annual Fee	▶ Waived
	d) Replacement of Debit Card-i	▶ Waived
	e) Short Message Service (SMS)	▶ Waived
	f) Conversion for Overseas Transaction	▶ <b>Visa</b> - 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. ▶ <b>MyDebit</b> - 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.
Other Services	g) Sales draft retrieval request fee	▶ RM20 per copy
	a) Bank Statement Retrieval	
	i. If statement is 12 months old or less	▶ RM2 per page
	ii. If statement is more than 12 months old	▶ RM20 per request + RM2 per page
	b) Internet Banking	
	- Replacement of Security Device	▶ RM50 per device
	- Postage	▶ RM5-10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)

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<b>1. Deposit Accounts</b>		
<b>1.2 Premier Junior Savers Account-i</b>		
Account Fee	Account Opening Fee	► NIL
	Minimum Initial Deposit	► RM500
Dormant Account	Early Account Closure Fee (If account is closed within 3 months)	► RM20
	Balance up to RM10	► Account will be closed and balances will be absorbed by the Bank as charges
Bank Statement Retrieval Fee	Balance greater than RM10	► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
	Transfer credit balances to Registrar of Unclaimed Monies on 7 <sup>th</sup> year of account dormancy	► Waived
Transaction Charges	Activation of Dormant Account	► Waived
	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
	Cash withdrawal at VISA Network	► RM10 per transaction
	Cash withdrawals at overseas HSBC ATM	► Waived
	<b>Note: effective 1st March 2024</b>	<b>Refer: <a href="#">List of overseas HSBC ATM</a></b>
	Conversion for Overseas Transaction	► <b>Visa</b> - 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.
		► <b>MyDebit</b> - 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.
	Cash withdrawal at MEPS Share ATM Network	► Free for the first three successful transactions each month (including MEPS Instant Transfer)
	MyDebit Cash Out Transaction Fee	► RM1 per transaction for the 4 <sup>th</sup> and subsequent transactions
	<b>Note: effective 1st July 2022</b>	► RM0.50 per transaction
	VISA Cash Out Transaction Fee	► RM1.50 per transaction
	<b>Note: effective 2nd May 2023</b>	

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Other Fees, Charges or Penalties	Debit Card Issuance Debit Card Annual Fee Replacement of Debit Card Sales Draft Retrieval Fee	► Waived ► Waived ► Waived ► RM20 per copy
<b>1. Deposit Accounts</b>		
<b>1.3 Amanah Advance Account-i (formerly known Amanah Smart Account-i)</b>		
Account Fees	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 b) Cash withdrawals at overseas HSBC ATM <b>Note: effective 1st March 2024</b> c) Cash withdrawals at MEPS Shared ATM Network i. First 2 successful transactions each month (includes MEPS Instant Transfer) ii. 3 <sup>rd</sup> and subsequent 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 withdrawal inclusive) done above RM5,000 each month iii. 4 <sup>th</sup> and subsequent transactions (IBFT only) above RM5,000 <b>Note: effective 1 July 2018</b> e) Interbank GIRO (IBG) at HSBC Amanah/HSBC ATMs i. Transaction performed from 1 <sup>st</sup> October 2015 onwards f) MyDebit Cash Out Transaction Fee <b>Note : effective 1st July 2022</b> g) VISA Cash Out Transaction Fee <b>Note : effective 2nd May 2023</b>	► RM10 per transaction ► RM5 per transaction <b>Refer: <a href="#">List of overseas HSBC ATM</a></b>  ► Free ► RM1 per transaction  ► Free ► Free ► RM0.50 per transaction  ► RM0.10 per transaction ► RM0.50 per transaction ► RM1.50 per transaction
Global Transfer Fee	a) Me2Me Transfer via Internet Banking b) Me2Others Transfer via Internet Banking	► Waived ► Waived
Dormant Account	a) With balance up to RM10 b) With a balances greater than RM10 c) Transfer of credit balances to Registrar Of Unclaimed Monies on the 7 <sup>th</sup> year of account Dormancy d) Activation of Dormant Account	► Account will be closed and these balances absorbed by the Bank as a charge ► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies ► Waived ► Waived

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<b>1. Deposit Accounts</b>		
<b>1.3 Amanah Advance Account-i (formerly known Amanah Smart Account-i)</b>		
Cheque Related Fees and Charges	a) Inward Clearing Cheque - Processing Fee	
	i. With effect from 2 <sup>nd</sup> Jan 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
	ii. Courier charges	▶ RM5
	Note: effective 1st January 2025	
Standing Instructions (SI)	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"	▶ RM100 per cheque borne by payee
	a) Payment to Home Financing-i/Housing Loan/Credit Card-i/Credit Card	Waived
	b) Payment into other HSBC Amanah Account-i/HSBC Account	Waived
	c) Payment to non HSBC Amanah Account-i/non-HSBC Accounts in Malaysia	
	i. SI Commission	▶ Waived
	ii. Demand Draft Issued	▶ RM2 per Demand Draft
	iii. Postage	▶ RM1.50 per Demand Draft
	iv. Processing Fee (Effective 2 <sup>nd</sup> 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



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<b>1.3 Amanah Advance Account-i (formerly known Amanah Smart Account-i)</b>		
Standing Instructions (SI)	e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars)	► USD20 per payment
	Intermediary Bank charges	
Other Fees, Charges or Penalties	f) Penalty charges for insufficient funds in the Account	► RM5 per transaction
	a) Account closed within 3 months	► RM20
	b) Debit Card-i Issuance	► RM8
	c) Debit Card-i Annual Fee	► RM8
	d) Short Message Service (SMS)	► Waived
	e) Conversion for Overseas Transaction	► <b>Visa</b> - 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. ► <b>MyDebit</b> - 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.
Other Services	f) Sales draft retrieval request fee	► RM20 per copy
	a) Bank Statement Retrieval	
	i. If statement is 12 months old or less	► RM2 per page
	ii. If statements 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	► RM5-10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)

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<b>1. Deposit Accounts</b>		
<b>1.4 Statements Savings Account-i</b>		
Account Fee	Account Fee	► Waived
Transaction Charges	a) For average credit balance of more than RM5,000 per month <ul style="list-style-type: none"> <li>i. ATM Cash Withdrawals</li> <li>ii. Cash withdrawals at Visa Network</li> <li>iii. Cash withdrawals at overseas HSBC ATM</li> </ul> <b>Note: effective 1st March 2024</b>	► Waived ► RM10 per transaction ► RM5 per transaction <b>Refer: <a href="#">List of overseas HSBC ATM</a></b>
	b) For average credit balance of less than RM5,000 per month <ul style="list-style-type: none"> <li>i. ATM Cash Withdrawals (if exceeding 4 transactions per month)</li> <li>ii. Cash withdrawals at Visa Network</li> <li>iii. Cash withdrawals at overseas HSBC ATM</li> </ul> <b>Note: effective 1st March 2024</b>	► RM1 per transaction ► RM10 per transaction ► RM5 per transaction <b>Refer: <a href="#">List of overseas HSBC ATM</a></b>
	c) Cash withdrawals at MEPS Shared ATM Network	► RM1 per transaction
	d) MEPS Instant Transfer <ul style="list-style-type: none"> <li>i. Transaction done below or equal to RM5,000</li> <li>ii. Transaction done above RM5,000</li> </ul> <b>Note: effective 1st July 2018</b>	► Free ► RM0.50 per transaction
	e) Interbank GIRO (IBG) at HSBC Amanah/HSBC ATMs <ul style="list-style-type: none"> <li>i. Transaction performed from 1st October 2015 Onwards</li> </ul>	► RM0.10 per transaction
	f) MyDebit Cash Out Transaction Fee <b>Note: effective 1st July 2022</b>	► RM0.50 per transaction
	g) VISA Cash Out Transaction Fee <b>Note: effective 2nd May 2023</b>	► RM1.50 per transaction

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<b>1</b>	<b>Deposit Accounts</b>	<b>2</b>
1.1	Premier Account-i	2
1.2	Premier Junior Savers Account-i	5
1.3	Amanah Advance Account-i	6
1.4	Statement Saving Account-i	9
1.5	Passbook Savings Account-i	11
1.6	Junior TopRate Statement Saving Account-i	14
1.7	Basic Savings Account-i	15
1.8	Foreign Currency Account-i	17
1.9	Everyday Global Account-i	18
1.10	Term Deposit-i	20
<b>2</b>	<b>Current Accounts</b>	<b>20</b>
2.1	Current Account-i	20
2.2	Basic Current Account-i	23
<b>3</b>	<b>Emergency Encashment</b>	<b>25</b>
<b>4</b>	<b>Financing</b>	<b>25</b>
4.1	Amanah Personal Financing-i	25
4.2	Home Smart-i	26
4.3	Home Financing-i / My Home Basic-i	28
4.4	Business Premises Smart (Individual Customer)	28
<b>5</b>	<b>Credit Card</b>	<b>30</b>
5.1	MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i	31
<b>6</b>	<b>Remittance &amp; Payment Services</b>	<b>33</b>
6.1	Domestic Payments	34
6.2	Cross Border Payments	35
<b>7</b>	<b>Cross Border Account Opening</b>	<b>35</b>
<b>8</b>	<b>Credit History Transfer</b>	<b>36</b>
<b>9</b>	<b>Bank Statement</b>	<b>36</b>

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Deposit Accounts</b>		
<b>1.4 Statement Savings Account-i</b>		
Dormant Account	a) With balances up to RM10	▶ Account will be closed and these balances absorbed by the Bank as a charge
	b) With balances greater than RM10	▶ An annual service fee of RM10 will be charges until the remaining balances are sent to Unclaimed Monies
	c) Transfer of credit balances of Registrar Of Unclaimed Monies on the 7 <sup>th</sup> year of account dormancy	▶ Waived
	d) Activation of Dormant Account	▶ Waived
	a) Payment to Home Financing-i/Housing Loan/Credit Card-i/Credit Card	▶ Waived
	b) Payment into other HSBC Amanah Account-i/HSBC Account	▶ RM2 per transaction
	c) Payment to non HSBC Amanah Account-i/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
Standing Instructions (SI)	iv. Processing Fee (Effective 2 <sup>nd</sup> 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) Charges for insufficient funds in the Account	▶ RM5 per transaction
	a) Account closed within 3 months	▶ RM20
	b) Debit Card-i Issuance	▶ RM8
	c) Debit Card-i Annual Fee	▶ RM8
	d) Short Message Service (SMS)	▶ RM1 per month for those customers who sign up
<b>Other Fees and Charges</b>		

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<b>1 Deposit Accounts</b>	<b>2</b>
1.1 Premier Account-i	2
1.2 Premier Junior Savers Account-i	5
1.3 Amanah Advance Account-i	6
1.4 Statement Saving Account-i	9
1.5 Passbook Savings Account-i	11
1.6 Junior TopRate Statement Saving Account-i	14
1.7 Basic Savings Account-i	15
1.8 Foreign Currency Account-i	17
1.9 Everyday Global Account-i	18
1.10 Term Deposit-i	20
<b>2 Current Accounts</b>	<b>20</b>
2.1 Current Account-i	20
2.2 Basic Current Account-i	23
<b>3 Emergency Encashment</b>	<b>25</b>
<b>4 Financing</b>	<b>25</b>
4.1 Amanah Personal Financing-i	25
4.2 Home Smart-i	26
4.3 Home Financing-i / My Home Basic-i	28
4.4 Business Premises Smart (Individual Customer)	28
<b>5 Credit Card</b>	<b>30</b>
5.1 MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i	31
<b>6 Remittance &amp; Payment Services</b>	<b>33</b>
6.1 Domestic Payments	34
6.2 Cross Border Payments	35
<b>7 Cross Border Account Opening</b>	<b>35</b>
<b>8 Credit History Transfer</b>	<b>36</b>
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Deposit Accounts</b>		
<b>1.4 Statement Savings Account-i</b>		
	e) Replacement of Debit Card-i	► RM10
	f) Conversion for Overseas Transaction	► <b>Visa</b> - 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. ► <b>MyDebit</b> - 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.
Other Services	g) Sales draft retrieval request fee	► RM20 per copy
	a) Bank Statement Retrieval	
	i. If statement is 12 months old or lesser	► 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	► RM5-10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)
<b>1.5 Passbook Savings Account-i</b>		
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	► Waived refer: <a href="#">list of overseas HSBC ATM</a>
	c) For average credit balance of more than RM5,000 per month ATM Cash Withdrawal	Waived
	d) For average credit balance of less than RM5,000 per month	
	i. ATM Cash Withdrawal (if exceeding 4 transactions per month)	► RM1 per transaction
	e) Cash withdrawals at MEPS Shared ATM Network	► RM1 per transaction

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<b>1 Deposit Accounts</b>	<b>2</b>
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1.2 Premier Junior Savers Account-i	5
1.3 Amanah Advance Account-i	6
1.4 Statement Saving Account-i	9
1.5 Passbook Savings Account-i	11
1.6 Junior TopRate Statement Saving Account-i	14
1.7 Basic Savings Account-i	15
1.8 Foreign Currency Account-i	17
1.9 Everyday Global Account-i	18
1.10 Term Deposit-i	20
<b>2 Current Accounts</b>	<b>20</b>
2.1 Current Account-i	20
2.2 Basic Current Account-i	23
<b>3 Emergency Encashment</b>	<b>25</b>
<b>4 Financing</b>	<b>25</b>
4.1 Amanah Personal Financing-i	25
4.2 Home Smart-i	26
4.3 Home Financing-i / My Home Basic-i	28
4.4 Business Premises Smart (Individual Customer)	28
<b>5 Credit Card</b>	<b>30</b>
5.1 MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i	31
<b>6 Remittance &amp; Payment Services</b>	<b>33</b>
6.1 Domestic Payments	34
6.2 Cross Border Payments	35
<b>7 Cross Border Account Opening</b>	<b>35</b>
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Deposit Accounts</b>		
<b>1.5 Passbook Saving Account-i</b>		
Transaction Charges	f) MEPS Instant Transfer	
	i) Transaction done below or equal to RM5,000	► Free
	ii) Transaction done above RM5,000 <i>Note : effective 1st July 2018</i>	► RM0.50 per transaction
	g) Interbank GIRO (IBG) at HSBC Amanah/HSBC ATMs	
	i. Transaction performed from 1 <sup>st</sup> October 2015 onwards	► RM0.10 per transaction
	h) MyDebit Cash Out Transaction Fee <i>Note : effective 1st July 2022</i>	► RM0.50 per transaction
	i) VISA Cash Out Transaction Fee <i>Note : effective 2nd May 2023</i>	► RM1.50 per transaction
	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) Transaction of credit balances of Registrar Of Unclaimed Monies on the 7 <sup>th</sup> year of account Dormancy	► Waived
Dormant Account	d) Activation of Dormant Account	► Waived
	a) Payment to Home Financing-i/Housing Loan/Credit Card-i/Credit Card	► Waived
	b) Payment into other HSBC Amanah Account-i/HSBC Account	► RM2 per transaction
	c) Payment to non HSBC Amanah Account-i/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 2 <sup>nd</sup> January 2015)	► RM0.50 per Demand Draft
	d) Payments to individuals/entities outside Malaysia via Telegraphic Transfer	► RM25 to RM45 per payment depending on destination
	i. Commission/postage/cable charges	
Standing Instructions (SI)	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
<b>1. Deposit Accounts</b>		
<b>1.5 Passbook Savings Account-i</b>		
Other Fees, Charges or Penalties	a) Account closed within 3 months	► RM20
	b) Debit Card-i Issuance	► RM8
	c) Debit Card-i Annual Fee	► RM8
	d) Short Message Service (SMS)	► RM1 per month for those customers who sign up
	e) Replacement of Debit Card-i	► RM10

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<b>1 Deposit Accounts</b>	<b>2</b>
1.1 Premier Account-i	2
1.2 Premier Junior Savers Account-i	5
1.3 Amanah Advance Account-i	6
1.4 Statement Saving Account-i	9
1.5 Passbook Savings Account-i	11
1.6 Junior TopRate Statement Saving Account-i	14
1.7 Basic Savings Account-i	15
1.8 Foreign Currency Account-i	17
1.9 Everyday Global Account-i	18
1.10 Term Deposit-i	20
<b>2 Current Accounts</b>	<b>20</b>
2.1 Current Account-i	20
2.2 Basic Current Account-i	23
<b>3 Emergency Encashment</b>	<b>25</b>
<b>4 Financing</b>	<b>25</b>
4.1 Amanah Personal Financing-i	25
4.2 Home Smart-i	26
4.3 Home Financing-i / My Home Basic-i	28
4.4 Business Premises Smart (Individual Customer)	28
<b>5 Credit Card</b>	<b>30</b>
5.1 MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i	31
<b>6 Remittance &amp; Payment Services</b>	<b>33</b>
6.1 Domestic Payments	34
6.2 Cross Border Payments	35
<b>7 Cross Border Account Opening</b>	<b>35</b>
<b>8 Credit History Transfer</b>	<b>36</b>
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
	f) Conversion for Overseas Transaction	<p>► <b>Visa</b> - 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.</p> <p>► <b>MyDebit</b> - 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.</p>
Other Services	<p>h) Sales draft retrieval request fee</p> <p>a) Bank Statement Retrieval</p> <p>i. If statement is 12 months old or lesser</p> <p>ii. If statement is more than 12 months old</p> <p>b) Internet Banking</p> <p>i. Replacement of Security Device</p> <p>ii. Postage</p>	<p>► RM20 per copy</p> <p>► RM2 per page</p> <p>► RM20 per request + RM2 per page</p> <p>► RM50 per device</p> <p>► RM5 to RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)</p>

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<b>1</b>	<b>Deposit Accounts</b>	<b>2</b>
1.1	Premier Account-i	2
1.2	Premier Junior Savers Account-i	5
1.3	Amanah Advance Account-i	6
1.4	Statement Saving Account-i	9
1.5	Passbook Savings Account-i	11
1.6	Junior TopRate Statement Saving Account-i	14
1.7	Basic Savings Account-i	15
1.8	Foreign Currency Account-i	17
1.9	Everyday Global Account-i	18
1.10	Term Deposit-i	20
<b>2</b>	<b>Current Accounts</b>	<b>20</b>
2.1	Current Account-i	20
2.2	Basic Current Account-i	23
<b>3</b>	<b>Emergency Encashment</b>	<b>25</b>
<b>4</b>	<b>Financing</b>	<b>25</b>
4.1	Amanah Personal Financing-i	25
4.2	Home Smart-i	26
4.3	Home Financing-i / My Home Basic-i	28
4.4	Business Premises Smart (Individual Customer)	28
<b>5</b>	<b>Credit Card</b>	<b>30</b>
5.1	MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i	31
<b>6</b>	<b>Remittance &amp; Payment Services</b>	<b>33</b>
6.1	Domestic Payments	34
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<b>7</b>	<b>Cross Border Account Opening</b>	<b>35</b>
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Deposit Accounts</b>		
<b>1.6 Junior TopRate Statement Saving Account-i</b>		
Account Fee	Account Opening Fee	► NIL
	Minimum Initial Deposit	► RM1
	Early Account Closure Fee (if account is closed within 3 months)	► RM20
Dormant Account	Balances up to RM10	► Account will be closed and balances will be absorbed by the Bank as a charge
	Balances greater than RM10	► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
	Transfer of credit balances to Registrar of Unclaimed Monies on the 7 <sup>th</sup> year of account dormancy	► Waived
Bank Statement Retrieval Fee	Activation of Dormant Account	► Waived
	If statement is 12 months old or less	► RM2 per page
	If statement is more than 12 months old	► RM20 per request + RM2 per page

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<b>1 Deposit Accounts</b>	<b>2</b>
1.1 Premier Account-i	2
1.2 Premier Junior Savers Account-i	5
1.3 Amanah Advance Account-i	6
1.4 Statement Saving Account-i	9
1.5 Passbook Savings Account-i	11
1.6 Junior TopRate Statement Saving Account-i	14
1.7 Basic Savings Account-i	15
1.8 Foreign Currency Account-i	17
1.9 Everyday Global Account-i	18
1.10 Term Deposit-i	20
<b>2 Current Accounts</b>	<b>20</b>
2.1 Current Account-i	20
2.2 Basic Current Account-i	23
<b>3 Emergency Encashment</b>	<b>25</b>
<b>4 Financing</b>	<b>25</b>
4.1 Amanah Personal Financing-i	25
4.2 Home Smart-i	26
4.3 Home Financing-i / My Home Basic-i	28
4.4 Business Premises Smart (Individual Customer)	28
<b>5 Credit Card</b>	<b>30</b>
5.1 MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i	31
<b>6 Remittance &amp; Payment Services</b>	<b>33</b>
6.1 Domestic Payments	34
6.2 Cross Border Payments	35
<b>7 Cross Border Account Opening</b>	<b>35</b>
<b>8 Credit History Transfer</b>	<b>36</b>
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Deposit Accounts</b>		
<b>1.7 Basic Saving Account-i</b>		
Account Fee	Account Fee	► Waived
Transaction Charges	a) ATM Cash Withdrawal (if exceeding 8 transactions per month)	► RM1 per transaction
	b) Self-service deposits	► Waived
	c) Cash withdrawals at Visa Network	► RM10 per transaction
	d) Cash withdrawals at overseas HSBC ATM	► RM5 per transaction Refer: <a href="#">List of overseas HSBC ATM</a>
	<b>Note: effective 1st March 2024</b>	
	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	► RM0.50 per transaction
	<b>Note: effective 1st July 2018</b>	
	g) Interbank GIRO (IBG) at HSBC Amanah/HSBC ATMs	
	i. Transaction performed from 1st October 2015 onwards	► RM0.10 per transaction
	h) MyDebit Cash Out Transaction Fee	► RM0.50 per transaction
	<b>Note: effective 1st July 2022</b>	
	i) VISA Cash Out Transaction Fee	► RM1.50 per transaction
	<b>Note: effective 2nd May 2023</b>	
Dormant Account	a) With balances up to RM10	► Account will be closed and Balances will be absorbed by the Bank as a charge
	b) With balances greater than RM10	► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
	c) Transfer of credit balances to Registrar of Unclaimed Monies on the 7 <sup>th</sup> year of account dormancy	► Waived
	d) Activation of Dormant Account	► Waived



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<b>1 Deposit Accounts</b>	<b>2</b>
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1.2 Premier Junior Savers Account-i	5
1.3 Amanah Advance Account-i	6
1.4 Statement Saving Account-i	9
1.5 Passbook Savings Account-i	11
1.6 Junior TopRate Statement Saving Account-i	14
1.7 Basic Savings Account-i	15
1.8 Foreign Currency Account-i	17
1.9 Everyday Global Account-i	18
1.10 Term Deposit-i	20
<b>2 Current Accounts</b>	<b>20</b>
2.1 Current Account-i	20
2.2 Basic Current Account-i	23
<b>3 Emergency Encashment</b>	<b>25</b>
<b>4 Financing</b>	<b>25</b>
4.1 Amanah Personal Financing-i	25
4.2 Home Smart-i	26
4.3 Home Financing-i / My Home Basic-i	28
4.4 Business Premises Smart (Individual Customer)	28
<b>5 Credit Card</b>	<b>30</b>
5.1 MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i	31
<b>6 Remittance &amp; Payment Services</b>	<b>33</b>
6.1 Domestic Payments	34
6.2 Cross Border Payments	35
<b>7 Cross Border Account Opening</b>	<b>35</b>
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Deposit Accounts</b>		
<b>1.7 Basic Savings Account-i</b>		
Standing Instructions (SI)	a) Payment to Home Financing-i/Housing Loan/Credit Card-i/Credit Card	► Waived
	b) Payment into other HSBC Amanah Account-i/HSBC Account	RM2 per transaction
	c) Payment to non HSBC Amanah Account-i/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 2 <sup>nd</sup> 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) Charges for insufficient funds in the Account	► RM5 per transaction
	a) Account closed within 3 months	► RM20
	b) Debit Card-i Issuance	► Waived
Other Fees and Charges	c) Debit Card-i Annual Fee	► Waived
	d) Short Message Service (SMS)	► RM1 per month for those customers who sign up
	e) Replacement of Debit Card-i	► RM10
	f) Conversion for Overseas Transaction	► <b>Visa</b> - 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.
		► <b>MyDebit</b> - 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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<b>1 Deposit Accounts</b>	<b>2</b>
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1.2 Premier Junior Savers Account-i	5
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1.4 Statement Saving Account-i	9
1.5 Passbook Savings Account-i	11
1.6 Junior TopRate Statement Saving Account-i	14
1.7 Basic Savings Account-i	15
1.8 Foreign Currency Account-i	17
1.9 Everyday Global Account-i	18
1.10 Term Deposit-i	20
<b>2 Current Accounts</b>	<b>20</b>
2.1 Current Account-i	20
2.2 Basic Current Account-i	23
<b>3 Emergency Encashment</b>	<b>25</b>
<b>4 Financing</b>	<b>25</b>
4.1 Amanah Personal Financing-i	25
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4.3 Home Financing-i / My Home Basic-i	28
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5.1 MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i	31
<b>6 Remittance &amp; Payment Services</b>	<b>33</b>
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1. Deposit Accounts			
1.7 Basic Savings Account-i			
Other Services	a) Bank Statement Retrieval		
	i. If statement is 12 months old or lesser		▶ 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		▶ RM5-10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)
1. Deposit Accounts			
1.8 Foreign Currency Account-i			
	Account Opening Fee		▶ RM100 to be collected upon account opening (100% waived if customer opens Dual Currency Investment-i or Structured Investment-i on the same day, 50% waived for Premier, and Advance Account-i customers)
	Annual Fee		▶ RM100 to be collected on anniversary date ▶ Waiver only for Premier, Advance Account-i, Structured Investment-i and DCI customers
	Maintenance Fee		▶ RM10 per month (if aggregated balance is less than RM20,000 as equivalent)
	Transaction Fee	Type of accounts	Transaction fee per transaction
	Transaction Charges*		
	Transaction made involving the same foreign Currency denomination (eg AUD to AUD)	▶ USD	USD4
		▶ GBP	GBP3
		▶ AUD	AUD6
		▶ SGD	SGD6
		▶ EUR	EUR4
		▶ CHF	CHF6
		▶ HKD	HKD30
		▶ CAD	CAD6
		▶ NZD	NZD6
		▶ CNY	CNY30
	Transaction made involving the same foreign Currency denomination (eg AUD to AUD)		*Please take note that the transaction charges herein excludes other charges related to different types of Remittance and Payment Services such as Local / Foreign Currency Draft Telegraphic Transfer and Traveler’s Cheque.
	Bank Statement Retrieval		
	i. If statement is 12 months old or less		▶ RM2 per page
	ii. If statements is more than 12 months old		▶ RM20 per request + RM2 per page

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6.1 Domestic Payments	34
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Deposit Accounts</b>		
<b>1.9 Everyday Global Account-i</b>		
Account Fee	Account Opening Fee	► NIL
	Minimum Initial Deposit	► NIL
	Account Annual Fee	► NIL
	Account Maintenance Fee	► Waived
Dormant Account	For activation of dormant account	► NIL
	For account with aggregated balances up to RM10 equivalent	► The account will be closed and these 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.
		► RM2 per page
Bank Statement Retrieval Fee	If statement is 12 months or less	► RM2 per request + RM2 per page
	If statement is more than 12 months old	
Transaction Charges	Cash withdrawal at Visa Network	► RM10 per transaction
	Cash withdrawal fee within HSBC Malaysia ATM Network	► NIL
	Cash withdrawal at MEPS Shared ATM Network	► <b>Premier</b> – Waived for the first 3 transactions. Subsequent transaction at RM1
		► <b>Advance</b> – Waived for the first 2 transactions. Subsequent transaction at RM1
		► <b>Basic Banking</b> – RM1 per transaction
	MyDebit Cash Out Transaction Fee	► RM0.50 per transaction
	<i>Note : effective 1st July 2022</i>	
	VISA Cash Out Transaction Fee	► RM1.50 per transaction
	<i>Note : effective 2nd May 2023</i>	

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<b>1. Deposit Accounts</b>		
<b>1.9 Everyday Global Account-i</b>		
	Cash withdrawal at overseas HSBC ATM <b>Note: effective 1<sup>st</sup> March 2024</b> <b>(refer: list of overseas HSBC ATM)</b>	<ul style="list-style-type: none"> <li>► <b>Premier</b> – Waived</li> <li>► <b>Advance &amp; Basic Banking</b> – RM5 per transaction.</li> </ul>
	Conversion for Overseas Transaction	<ul style="list-style-type: none"> <li>► <b>Visa</b> - 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 currency account or the transaction is performed in a non-supported foreign currency, the funds will be debited from the MYR account balances at the exchange rate determined by Visa International or the Bank, and a 1% conversion fee will be charged. The transaction will be declined if there is insufficient fund in the MYR credit balances.</li> <li>► <b>MyDebit</b> - 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>
Others Fees, Charges or Penalties	Debit Card-i Issuances Fee	► Waived
	Debit Card-I Recurring Annual Fee	► Waived
	Replacement of Debit Card-i	► RM10 (waived for lost/stolen with a police report provided)
	Sales Draft Retrieval Fee	► RM20 per copy
	Transaction Charges (Applicable to Telegraphic Transfers involving the same FCY denomination only i.e. AUD to AUD, or USD to USD). This charges excludes cable charges.	<ul style="list-style-type: none"> <li>► USD – USD4 per transaction</li> <li>► GBP – GBP3 per transaction</li> <li>► AUD – AUD6 per transaction</li> <li>► SGD – SGD6 per transaction</li> <li>► EUR – EUR4 per transaction</li> <li>► HKD – HKD30 per transaction</li> <li>► CAD – CAD6 per transaction</li> <li>► NZD – NZD6 per transaction</li> <li>► JPY – JPY400 per transaction</li> <li>► SAR – SAR15 per transaction</li> <li>► RM5 per transaction</li> </ul>
	Standing Instructions Penalty Charges for Insufficient Funds	
Global Transfer Fee	Me2Me via Internet Banking	► Premier & Advance – Waived
	Me2Others Transfer via Internet Banking	► Premier & Advance – Waived

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<b>1. Deposit Accounts</b>		
<b>1.10 Term Deposit-i</b>		
Term Deposit-i	a) Copy of Customer Request Term Deposit-i Advice	► Waived
<b>2. Current Accounts</b>		
<b>2.1 Current Account-i</b>		
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 <i>Note: effective 1<sup>st</sup> March 2024</i>	► Waived refer: <a href="#">list of overseas HSBC ATM</a>
	c) For average credit balance of more than RM5,000 per month	
	i. ATM Cash Withdrawal	► Waived
	Clearing Cheque Debit	Waived
	d) For average credit balance of less than RM5,000 per month	
	i. ATM Cash Withdrawal (if exceeding 4 transactions per month)	► RM1 per transaction
	Clearing Cheque Debit (if exceeding 4 transactions per month)	RM1 per transaction

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>2. Current Accounts</b>		
<b>2.1 Current Account-i</b>		
Transaction Charges	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	► RM0.50 per transaction
	<i>Note : effective 1st July 2018</i>	
	g) Interbank GIRO (IBG) at HSBC Amanah/HSBC ATMs	
	i. Transaction performed from 1st October 2015 onwards	► RM0.10 per transaction
	h) MyDebit Cash Out Transaction Fee	► RM0.50 per transaction
	<i>Note : effective 1st July 2022</i>	
	i) VISA Cash Out Transaction Fee	► RM1.50 per transaction
Dormant Account	<i>Note : effective 2nd May 2023</i>	
	a) With balances up to RM10	► Account will be closed and balances will be absorbed by the Bank as a charge
	b) With balances greater than RM10	► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
	c) Transfer of credit balances to Registrar Of Unclaimed Monies on the 7 <sup>th</sup> year of account dormancy	► Waived
	d) Activation of Dormant Account	► Waived
Cheque Related Fees and Charges	a) Inward Clearing Cheque – Processing Fee	
	i. With effect from 2 <sup>nd</sup> January 2015	► RM0.50 per cheque
	*Exception for cheque return reasons below :	
	i. Cheque already paid/Duplicate Payment	
	ii. Wrongly encoded/Encoding error	
	ii. Incorrect Data Capture	
	b) Cheque Book Issuance	
	i. Stamp Duty	► RM1.00 per cheque leaf
	ii. Courier Charges	► RM5
	c) Stop Payment Instruction on Cheque	
	i. With sufficient funds	► RM20 per cheque
	ii. With insufficient funds	► RM100 per cheque
	d) Cheque Returned	
	i. Due to insufficient funds	► RM100 per cheque
	ii. Due to reason “Post-dated”	► RM10 per cheque borne by payee

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<b>2. Current Accounts</b>		
<b>2.1 Current Account-i</b>		
Standing Instructions (SI)	a) Payment to Home Financing-i/Housing Loan/Credit Card-i/Credit Card	▶ Waived
	b) Payment into other HSBC Amanah Account-i/HSBC Account	▶ RM2 per transaction
	c) Payment to non HSBC Amanah Account-i/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 1 <sup>st</sup> April 2015)	▶ RM0.50 per Demand Draft
	d) Payments to individuals/entities outside Malaysia via Telegraphic Transfer	▶ RM25 to RM45 per payment depending on destination
	i. Commission/postage/cable charges	
	e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars)	
	i. Intermediary Bank charges	▶ USD20 per payment
	f) Penalties charges for insufficient funds in the Account	▶ RM5 per transaction
	a) Account closed within 3 months	▶ RM20
	b) Debit Card-i Issuance	▶ RM8
Other Fees and Charges	c) Debit Card-I Annual Fee	▶ RM8
	d) Short Message Service (SMS)	▶ RM1 per month for those customers who sign up
	e) Replacement of Debit Card-i	▶ RM10
	f) Conversion for Overseas Transaction	▶ <b>Visa</b> - 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.
		▶ <b>MyDebit</b> - 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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<b>2. Current Accounts</b>		
<b>2.1 Current Account-i</b>		
Other Services	a) Bank Statement Retrieval <ul style="list-style-type: none"> <li>i. If statement is 12 months old or lesser</li> <li>ii. If statement is more than 12 months old</li> </ul> b) Internet Banking <ul style="list-style-type: none"> <li>i. Replacement of Security Device</li> <li>ii. Postage</li> </ul>	▶ RM2 per page ▶ RM20 per request + RM2 per page ▶ RM50 per device ▶ RM5-10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)
<b>2.2 Basic Current Account-i</b>		
Account Fee	Account Service Fee	▶ RM10 per half year (if average credit balance of less than RM1,000 is maintained during the half year)
Transaction Charges	a) ATM Cash Withdrawals (if exceeding 8 transactions per month) b) Self-services deposits c) Cash withdrawals at Visa Network d) Cash withdrawals at overseas HSBC ATM <i>Note: effective 1st March 2024</i> e) Cash withdrawals at MEPS Shared ATM Network f) MEPS Instant Transfer <ul style="list-style-type: none"> <li>i. Transaction done below or equal to RM5,000</li> <li>ii. Transaction done above RM5,000</li> </ul> <i>Note: effective 1st July 2018</i> g) Interbank GIRO (IBG) at HSBC Amanah/HSBC ATMs <ul style="list-style-type: none"> <li>i. Transaction performed from 1st October 2015 onwards</li> </ul> h) MyDebit Cash Out Transaction Fee <i>Note: effective 1st July 2022</i> i) VISA Cash Out Transaction Fee <i>Note: effective 2nd May 2023</i>	▶ RM1 per transaction ▶ Waived ▶ RM10 per transaction ▶ RM5 per transaction <i>Refer: List of overseas HSBC ATM</i> ▶ RM1 per transaction ▶ Free ▶ RM0.50 per transaction ▶ RM0.10 per transaction ▶ RM0.50 per transaction ▶ RM1.50 per transaction



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>2. Current Accounts</b>		
<b>2.2 Basic Current Account-i</b>		
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) Activation of Dormant Account	▶ Waived
	a) Inward Clearing Cheque – Processing Fee	
	i. With effect from 2 <sup>nd</sup> January 2015	▶ RM0.50 per cheque
	*Exception for cheque return reasons below :	
	i. Cheque already paid/Duplicate Payment	
	ii. Wrongly encoded/Encoding error	
	ii. Incorrect Data Capture	
	b) Cheque Book Issuance	
Cheque Related Fees and Charges	i. Stamp Duty	▶ RM1.00 per cheque
	Note: effective 1st January 2025	
	ii. Courier Charges	▶ RM5
	c) Stop Payment Instruction on Cheque	
	iii. With sufficient funds	▶ RM20 per cheque
	iv. 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
		▶ Waived
Standing Instructions (SI)	a) Payment to Home Financing-i/Housing Loan/Credit Card-i/Credit Card	
	b) Payment into other HSBC Amanah Account-i/HSBC Account	▶ RM2 per transaction
	c) Payment to non HSBC Amanah Account-i/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 2 <sup>nd</sup> January 2015)	▶ RM0.50 per Demand Draft
	d) Payments to individuals/entities outside Malaysia via Telegraphic Transfer	
	i. Commission/postage/cable charges	▶ RM25 to RM45 per payment depending on destination
	e) Payments to individuals/entities outside Malaysia via Telegraphic Transfer (in US Dollars)	
	i. Intermediary Bank charges	▶ USD20 per payment
	f) Penalty charges for insufficient funds in the Account	▶ RM5 per transaction

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>2. Current Accounts</b>		
<b>2.2 Basic Current Account-i</b>		
Other Fees and Charges	a) Account closed within 3 months	▶ RM20
	b) Debit Card-i Issuance	▶ Waived
	c) Debit Card-i Annual Fee	▶ Waived
	d) Short Message Service (SMS)	▶ RM1 per month for those customers who sign up
	e) Replacement of Debit Card-i	▶ RM10
	f) Conversion for Overseas Transaction	▶ <b>Visa</b> - 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. ▶ <b>MyDebit</b> - 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.
Other Services	g) Sales draft retrieval request fee	▶ RM20 per copy
	a) Bank Statement Retrieval	▶ RM2 per page
	i. If statement is 12 months old or less	
	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	▶ RM5-10 within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)
<b>3. Emergency Encashment</b>		
Emergency Encashment	HSBC Group Offices' customer requesting emergency encashment from HSBC/HSBC Amanah Malaysia	▶ Waived
<b>4. Financing</b>		
<b>4.1 Amanah Personal Financing-i</b>		
Early Settlement Fee	Pre-mature settlement effective 1 July 2012	▶ 1 month notice ▶ NIL
Processing Fees		▶ NIL

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
Late Payment Charges		<ul style="list-style-type: none"> <li>▶ 1% per annum on the overdue instalment amount (during the financing tenure)</li> <li>▶ At a rate not exceeding the prevailing IIMM-rate on the outstanding amount financed (after the tenure of the APF-I of after judgement is obtained, whichever is earlier).</li> <li>▶ IIMM-rate is the daily weighted average overnight rate for Mudharabah interbank investment quoted in Malaysia's Islamic interbank money market.</li> </ul>
<b>4.2 Home Smart-i</b>		
Monthly Service Fee	Monthly Service Fee	▶ RM10
Additional Rental Charges	Additional Rental Charges	<ul style="list-style-type: none"> <li>▶ Additional Rental Charges will be charged at RM40 per month if the average utilization rate (average outstanding balance divided by current month Facility Limit) for the month is less than 50%. Additional Rental Charges will only be applied (if applicable) upon full disbursement of the Facility or upon first payment of monthly payment, whichever is earlier. and When applicable, it only applies for the period of 5 years from the date of Full Disbursement date or first monthly payment date, as the case may be.</li> </ul>
Late Payment Charges	Late Payment Charges	<ul style="list-style-type: none"> <li>▶ 1% per annum on the overdue instalment amount (during the tenure of the home financing)</li> <li>▶ At a rate not exceeding the prevailing IIMM-rate on the outstanding amount financed (after the tenure of the home financing or after judgement is obtained).</li> <li>▶ IIMM-rate is the daily weighted average overnight rate for Mudharabah interbank investment quoted in Malaysia's Islamic.</li> </ul>
<b>4. Financing</b>		
<b>4.2 Home Smart-i</b>		
Redemption Statement Fee	Issuance of redemption statement	▶ RM50 per account per request basis
Early Settlement Charges within Lock-in Period		<ul style="list-style-type: none"> <li>▶ <math>(1.75\% \times \text{Facility Amount} \times \text{Number of remaining months within the Lock-in Period}) /</math></li> <li>▶ Total Lock-in Period in months</li> </ul>

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1.4	Statement Saving Account-i	9
1.5	Passbook Savings Account-i	11
1.6	Junior TopRate Statement Saving Account-i	14
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
Retrieval/Photocopy of Security Documents	Retrieval/Photocopy of Security Documents	► RM10 per document
Confirmation Letter for Withdrawal from the Employee Provident Fund (EPF)	With document Without document	► RM10 per document and maximum RM20 ► NIL

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>4. Financing</b>		
<b>4.3 Home Financing-i / My Home Basic-i</b>		
Redemption Statement Fee	Issuance of redemption statement	▶ RM50 per account per request basis
Late Payment Charges	Late Payment Charges	▶ 1% per annum on the overdue instalment amount (during the tenure of the home financing) ▶ At a rate not exceeding the prevailing IIMM-rate on the outstanding amount financed (after the tenure of the home financing of after judgement is obtained). ▶ IIMM-rate is the daily weighted average overnight rate for Mudharabah interbank investment quoted in Malaysia's Islamic interbank money market.
Early Settlement Charges within Locking Period		▶ (1.75% X Facility Amount X Number of remaining months within the Lock-in Period) / Total Lock-in Period in months
Retrieval/Photocopy of Security Documents	Retrieval/Photocopy of Security Documents	▶ RM10 per document
Confirmation Letter for Withdrawal from the Employee Provident Fund (EPF)	With document Without document	▶ RM10 per document and maximum RM20 ▶ NIL
<b>4.4 Business Premises Smart-i (Individual Customer)</b>		
Redemption Statement Fee	Issuance of redemption statement	▶ RM50 per account per request basis
Monthly Service Fee	Monthly Service Fee	▶ RM10
Additional Rental Charge	Additional Rental Charge	▶ RM40 per month will be charged if the average utilization rate (Average Outstanding Balance divided by Current Month Facility Limit) for the month is less than 50%. Only applicable upon full disbursement of the home financing and applicable for the period of 5 years from the full disbursement date.

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>4. Financing</b>		
<b>4.4 Business Premises Smart (Individual Customer)</b>		
Late Payment Charges	Late Payment Charges	<ul style="list-style-type: none"> <li>▶ 1% per annum on the overdue instalment amount (during the tenure of the home financing).</li> <li>▶ At a rate not exceeding the prevailing IIMM-rate on the outstanding amount financed (after the tenure of the home financing of after judgement is obtained).</li> <li>▶ IIMM-rate is the daily weighted average overnight rate for Mudharabah interbank investment quoted in Malaysia's Islamic interbank money market.</li> </ul>
Early Settlement Charges within Lock-in Period		<ul style="list-style-type: none"> <li>▶ <math>(1.75\% \times \text{Facility Amount} \times \text{Number of remaining months within the Lock-in Period}) / \text{Total Lock-in Period in months}</math></li> <li>▶ RM10 per document</li> </ul>
Retrieval/Photocopy of Security Documents	Retrieval/Photocopy of Security Documents	
Confirmation Letter for Withdrawal from the Employee Provident Fund (EPF)	With document  Without document	<ul style="list-style-type: none"> <li>▶ RM10 per document and maximum RM20</li> <li>▶ NIL</li> </ul>

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)	
5. Credit Card			
5.1 MPower Visa/MPower Visa Platinum/Advance Visa Platinum & Premier MasterCard Credit Card-i			
Annual Fee	Card Type	Primary	Supplementary
	i. MPower Credit Card-i	▶ Waived	Waived
	ii. MPower Platinum Credit Card-i	▶ RM240	RM120
	iii. Premier MasterCard Credit Card-i	▶ Waived	Waived
Note The following annual fees are applicable to cardholders who were upgraded/converted by the Bank under the Credit Card's Upgrade/Conversion Initiative on 1 January 2016			
	Card Type	Primary	Supplementary
	i. MPower Platinum Credit Card-i (upgraded from MPower Visa Credit Card-i)	▶ RM90	RM45
	ii. MPower Credit Card-i (conversion from Advance Visa Platinum)	▶ Waived	Waived
Credit Card-i Annual Fee is waived when you spend at least once a month for 12 consecutive months and meet minimum annual spend of RM2,000. <b>Note: effective 1st October 2022</b>			
Service Tax (charged annually)		Primary ▶ RM25	Supplementary RM25
Management Charges	a) Fixed Monthly Management Fee		
	i. MPower	▶ RM1,125.00	
	ii. MPower Platinum/Premier MasterCard	▶ RM2,250.00	
	b) Actual Monthly Management Fee	Based on tier as follow: ▶ Tier I : 15% per annum for Cardholders who promptly settle the Minimum Monthly due for 12 consecutive months. ▶ Tier II : 17% per annum for Cardholders who promptly settle the Minimum Monthly due for 10 months or more in the last 12 months cycle ▶ Tier III : 18% per annum for Cardholders who do not fall within Tier-I and Tier-II	
	c) Rebate	At Bank's absolute discretion : ▶ Based on the difference between the Fixed Monthly Management Fee at the relevant Statement Date or where the Actual Monthly Management Fee on the Current Balance is lesser than the Fixed Monthly Management Fee	

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>5. Credit Card</b>		
<b>5.1 MPOWER Visa/MPOWER Visa Platinum/Advance Visa Platinum &amp; Premier MasterCard Credit Card-i</b>		
Management Charges	d) Cash Advance	► 18% of the cash advance amount calculated on a daily basis
	e) Balance Transfer	► Up to 18% p.a. of the amount transferred, calculated on a daily basis
	f) Balance Transfer Instalment	► Up to 18% p.a. of the balance accrued from Balance Transfer Instalment amount, calculated on reducing balance basis
	g) Cash Instalment Plan	► Up to 18% p.a. of the balance accrued from Cash Instalment Plan amount, calculated on reducing balance basis.
	h) Auto Balance Conversion	► Up to 18% p.a. of the balances accrued from Auto Balance Conversion Plan amount, calculated on reducing balance basis.
	i) Balance Conversion Plan	► Up to 18% p.a. of the balance accrued from Balance Conversion Plan amount, calculated on reducing balance basis.
	j) Relief Balance Conversion	► Up to 18% p.a. of the balance accrued from Relief Balance Conversion amount, calculated on reducing balance basis
	k) Card Instalment Plan	► Up to 18% p.a. of the balances accrued from Card Instalment Plan amount, calculated on reducing balance basis.
	l) SmartCash Plus	► Up to 18% p.a. of the balance accrued from SmartCash Plus amount, calculated on reducing balance basis
Minimum Monthly Payment		► 5% of the outstanding balance or a minimum of RM50, whichever is higher. <b>Effective: 2 Oct 2019, it will Be revised to:</b> 5% of the Current Balance + 100% Monthly instalment of Credit Card Instalment Plan (if any) + and any unpaid minimum Payment specified in the preceding months' Card statement, OR RM50, whichever is higher.
Cash Advance Fee		► RM50 for each transaction of RM1,000, subject to the available cash advance limit or withdrawal limit. ► A 2% cash advance fee will be incurred for each approved Cash Instalment Plan below RM5,000.



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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>5. Credit Card</b>		
<b>5.1 MPower Visa/MPower Visa Platinum/Advance Visa Platinum &amp; Premier MasterCard Credit Card-i</b>		
Late Payment Charges		▶ Minimum if RM10 or 1% of the outstanding balance, whichever is higher capped to a maximum of RM100
Conversion for Overseas Transaction		▶ If the Cardholder uses the Credit Card-i for transaction in a currency other than Ringgit Malaysia, such a mount shall be converted at the exchange rate as determined by Visa International or MasterCard International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.00% as well as any transaction fee charged by Visa International or MasterCard International.
Grace Period		▶ A management fee-free/ actual management fee-free period of at least 20 days for all transactions if you made full payment for the previous month's statement by the stipulated Payment Due Date provided there is no outstanding in Cash Advance and/or Balance Transfer in Your previous Card Statement.
Replacement card fee		▶ RM50 per card
Sales draft retrieval request fee		▶ RM20 per copy
Refund of credit card-i access balance via Other Services	a) Interbank GIRO (IBG) b) Cashiers Order a) Credit Card-i Statement Retrieval i. If statement is 12 months old or less ii. If statement is more than 12 months old	▶ RM2 per transaction ▶ RM2 per transaction ▶ RM2 per page ▶ RM20 per request + RM2 per page

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>6. Remittance &amp; Payment Services</b>		
<b>6.1 Domestic Payments</b>		
Purchased of local Draft	a) Purchase of local draft via application form i. Processing Fee	▶ RM2 per draft ▶ RM0.50 per draft
	b) Purchase of local draft via i. Telebanking	▶ RM2 per draft
Cancellation/Repurchase of local Draft	Cancellation/Repurchase of local draft (except for MIDF/MIH new share issue)	▶ RM2 per draft
Interbank GIRO (IBG)	a) Via Internet/Mobile Banking i. Premier and Advance accounts-i ii. All other savings and current account-i except FCY accounts-i	▶ Waived ▶ RM0.10
	b) Via Branches Counter i. Premier and Advance accounts-i ii. All other savings and current account-i except FCY Accounts-i	▶ Waived ▶ RM0.30 for every transaction (effective 04 October 2024)
	*Senior Citizens and Disabled Persons (OKU)	▶ Waived *Senior Citizens are customers aged 60 years and above and Disabled Persons (OKU) are customers with OKU card

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<b>1 Deposit Accounts</b>	<b>2</b>
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1.2 Premier Junior Savers Account-i	5
1.3 Amanah Advance Account-i	6
1.4 Statement Saving Account-i	9
1.5 Passbook Savings Account-i	11
1.6 Junior TopRate Statement Saving Account-i	14
1.7 Basic Savings Account-i	15
1.8 Foreign Currency Account-i	17
1.9 Everyday Global Account-i	18
1.10 Term Deposit-i	20
<b>2 Current Accounts</b>	<b>20</b>
2.1 Current Account-i	20
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>6. Remittance &amp; Payment Services</b>		
<b>6.1 Domestic Payments</b>		
Instant Transfer** "Will rebrand as DuitNow Pay to Account"	Via internet/Mobile Banking	Any amount ► Waived <i>Note : Effective 23<sup>rd</sup> March 2019</i>
RENTAS	Outward RENTAS i. HSBCnet/SWIFT ii. Letters/TT application forms	► RM2 ► RM5
Foreign Currency Cheque for Collection	a) Clean Bill Receivable (CBR) i. Amount up to RM10,000 b) Bill for Collection (BCC) ii. Amount of RM10,000 and above iii. Stamp duty <i>Note: effective 1st January 2025</i> iv. Postage	► RM12.50 ► 0.1% on cheque amount (min. RM10, max RM100) ► RM1.00 ► RM1.50
<b>6.2 Cross Border Payments</b>		
Outward Telegraphic Transfer	a) Cable on applications using : i. Paper Applications Forms/Letter - 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 - Charge Type Selected: Beneficiary to pay iii. Personal Phone Banking - Charge Type Selected : Remitter to pay* - Charge Type Selected : Shared between beneficiary and remitter - Charge Type Selected : Beneficiary to pay	M45 + 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 ► RM25 or its equivalent per transaction ► RM25 + RM6 or its equivalent per transaction ► RM25 or its equivalent per transaction ► RM25 or its equivalent per transaction

**\*Note:**

Charge Type "Remitter to pay" is not applicable for US Dollar payments. Please choose between "Shared between beneficiary and remitter" or "Beneficiary to pay" for US Dollar payments.

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1.5 Passbook Savings Account-i	11
1.6 Junior TopRate Statement Saving Account-i	14
1.7 Basic Savings Account-i	15
1.8 Foreign Currency Account-i	17
1.9 Everyday Global Account-i	18
1.10 Term Deposit-i	20
<b>2 Current Accounts</b>	<b>20</b>
2.1 Current Account-i	20
2.2 Basic Current Account-i	23
<b>3 Emergency Encashment</b>	<b>25</b>
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4.1 Amanah Personal Financing-i	25
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<b>5 Credit Card</b>	<b>30</b>
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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>6. Remittance &amp; Payment Services</b>		
<b>6.2 Cross Border Payments</b>		
Outward Telegraphic Transfer	b) Paying Bank's Charges <ul style="list-style-type: none"> <li>i. Intermediary Bank charges (for US Dollar payments)</li> <li>ii. Other charges</li> </ul> c) Cancellation of Telegraphic Transfer - Released cable	<ul style="list-style-type: none"> <li>► USD25 per payment</li> <li>► Depends on Beneficiary Bank</li> <li>► RM45 (local charges) + its equivalent of USD40</li> </ul>
Inward Telegraphic Transfer	a) For credit of HSBC/HSBC Amanah accounts <ul style="list-style-type: none"> <li>i. Charge Type Selected : Remitter to pay</li> <li>ii. Charge Type Selected : Beneficiary to pay</li> </ul>	<ul style="list-style-type: none"> <li>► RM5 per transaction*</li> <li>► RM5 per transaction*</li> </ul>
	<p>Note:</p> <p>Foreign Currency Account-i(FCA-i)/Everyday Global Account-i (EGA-i) transaction fees will be applied for credit of account involving the same foreign currency denomination (eg AUD to AUD). Please refer to FCA-i/EGA-i transaction fees table herein.</p>	<p>* Waived when FCA-i/EGA-i transaction fees applied.</p>
<b>7. Cross Border Account Opening</b>		
Assistance/facilitation in setting up accounts that are offered by another HSBC group office.	a) Premier Customers & Children b) Non-Premier Customers  c) Non-Premier Customers' Children d) Students	<ul style="list-style-type: none"> <li>► Waived</li> <li>► Cross border account opening is no longer applicable for non-Premier customers.</li> <li>► Cross border account opening is no longer applicable for non-Premier customers</li> <li>► Cross border account opening is no longer applicable for non-Premier customers</li> </ul>
This includes full on boarding service and completion of International Needs Review in preparation to take customers through their requirements in the new country.		
<p>Note :</p> <p>This is only applicable for Shariah compliant accounts offered by HSBC/HSBC Amanah branches worldwide</p>		

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1.4	Statement Saving Account-i	9
1.5	Passbook Savings Account-i	11
1.6	Junior TopRate Statement Saving Account-i	14
1.7	Basic Savings Account-i	15
1.8	Foreign Currency Account-i	17
1.9	Everyday Global Account-i	18
1.10	Term Deposit-i	20
<b>2</b>	<b>Current Accounts</b>	<b>20</b>
2.1	Current Account-i	20
2.2	Basic Current Account-i	23
<b>3</b>	<b>Emergency Encashment</b>	<b>25</b>
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4.3	Home Financing-i / My Home Basic-i	28
4.4	Business Premises Smart (Individual Customer)	28
<b>5</b>	<b>Credit Card</b>	<b>30</b>
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## Personal

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
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### 8. Credit History Transfer

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

Note:

This is only applicable for Shariah compliant accounts offered by HSBC/HSBC Amanah branches worldwide

### 9. Bank Statement

Bank Statement (Effective 01 January 2021)	a) Paper Statement	► RM1.50 per statement
	b) e-Statement	► Waived
	c) Email Statement	► Waived

Note:

Paper Statement fee for Basic Saving Account-I, Basic Current Account-I and HSBC Amanah Premier Account-I waived

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## Commercial & Business

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Business Accounts</b>		
1.1 Current Account-i	a) Account Service Fee Average monthly credit balance of <ul style="list-style-type: none"> <li>i. Above RM1,000</li> <li>ii. RM1,000 and below</li> </ul> b) Transaction Charge <ul style="list-style-type: none"> <li>i. For more than 2 counter cash deposit transactions per month</li> <li>ii. For more than 2 counter cash withdrawal transactions per month</li> </ul> c) Extended Limit	<ul style="list-style-type: none"> <li>▶ No charge</li> <li>▶ RM10 per half-yearly</li> <li>▶ RM5 per transaction</li> <li>▶ RM5 per transaction</li> </ul> (Not applicable to Basic Current Account-i) <ul style="list-style-type: none"> <li>▶ Unless otherwise prescribed in the document/ agreement signed with the customer (e.g. facilities offer letter/ facility agreement), the profit rate of extended limit shall be such rate as determined by the Bank from time to time</li> </ul>
<b>Cheque Related Fees and Charges</b>		
	a) Inward Clearing Cheque - Processing Fee <i>Exception for cheque return reasons below:</i> <ul style="list-style-type: none"> <li>i. Cheque Already Paid/Duplicate Payment</li> <li>ii. Wrongly encoded/Encoding error</li> <li>iii. Incorrect Data Capture</li> <li>iv. External cheque without purpose of payment</li> </ul> b) Cheque Book Issuance <ul style="list-style-type: none"> <li>i. Stamp duty</li> <li>ii. Courier Charges</li> </ul> c) Stop Payment Instruction on Cheque <ul style="list-style-type: none"> <li>i. With sufficient funds</li> <li>ii. With insufficient funds</li> <li>iii. Processing Fee (effective 2<sup>nd</sup> January 2015)</li> </ul> d) Cheque Returned <ul style="list-style-type: none"> <li>i. Due to insufficient funds</li> <li>ii. Due to reason "Post-dated"</li> <li>iii. Processing Fee(effective 2<sup>nd</sup> January 2015)</li> </ul> e) Cheque(s) exceptionally honoured due to insufficient funds Processing Fee (effective 2 <sup>nd</sup> January 2015)	<ul style="list-style-type: none"> <li>▶ RM0.50 per cheque</li> <li>▶ RM1.00 per cheque leaf  <i>Note: effective 1st January 2025</i></li> <li>▶ RM5 flat</li> <li>▶ RM20 per instruction</li> <li>▶ RM100 per instruction</li> <li>▶ RM0.50 per cheque</li> <li>▶ RM100 per cheque</li> <li>▶ RM10 per cheque</li> <li>▶ RM0.50 per cheque</li> <li>▶ RM50 per cheque</li> <li>▶ RM0.50 per cheque</li> </ul>
<b>Other Services</b>		
	a) Audit Confirmation <ul style="list-style-type: none"> <li>i. Automail</li> <li>ii. Manual</li> </ul> b) Statements/Voucher Retrievals <ul style="list-style-type: none"> <li>i. If statement is 12 months old or less</li> </ul>	<ul style="list-style-type: none"> <li>▶ RM10</li> <li>▶ RM50</li> <li>▶ RM2 per page</li> </ul>

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## Commercial & Business

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
	ii. If statement is more than 12 months old	► RM2 per page + RM20 handling fees

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## Commercial & Business

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES <i>(subject to applicable tax, if any)</i>	
1. Business Accounts			
1.2 Foreign Currency Account-i (FCA-i)	a) Transaction Charge	Account Currency	Per transaction
	No cash transaction is allowed.	▶ USD	USD11
	No charge for internal transfer	▶ GBP	GBP7
	Between account of same name.	▶ AUD	AUD14
		▶ JPY	JPY1,050
		▶ SGD	SGD16
		▶ EUR	EUR8
		▶ BND	BDN10
		▶ CHF	CHF13
		▶ HKD	HKD50
	▶ CAD	CAD7	
	▶ NZD	NZD10	
	b) Account Maintenance/Statement charge	▶ No charge	
	c) Penalty charge on pre-mature upliftment of TD-i	▶ No profit payable on completed periods	
		▶ All replacement costs to be borne by customer	
		▶ Note : <i>For account currencies not stated above, we will apply USD4.00 equivalent as the transaction charge.</i>	
	d) Extended Limit	▶ Unless otherwise prescribed in the document/ agreement signed with the customer (e.g. facilities offer letter/ facility agreement), the profit rate of extended limit shall be such rate as determined by the Bank from time to time	
1.3 Business Vantage Account-i (BVAi)/ 1-Biz Account-i	a) Account Service Fee		
	Average monthly credit balance of		
	i. Above RM10,000	▶ No charge	
	ii. RM10,000 and below	▶ RM10 Half-Yearly	
	b) Transaction Charge		
	i. For more than 2 counter cash deposit transaction per month	▶ RM5 per transaction	
	ii. For more than 2 counter cash withdrawal transaction per month	▶ RM5 per transaction	
	c) Extended Limit		
		Unless otherwise prescribed in the document/ agreement signed with the customer (e.g. facilities offer letter/ facility agreement), the profit rate of extended limit 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		



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## Commercial & Business

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES <i>(subject to applicable tax, if any)</i>
	<i>iv. External cheque without purpose of payment</i>	
	b) Cheque Book Issuance	
	i. Stamp duty	▶ RM1.00 per cheque leaf <b>Note: effective 1st January 2025</b>
	ii. Courier Charges.	▶ RM5 flat

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>1. Business Accounts</b>		
1.3 Business Vantage Account-i (BVA-i) / 1-Biz Account-i	<b>c) Stop Payment Instruction on Cheque</b> <ul style="list-style-type: none"> <li>i. With sufficient funds</li> <li>ii. Without sufficient funds</li> <li>iii. Processing Fee (effective 2<sup>nd</sup> January 2015)</li> </ul>	<ul style="list-style-type: none"> <li>▶ RM20 per instruction</li> <li>▶ RM100 per instruction</li> <li>▶ RM0.50 per cheque</li> </ul>
	<b>d) Cheque Returned</b> <ul style="list-style-type: none"> <li>i. Due to insufficient funds</li> <li>ii. Due to reason "Post-dated"</li> <li>iii. Processing Fee (effective 2<sup>nd</sup> January 2015)</li> </ul>	<ul style="list-style-type: none"> <li>▶ RM100 per cheque</li> <li>▶ RM10 per cheque</li> <li>▶ RM0.50 per cheque</li> </ul>
	<b>e) Cheque(s) exceptionally honored due to insufficient funds</b> Processing Fee (effective 2 <sup>nd</sup> January 2015)	<ul style="list-style-type: none"> <li>▶ RM50 per cheque</li> <li>▶ RM50 per cheque</li> </ul>
	<b>Other Services</b>	
	<b>a) Audit Confirmation</b> <ul style="list-style-type: none"> <li>i. Automail</li> <li>ii. Manual</li> </ul>	<ul style="list-style-type: none"> <li>▶ RM10</li> <li>▶ RM50</li> </ul>
	<b>b) Statements/Voucher Retrievals</b> <ul style="list-style-type: none"> <li>i. If statement is 12 months old or less</li> <li>ii. If statement is more than 12 months old</li> </ul>	<ul style="list-style-type: none"> <li>▶ RM2 per page</li> <li>▶ RM2 per page + RM20 handling fees</li> <li>▶ RM50 per device</li> </ul>
	<b>c) Replacement of Security Device</b>	
<b>2. Financing Products</b>		
2.1 Industrial Hire Purchase-i	<b>a) Facility Arrangement Fee</b> <b>b) Facility Management Fee</b> <b>c) Handling Fee</b> <b>d) Rescheduling Fee</b> <b>e) Late Payment charges</b>	<ul style="list-style-type: none"> <li>▶ N/A</li> <li>▶ N/A</li> <li>▶ N/A</li> <li>▶ N/A</li> <li>▶ 1% per annum on the overdue instalment amount (during the tenure)</li> <li>▶ At a rate not exceeding the prevailing IIMM-rate on the outstanding amount financed (after the tenure)</li> </ul>
	<b>f) Early Settlement Fee</b>	<ul style="list-style-type: none"> <li>▶ 30 days' written notice is required and all other charges/sums payable by the hirer under the relevant Industrial Purchase-i contract due to the early settlement of the financing before its maturity</li> </ul>
2.2 Business Premises Smart-i	<b>a) Monthly Service Fee</b> <b>b) Facility Arrangement Fee</b> <b>c) Facility Management Fee</b> <b>d) Cancellation Fee</b> <b>e) Standing instruction failed fee</b>	<ul style="list-style-type: none"> <li>▶ RM10</li> <li>▶ Non-SME = Min RM2,000</li> <li>▶ Non-SME = Min RM400</li> <li>▶ 1.5% of original financing amount</li> <li>▶ RM5 per rejected transaction due to insufficient fund</li> </ul>

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>2. Financing Products</b>		
2.2 Business Premises Smart-i	f) Late Payment Charges	<ul style="list-style-type: none"> <li>▶ 1% per annum on the overdue instalment amount (during the tenure)</li> <li>▶ At a rate not exceeding the prevailing IIMM-rate on the outstanding amount financed (after the tenure)</li> </ul>
	g) Prepayment Fee	▶ <b>1 month notice is required</b>
	h) Early Settlement Fee	▶ 1 month notice is required & any reasonable charges and expenses incurred due to the early settlement
2.3 Cash Line-i	Brokerage/Trading Fee Via Bursa Commodity House (BCH)	▶ Equivalent to 15 per currency per million
	Brokerage/Trading Fee via London Metal Exchange (LME)	▶ Equivalent to 10 per currency per million
	Holding/Administrative Fee (applicable for BCH only)	▶ RM 10 per million for holding commodity exceeding 1st 2 hours & for every succeeding hour.
	Commitment fee	▶ N/A
	Late payment charges	<ul style="list-style-type: none"> <li>▶ During the tenure – 1 % of overdue amount</li> <li>▶ After maturity – IIMM- rate on the principal balance outstanding</li> </ul>
2.4 Commodity Murabahah Financing-i (CMF-i)	Early Settlement Fee	▶ 1 month notice is required
	Brokerage/Trading fee Via Bursa Commodity House (BCH)	▶ Equivalent to 15 per currency per million
	Brokerage/Trading Fee via London Metal Exchange (LME)	▶ Equivalent to 10 per currency per million
	Holding/Administrative Fee (applicable for BCH only)	RM10 per million for holding commodity exceeding 1st 2 hours & for every succeeding hour
	Late payment charges	<ul style="list-style-type: none"> <li>▶ During the tenure – 1 % of overdue amount</li> <li>▶ After maturity – IIMM – rates in the principal balance outstanding</li> </ul>
	Early Settlement Fee	▶ 1 month notice is required & subject to actual charges and expenses incurred due to the early settlement
	Facility Arrangement Fee	▶ <b>Non-SME : Minimum RM2,000</b>
	Facility Management Fee	<ul style="list-style-type: none"> <li>▶ Non-SME facility up to RM10m : min =RM400</li> <li>▶ Non-SME facility above RM10m : min = RM2,000</li> </ul>

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## Commercial & Business

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
<b>2. Financing Products</b>		
2.5 Revolving Financing-i (RF-i)	Brokerage/Trading fee Via Bursa Commodity House (BCH)	▶ Equivalent to 15 per currency per million
	Brokerage/Trading Fee via London Metal Exchange (LME)	▶ Equivalent to 10 per currency per million
	Holding/Administrative Fee (applicable for BCH only)	▶ RM10 per million for holding commodity exceeding 1st 2 hours & for every succeeding hour
	Late payment charges	▶ During the tenure – 1 % of overdue amount ▶ After maturity at a rate not exceeding the prevailing – IIMM – rate on the principal balance outstanding
	Early Settlement Fee	▶ 1 month notice is required & subject to actual charges and expenses incurred due to the early settlement
	Facility Arrangement Fee	
	i. Financing up to RM1m	▶ Minimum – RM500 Maximum – RM2,000
	ii. Financing above RM1m and up to RM10m	▶ Minimum – RM500 Maximum – RM7,000
	iii. Financing above RM10m	▶ Minimum – RM2,000 Maximum – RM15,000
	Facility Management Fee	▶ N/A
<b>3. Channels Related Services</b>		
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	▶ <b>RM300.00 per month</b>
Business ATM Card	a) Initial fee	▶ RM8 per card
	b) Annual fee	▶ RM8 per card
	c) Replacement card	▶ RM15 per card
	*For Basic Current Account-i	▶ RM12 Per card

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## Commercial & Business

TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES <i>(subject to applicable tax, if any)</i>
<b>3. Channel Related Services</b>		
MEPS' Shared ATM Network	Cash Withdrawal using HSBC/HSBC Amanah ATM Cards within MEPS' Shared ATM Network	▶ RM1 per successful withdrawal
PLUS,CIRRUS (non-MEPS) ATM network	Cash Withdrawal at PLUS, CIRRUS (non- MEPS) ATM network	▶ RM10 per transaction
HSBC Overseas ATM	Cash withdrawals at overseas HSBC ATM	▶ RM10 per transaction <b>Note: effective 1st March 2024</b>
Transaction Charges for Basic Current Account-i	ATM Cash Withdrawal (if exceeding 8 transactions per month), i.e. 9 <sup>th</sup> transaction onwards	▶ 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

# Contents

## Commercial &amp; Business

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<b>4. Remittance &amp; Payment Services</b>		
<b>4.1 Domestic Payments</b>		
Salary	HSBC Format	<ul style="list-style-type: none"> <li>▶ RM5.00 per name credit into HSBC/HSBC Amanah account</li> <li>▶ RM5.00 per name for payment to account with other local banks</li> </ul>
Standing Instruction (SI)	<ul style="list-style-type: none"> <li>a) Internal transfer</li> <li>b) Payment to others bank</li> <li>c) Due to insufficient funds in account</li> </ul>	<ul style="list-style-type: none"> <li>▶ RM5.00 per transaction</li> <li>▶ RM5.00 per transaction</li> <li>▶ RM20 per transaction</li> </ul>
DuitNow Transfer (Real Time Payments)	<ul style="list-style-type: none"> <li>a) SME* with transactions above RM5,000 per transaction *as per SME Corp's definition of SME</li> <li>b) Non-SME</li> </ul>	<ul style="list-style-type: none"> <li>▶ RM0.40 per transaction</li> <li>▶ RM0.40 per transaction</li> </ul>
<b>4.2 Cross Border Payment</b>		
InwardsTT	SWIFT	▶ RM5.00
OutwardTT	a) SWIFT/HSBCnet	▶ RM25.00 + overseas charges
- Charge BEN (Local charges to less from proceed and beneficiary to bear overseas charges)	b) Letters/Smart forms	▶ RM45.00 + overseas charges
OutwardsTT	a) SWIFT/HSBCnet	▶ RM25.00 + overseas charges
- Charge SHA (Remitter to bear local charge and Beneficiary to bear overseas charge)	b) Letters/Smarts forms	▶ RM45.00 + overseas charges
OutwardsTT	a) SWIFT/HSBCnet	▶ RM25.00 + RM6.00 + overseas charges
- Charge OUR (Remitter to bear both local and overseas charges)	b) Letters/Smarts forms	▶ RM45.00 + RM6.00 + overseas charges

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### 4. Remittance & Payment Services

#### 4.2 Cross Border Payments

Foreign Currency Cheque for Collection	a) Clean Bill Receivable (CBR)	
	i. Amount up to RM10,000	▶ RM11.65
	ii. Processing Fee (Effective 2 <sup>nd</sup> January 2015)	▶ RM0.50
	b) Bills for Collection(BCC)	
	i. Amount of RM10,000 and above	▶ 0.1% on cheque amount (min RM10, max RM100)
	ii. Stamp duty	▶ RM1.00 per cheque <b>Note: effective 1st January 2025</b>
	iii. Postage	▶ RM1.50
	iv. Additional courier charge for cheque denominated in USD	▶ RM45.00
	v. Processing Fee (Effective 2 <sup>nd</sup> January 2015)	▶ RM0.50

### 5. Trade Services

#### 5.1 Import Services

Documentary Credit-i Issuance DC-i	a) Opening Commission	▶ 0.1% per month* (or part of month) on the credit amount (min RM100) (Note: RM50 discount (min RM150) for submissions via HSBCnet ITS).
	b) Handling Fee for same day processing received after 12 noon	▶ RM150
	c) Marginal Payment handling fee for nontrade Customer	▶ RM150
Usance DC-i	a) Opening Commission	▶ 0.1 % per month* (or part of month) on the credit amount (min. RM100) (Note: RM50 discount (min RM150) for submissions via HSBCnet ITS).
	b) Opening charge on usance period	▶ 0.1 % per month (or part of month for the usance period of the credit)
Standby Documentary Credit-i	a) Opening Commission**	▶ 0.1 % per month* (or part of month) on the credit amount (min.RM200) (Note: RM50 discount (min RM150) for submissions via HSBCnet ITS).
	b) Handling Fee	▶ <b>Min.RM150 (SME-waive)</b>
	c) Cable cost per DC-i issued under Swift	▶ Local – RM50 flat ▶ Oversea – RM100 flat



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### 5. Trade Services

#### 5.1 Import Services

	d) Courier Charges	► As Per DHL published rates
	Note	
	*Opening commission is calculated at a prescribed rate from the date of DC-i issuance and payable in full at the time of established of all DC-i. If there is any subsequent extension to the expiry date/increase in the amount of the DC-i, additional commission will be imposed based on the extended period or the increased DC-i 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-i 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. **Application for SME customers only. Different rates as prescribed by the Bank are applicable for other customers	
	**Application for SME customers only. Different rates as prescribed by the Bank are applicable for other customers	
Documentary Credit-i In Progress		
Amendments to DC-i	a) Charge	► Rm50 for 1st amendment ► RM100 for subsequent amendment (RM50 – SME customer for subsequent amendment)
	b) Increase in DC-i value	► 0.1 % per month (or part of month) And/or
	c) Extension of DC-i validity	► 0.1 % per month (or part of month)
	d) Cable cost per amendment DC-i issued under SWIFT	► Local – RM50 flat ► Overseas – RM100 flat
	e) Courier Charges	► As per DHL published rate
Cancellation old DC-i	a) Cancellation Fee	► RM100 flat (RM50 flat – SME)
	b) Communication Charge by cable	► Local – RM50 flat ► Overseas – RM100 flat
	c) Courier Charges	► As per DHL published rate
Acceptance Commission On Usance Credits Issued	Acceptance Commission	► Local DIC/DIZ – RM150 flat ► Foreign DIC/DIZ – USD75 flat
	Note :	
	Acceptance commission on usance DC-i issued is for the account of the beneficiary unless otherwise stated in the DC-i	

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<b>5. Trade Services</b>		
<b>5.1 Import Services</b>		
Documentary Credit-i In Progress		
Late Presentation	Documents present after presentation period/DC-i expiry	<ul style="list-style-type: none"> <li>▶ 0.1% of credit value to be borne by the beneficiary and deducted directly from proceeds</li> </ul>
Discrepancies Fees	a) Deducted from the proceeds/reimbursement claim for each presentation of discrepant document. Fees shall be borne by the beneficiary unless otherwise stated in the DC-i	<ul style="list-style-type: none"> <li>▶ FCY bill USD100.00 (or equivalent)</li> <li>▶ Ringgit bill RM100</li> </ul>
Presentation Charge	Presentation of documents via non HSBC offices. Charges shall be borne by the beneficiary unless otherwise stated in the DC-i.	<ul style="list-style-type: none"> <li>▶ FCY bill USD45 (or equivalent)</li> <li>▶ Ringgit bill RM140</li> </ul>
Oversea Charges	Oversea bank charge for the account of beneficiary	<ul style="list-style-type: none"> <li>▶ USD25 (or equivalent)</li> </ul>
Shipping Guarantee-i/Air Waybill/Bill of Lading Endorsement	a) Issuance/Endorsement Commission b) Unredeemed Shipping Guarantee	<ul style="list-style-type: none"> <li>▶ 0.1 % of the invoice value of the goods (min.RM100)</li> <li>▶ 0.5 % p.a of the invoice value if SG-i is not released within 3 calendar months from the date of issue (min RM100)</li> </ul>
Inward Bills for Collection-i	a) Collection bills commission  b) Handling Fee imposed on each set of usance Bills c) Direct Settlement Charge (document release free of payment d) Import financing processing fee e) Snag bill Handling fee f) Protest Fee	<ul style="list-style-type: none"> <li>▶ 0.1 % flat</li> <li>▶ Min. RM50</li> <li>▶ Max.RM100 (FCY IBC)</li> <li>▶ Max. RM500 (RM IBC) for account of drawer charge in FCY (min. USD50)</li> <li>▶ RM50</li> <li>▶ As with the above rate</li> <li>▶ 0.25 % flat (SME – waived)</li> <li>▶ RM150 per month</li> <li>▶ RM250 plus legal fee &amp; postage</li> </ul>

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<b>5. Trade Services</b>		
<b>5.1 Import Services</b>		
<b>2. Bank Guarantee-i</b>		
2.1 Bank Guarantee-i (BG-i)	a) Commission Charges	<b>SME</b> ▶ 0.1% per month* (or part of month) on the guarantee amount (Min RM100) <b>Non-SME</b> ▶ 0.1% - 0.125% per month* (or part of month) on the guarantee amount (Min RM200) (Note: RM50 discount (min RM150) for submissions via HSBNet ITS).
2.2 Amendment to Bank Guarantee-i	a) Amendment Charges	▶ RM100 for every Bank Guarantee-i
2.3 GuaranteeSmart (cash-backed bank guarantees)	a) Commission Charges	▶ 0.125% month (minimum = RM350 per BG-i issued)
<b>3. Import Bills</b>		
Import Bills Receivable	a) Transit Charges	▶ At prevailing rate for FCY or Customer prescribed rate for RM
	<b>Note :</b> For bills drawn under a Documentary Credit-i of this bank, profit 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 conversation to Ringgit by the customer	
	b) Payment advise cable cost	▶ RM30 for account of drawee
	c) Discrepancy fee	▶ USD100 flat – Foreign DC-i ▶ RM100 flat - Local DC-i
	d) Past due bills handling fee	▶ RM150 per bill (one time free) (RM100 per bill – SME)
Other Settlement Charges	a) Rates for Retirement of Inwards Bills	▶ Selling rate of Exchange (TT or OD) of the day or forward Sales Contract
	b) Commission in Lieu of Exchange	▶ 0.1 % of bill amount (min RM50) (max RM500)
Note(*)	<i>Bank Guarantee-i issuances commission is calculated at the prescribed rate from the date of Bank Guarantee Issuance up to Claim/Liability period and is payable in full at the time of established of the Bank Guarantee-i unless otherwise agreed by the Bank Guarantee-i, additional commission will be imposed based on the extended period or the increased Bank Guarantee-i amount and will be collected when the Bank Guarantee-I 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.</i>	

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<b>5. Trade Services</b>		
<b>5.1 Import Services</b>		
<b>4. Financing for Import</b>		
Accepted Bills-i	a) Acceptances Commission	► Acceptance commission will be collected
	b) Handling Fee	► RM5
Trust Receipt-i	a) Financing Charge	► 0.25 % for non-DC-i bills (SME waived)
	b) Commission in Lieu of exchange	► 0.1 % of financing amount (min RM50) (max RM500)
Clean Import Financing-i	a) Import Financing Charge	► 0.25 % (max RM200) and waived for submission via HSBCnet ITS
	b) Commission in Lieu of exchange	Note: HSBCnet Internet Trade Services (ITS) ► 0.1 % of financing amount (min RM50) (max RM500)
Other Import Financing fees	a) Brokerage/Trading Fee via Bursa Commodity House (BCH)	► Equivalent to 15 per currency per million
	b) Brokerage/Trading Fee via London Metal Exchange (LME)	► Equivalent to 10 per currency per million
<b>5. Other Import Services</b>		
Supply Chain Finance-I (non-SME only)	a) Set-up Fee	► Pricing Subject to the complexity of the structure and any system integration required
	b) Payment Processing Fee	► Min. RM100 per transaction (without early payment) or ► Min. RM50 per transaction (with early payment)
	c) Finance Charge	► Subject to the credit structure
	d) Brokerage/Trading fee via Bursa Commodity House (BCH)	► Equivalent to 15 per currency per million
	e) Brokerage/Trading Fee via London Metal Exchange (LME)	► Equivalent to 10 per currency per million
	f) Dynamic Discounting (non-SME only)	Service Fee ► Between 0.1% to 0.5% flat over the total payment amount of the invoice(s) involved, subject to number of suppliers and invoices processed

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### 5. Trade Services

#### 5.2 Export Services

1. Documentary Credit Advising-I / Amendments	a) Advising Commission	▶ RM10
	b) Handling Fee	▶ RM20 – customer with safe custody RM70 – customer without safe custody (RM40 – SME customer without safe custody) (rebate RM40 if negotiation with HSBC Amanah – not applicable for SME)
		▶ RM90 – Non customer (RM80 – SME non customer) (rebate RM40 if negotiation with HSBC Amanah)
	c) Subsequent advising Commission (amendment)	▶ RM10
	d) Handling Fee (for amendment)	▶ RM30 – Customers ▶ RM60 – Non customer (RM50 – SME non customer)
	e) Pre-Advising commission	▶ RM10
	f) Handling Fee (pre-advising)	▶ RM10 – Customers ▶ RM20 – Non customer
	g) Confirmation commission	▶ 0.1 % per month on the bill amount or part of month thereof or as determined by the Bank Min. RM250 – for account of Beneficiary
	h) Transfer commission	▶ 0.1 % per month on the bill amount of the transferred credit (min. RM500)

#### 2. Bill Purchase/negotiation

a) DC-i Bills Checking Fee (Include pre-checking* of documents)	i) Presentation of clean documents ▶ Min RM50 ▶ Min RM100 (Arab & India Continents / Pre-checking of documents)
ii) Presentation of discrepant documents ▶ Min RM80 ▶ Min RM130 (Arab & India Continents / Pre-checking of documents)	

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

*\*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.*

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<b>5. Trade Services</b>		
<b>5.2 Export Services</b>		
<b>2. Bill Purchase / Negotiation</b>		
Ringgit DC-i Bill Non-Purchased	b) Brokerage/Trading fee via Bursa Commodity House (BCH)	► Equivalent to 15 per currency per million
	c) Brokerage/Trading fee via London Metal Exchange (LME)	► Equivalent to 10 per currency per million
	a) Commission	► 0.1 % flat on the bill amount (min. RM50 – Customer) (min. RM100 – non customer) (max. Rm500)
	b) Urgent processing charge	► RM100 (SME – waived)
Foreign Currency DC-i Bills Purchased	c) Pricing	► At overdraft or prescribed rate (min. RM30)*
	d) TT/DD reimbursement Claim	► RM30 – for account of Beneficiary
	a) Commission	► 0.1 % flat on the bill amount (min. RM50 – Customer) (min. RM100 – non customer) (min. RM50 – SME non customer) (max. RM250) (max. RM150 – SME)
	b) Urgent Processing charge	► RM100 (SME – waived)
	c) Pricing	► At prevailing Foreign currency profit or prescribed rate (min RM30)*
	d) TT/DD Reimbursement Claim	► RM30 – for account of Beneficiary

Note (\*):

Export Documentary Credit-i (DC-i) Bills Purchased-i (also known as Export DC-il Negotiation-i) refers to financing by the bank against documents submitted under DC-I which may be clean or discrepant and generally after acceptance is received from the issuing bank. Profit rates charged will be based on the Bank's prevailing cost of fund for the respective currencies plus a margin subject to underlying bank and country risk.

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<b>5. Trade Services</b>		
<b>5.2 Export Services</b>		
<b>2. Bill Purchases/Negotiation</b>		
Ringgit DC-i bills non purchase (send on Approval & payment basis)	a) Commission	▶ 0.1 % flat on the bill amount (min. RM50 – Customer) (min. RM100 – non customer) (min RM50 – SME non customer) (max. RM250) (max. RM500)
	b) Urgent Processing charge	▶ <b>RM100 (SME – waived)</b>
	c) TT/DD Reimb Claim	▶ RM30 – for account of Beneficiary
Foreign Currency DC-i Bills Non-Purchased ( send on Approval & Payment Basis )	a) Commission	▶ 0.1% flat on the bill amount (min.RM50-Customer) (min.RM100-non customer) (min.RM50-SME noncustomer) (max.RM250) (max.150-SME)
	b) Urgent Processing Charge	▶ <b>RM100 (SME – Waived)</b>
	c) TTTDD Reimb Claim	▶ RM30 – for account of Beneficiary
Others	a) Rate of exchange	▶ Foreign Currency bills are negotiated/purchased at the prevailing rates of exchanges or contracted rates % exchange
	b) Delivery charges	▶ A courier charge is made according to the weight of the documents and destination
	c) Other Bank charges	▶ All correspondent's and agent's charges. If any are for the account of the beneficiary unless otherwise stated
	d) Brokerage/Trading Fee via Bursa Commodity House (BCH)	▶ Equivalent to 15 per currency per million
	e) Brokerage/trading fee via London Metal Exchange (LME)	▶ Equivalent to 10 per currency per million
	f) Cancellation Charge (due to direct payment)	▶ RM100 (Non-SME only)

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<b>5. Trade Services</b>		
<b>5.2 Export Services</b>		
<b>3. Bills For Collection</b>		
Outward Bills for Collection-i (Non DC-i Bills subject to URC 522)	a) Commission	<ul style="list-style-type: none"> <li>▶ 0.1% flat</li> <li>▶ (min. RM50)</li> <li>▶ (max. RM100)</li> </ul>
	b) Urgent Processing charge	▶ RM100 (SME-waived)
	c) Cancellation charge (due to direct payment)	▶ RM100 (SME- waived)
	d) Snag Bill handling Fee	▶ RM150 per month or part of month
<b>4. Bills Purchased under Collection-i</b>		
	a) Commission	<ul style="list-style-type: none"> <li>▶ 0.1 % flat</li> <li>(min. RM50 – customer)</li> <li>(min. RM100 – non customer)</li> <li>(Ringgit – max.RM500 / Foreign – max. RM150)</li> </ul>
	b) Urgent Processing Charge	▶ <b>RM100 (SME – waived)</b>
	c) Pricing	<ul style="list-style-type: none"> <li>▶ Ringgit – BFR + spread</li> <li>▶ Foreign – At prevailing foreign currency rate</li> </ul>
<b>5. Export Financing / Pembiayaan Eksport</b>		
Accepted Bills-i	a) Acceptance Commission	▶ Acceptance commission will be collected
	b) Handling fee	▶ RM5
Clean Export Financing-i	a) Financing charge	▶ 0.25 % (maximum RM200) and waived for submission via HSBCnet ITS
		Note: HSBCnet Internet Trade Service (ITS)
Export Settlement Charges	a) Commission in lieu of exchange	▶ 0.1 % of invoice value (min. RM50) (max. RM500)
	b) Past due bills handling	▶ RM150 per bill (RM100 per bill – SME)
	c) Reimbursement bank fee	▶ RM40
	d) Brokerage/Trading Fee via Bursa Commodity House (LME)	▶ Equivalent to 15 per currency per million
	e) Brokerage/Trading Fee via London Metal Exchange (LME)	▶ Equivalent to 10 per currency per million
Receivables Finance-i	Service Charge (includes credit protection/ledger management (depending on the service required)). In some of Receivables Finance-i legal agreements, it is being referred to as "Limited Recourse Fee".	<ul style="list-style-type: none"> <li>▶ Non SME - A flat percentage charge of up to maximum 0.75% on the invoice value</li> <li>▶ SME - A flat percentage charge of up to maximum 0.3% of invoice value + staff handling cost of RM140</li> </ul>
	Facility Set-up Fee / Arrangement Fee as referred to in some Receivables Finance-i legal agreements.	▶ Minimum MYR1,000 up to 1.5% of the facility limit
	(Not applicable to SME)	
	Administration charges – for one-off service requests, outside the usual service offering & facility structure (e.g. facility overpayments, same day payment against invoice submitted, etc.)	▶ RM200.00



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	Annual Renewal Fee  (Not applicable to SME) Effective Profit Rate/Discount Rate	<ul style="list-style-type: none"> <li>▶ Minimum MYR1,000 up to 1.5% of the facility limit</li> <li>▶ Calculated daily on the Funds in Use amount extended to seller, and based on an agreed margin plus published reference rate (e.g. Base Financing Rate, KLIBOR, Risk Free Rates such as SONIA for GBP, and EURIBOR) or the bank's internal cost of funds of relevant currency plus profit margin of up to maximum of 3.00% as stipulated in the Receivables Finance-i Facility Letter (where applicable) and/or the relevant Receivables Finance-i Agreement.</li> </ul>
	Brokerage Fees  (Not applicable to SME)	<ul style="list-style-type: none"> <li>▶ Brokerage / Trading fee via Bursa Commodity House (BCH): Equivalent to 15 per currency per million</li> <li>▶ Brokerage / Trading Fee via London Metal Exchange (LME): Equivalent to 10 per currency per million</li> </ul>
Others	a) Rate of exchange	<ul style="list-style-type: none"> <li>▶ Foreign currency bills are negotiated/purchased at the prevailing rates of exchange or contracted rates % exchange</li> </ul>
	b) Delivery charges	<ul style="list-style-type: none"> <li>▶ A courier charge is made according to the weight of the documents and destination</li> </ul>
	c) Other Bank's charges	<ul style="list-style-type: none"> <li>▶ All correspondent's and agent's charges, if any are for the account of the beneficiary unless otherwise stated</li> </ul>

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<b>6. Other Services</b>		
Faxing of Advices		▶ RM10 per piece
Photostatting documents		▶ RM10 per piece
Advice Request		▶ RM10 per request
Past Due Chasers	a) To collecting bank (auto) b) To collecting bank (manual)	▶ RM30 per chaser ▶ RM60 per chaser
Miscellaneous administration fee (for non-SME customers)		▶ RM10 per transaction
Banking Express Service	a) West Malaysia b) East Malaysia (Daily courier service for cheques and documents except cash)	▶ RM160 per month ▶ RM250 per month
Compensation Charge	a) Compensation Charge for early settlement of Foreign Currency Financing will be levied for exchange difference/costs	▶ Actual Compensation charges quoted by Global Markets
Others	a) Local Demand Draft/ Cashier's Order Issuance b) Government Stamp Duty Fee	▶ RM5.50 per draft (inclusive of processing fee) ▶ RM10 where applicable
Cable/SWIFT Charges	a) All cable cost per DC-i/Bank Guarantee-i issued under SWIFT (including amendment and cancellation of DC-i) b) Others cable cost issued under SWIFT c) Outwards RENTAS (per transaction)	▶ Local DC-i/BG-i – Min RM50 per cable ▶ Oversea DC-i/BG-i – Min RM100 per cable ▶ RM30 ▶ RM5

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### 7. Fusion Packages

Only applicable to Retail Business Banking (RBB) Customers)	a) HSBC Fusion Basic	► RM30 per month
	b) HSBC Fusion Essential	► RM60 per month
	c) HSBC Fusion Elite	► RM120 per month

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<b>The acronym for some of HSBC Amanah product or services</b>		
ABB-i	▶ Amanah Bank Guarantee-i	
AUD	▶ Australian Dollar	
BAC	▶ Business ATM Card	
BCC	▶ Bills for Collection	
BCH	▶ BURSA Commodity Card	
BDC	▶ Business Deposit card	
BND	▶ Brunei Dollar	
BTB	▶ Business Telephone Banking	
BSA	▶ Business SMS Alert	
BPF-i	▶ Business Premises Financing-i	
BVA-i	▶ Business Vantage Account-i	
CAD	▶ Canadian Dollar	
CBR	▶ Clean Bill Receivable	
CHF	▶ Swiss Francs	
DD	▶ Demand Draft	
DC-i	▶ Documentary Credit-i	
EUR	▶ Euro	
FCY	▶ Foreign Currency	
GBP	▶ Great Britain Pound	
HKD	▶ Hong Kong Dollar	
JPY	▶ Japanese yen	
MIL	▶ Manual Input List	
MIDF	▶ Malaysian Industrial Development Finance	
MIH	▶ Malaysian Issuing House Sdn.Bhd	
MMC	▶ Malaysian Multinational Company	
MRI	▶ Machine Readable Input	
NPF	▶ Non-Performing Financing	
NZD	▶ New Zealand Dollar	
OD	▶ Overdraft	
RENTAS	▶ Real-Time Electronic Transfer of Funds and Securities	
RM	▶ Ringgit Malaysia	
SGD	▶ Singapore Dollar	
SI	▶ Standing Instruction	
SME	▶ Small Medium Enterprise	
SPICK	▶ Sistem Penjelasan Imej Cek Kebangsaan	
SWIFT	▶ Society for Worldwide Interbank Financial Telecommunication	
TT	▶ Telegraphic Transfer	
USD	▶ USD	
ZAR	▶ South African Rand	