

Tariff and Charges

for HSBC Products and Services

Personal

Commercial & Business

Personal

Commercial & Business

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

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1. Premier Account		
Cheque Related Fees and Charges	a) Inward Clearing Cheque - Processing Fee	
	- With effect from 2 nd 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	
	- Stamp duty	▶ RM1.00 per cheque leaf
	Note: effective 1st January 2025	
	- Courier Charges	▶ RM5
Standing Instructions (SI)	c) Cheques Returned	
	- Due to insufficient funds	▶ RM100 per cheque
	- Due to reason "Post-dated"	▶ RM10 per cheque
	a) Payment to Housing Loan/Credit Card	▶ Waived
	b) Payment into other HSBC Account	▶ Waived
	c) Payment to non-HSBC Accounts in Malaysia	
	i. SI Commission	▶ Waived
	ii. Demand Draft Issued	▶ RM2 per Demand Draft
	iii. Postage	▶ RM1.50 per Demand Draft

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

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2. Premier Junior Savings Account

Transaction Charges	a) Cash withdrawal at Visa Network	► RM10 per transaction
	b) Cash withdrawals at overseas HSBC ATM Note: effective 1st March 2024	► Waived refer: list of overseas HSBC ATM
	c) Cash withdrawals at MEPS Shared ATM Network	
	i. First 3 successful transactions each month (includes MEPS Instant Transfer)	► Free
	ii. 4th and subsequent transactions	► RM1 per transaction
	d) MEPS Instant transfer	
	i. Transaction done below or equal to RM5,000 – IBFT only	► Free
	ii. First 3 successful transactions (IBFT and MEPS ATM withdrawals inclusive) done above RM5,000 each month	► Free
	ii. 4th and subsequent transactions (IBFT only) above RM5,000 Note: effective 1st July 2018	► RM0.50 per transaction
	e) Interbank GIRO (IBG) at HSBC ATMs	
	i. Transaction performed from 1 st October 2015 onwards	► RM0.10 per transaction
	f) MyDebit Cash Out Transaction Fee Note: effective 1st July 2022	► RM 0.50 per transaction
	g) VISA Cash Out Transaction Fee Note: effective 2nd May 2023	► RM1.50 per transaction
Dormant Account	a) With balance up to RM10	► Account will be closed and balances will be absorbed by the Bank as a charge
	b) With balances greater than RM10	► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies
	c) Transfer credit balances to Registrar of Unclaimed Monies on the 7th year of account dormancy	► Waived
	d) Activation of Dormant Account	► Waived

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2. Premier Junior Saving Accounts

Standing Instructions (SI)	a) Payment to HSBC Housing Loan/Credit Card	► Waived
	b) Payment into other HSBC Account	► Waived
	c) Payment to non-HSBC Accounts in Malaysia	
	i. SI Commission	► Waived
	ii. Demand Draft Issued	► RM2 per Demand Draft
	iii. Postage	► RM1.50 per Demand Draft
	d) Penalty charges for insufficient funds in the Account	► RM5 per transaction
	Other Fees, Charges or Penalties	
	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	► Waived
	c) Debit Card Annual Fee	► Waived
	d) Replacement of Debit Card	► Waived

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2. Premier Junior Savings Account

Other Fees, Charges or Penalties	e) Conversion for Overseas Transaction	<p>► Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</p> <p>► MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</p>
Other Services	<p>a) Bank Statement Retrieval</p> <p>i. If Statement is 12 months old or less</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>► RM2 per page</p> <p>► RM20 per request + RM2 per page</p> <p>► RM50 Per device</p> <p>► RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)</p>

3. Premier Junior Savers Account

Account Fee	<p>Account Opening Fee</p> <p>Early Account Closure Fee (if account is closed within 3 months)</p>	<p>► NIL</p> <p>► RM20</p>
Dormant Account	<p>Balances up to RM10</p> <p>Balances greater than RM10</p> <p>Transfer of credit balances to Registrar of Unclaimed Monies on the 7th year of account dormancy</p>	<p>► Account will be closed and balances will be absorbed by the Bank as charges.</p> <p>► An annual service fee of RM10 will be charged until the remaining balances are sent to Unclaimed Monies</p> <p>► Waived</p>

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3. Premier Junior Savers Account

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

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

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4. Advance Account		
Cheque Related Fees and Charges	a) Inward Clearing Cheque - Processing Fee	
	i. With effect from 2nd January 2015	▶ RM0.50 per cheque
	*Exception for cheque return reasons below:-	
	i. Cheque already Paid/Duplicate Payment	
	ii. Wrongly encoded/Encoding error	
	iii. Incorrect Data Capture	
	b) Cheque Book Issuance	
	i. Stamp duty	▶ RM1.00 per cheque leaf
	Note: effective 1st January 2025	
	ii. Courier Charges	▶ RM5 per cheque
Standing instructions (SI)	c) Cheque returned	
	i. Due to insufficient funds	▶ RM100 per cheque
	ii. Due to reason "Post-dated"	▶ RM10 per cheque borne by payee
	a) Payment to HSBC Housing Loan/Credit Card	▶ Waived
	b) Payment into other HSBC Account	▶ Waived
	c) Payment to non-HSBC Account in Malaysia	
	i. SI Commission	▶ Waived
	ii. Demand Draft issued	▶ RM2 per Demand Draft
	iii. Postage	▶ RM1.50 per Demand Draft

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

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
5. Statement Savings Account		
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"> i. ATM Cash Withdrawal ii. Cash withdrawal at VISA Network iii. Cash Withdrawal at overseas HSBC ATM 	► Waived ► RM10 per transaction ► RM5 per transaction
	Note: effective 1st March 2024	refer: list of overseas HSBC ATM
	b) For average credit balance of less than RM5,000 per month <ul style="list-style-type: none"> i. ATM Cash Withdrawal (if exceeding 4 transactions per month) ii. Cash Withdrawal at Visa Network iii. Cash Withdrawal at overseas HSBC ATM 	► RM1 per transaction ► RM10 per transaction ► RM5 per transaction
	Note: effective 1st March 2024	refer: list of overseas HSBC ATM
	c) Cash withdrawals at MEPS Shared ATM Network <ul style="list-style-type: none"> i. Transaction done below RM5,000 ii. Transaction done above RM5,000 	► RM1 per transaction ► RM0.50 per transaction
	Note: Effective 1st July 2018	
	e) Interbank GIRO (IBG) at HSBC Amanah / HSBC ATMs <ul style="list-style-type: none"> i. Transaction performed from 1st October 2015 onwards 	► RM0.10 per transaction
	f) MyDebit Cash Out Transaction Fee Note: effective 1st July 2022	► RM 0.50 per transaction
	g) VISA Cash Out Transaction Fee Note: effective 2nd May 2023	► RM1.50 per transaction
Dormant Account	a) With balances up to RM10 <ul style="list-style-type: none"> b) With balances greater than RM10 	► Account will be closed and balances will be 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

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5. Statement Savings Account

Dormant Account	c) Transfer of credit balances to Registrar Of Unclaimed Monies on the 7 th year of account dormancy	► Waived
	d) Activation of Dormant Account	► Waived
Standing Instructions (SI)	a) Payment to HSBC Housing Loan/Credit Card	► Waived
	b) Payment into other HSBC Account	► Waived
	c) Payment to non –HSBCC Accounts in Malaysia	
	i. SI Commission	► RM2 per transactions
	ii. Demand Draft Issued	► RM2 per Demand Draft
	iii. Postage	► RM1.50 per Demand Draft
	d) Penalty charges for insufficient funds in the Account	► RM5 per transaction
Other Fees, Charges or Penalties	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	► RM8
	c) Debit Card Annual Fee	RM8
	d) Short Message Service (SMS)	► RM1 per month for those customers who sign up
	e) Replacement of Debit Card	► RM10

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
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5. Statement Savings Account

Other Fees and Charges	f) Conversion for Overseas Transaction	<p>► VISA - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</p> <p>► MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</p>
Other Services	<p>a) Bank Statement Retrieval</p> <p>i. If statement is 12 months old or less</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>► RM2 per page</p> <p>► RM20 per request + RM2 per page</p> <p>► RM50 per device</p> <p>► RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)</p>

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES <i>(subject to applicable tax, if any)</i>
6. Junior TopRate Statement Savings		
Account Fee	Account Opening Fee	► NIL
	Early Account Closure (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 7th 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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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
7. Passbook Savings		
This product is no longer offered to new Savings Account opened from 02 APR 01 onwards		
Account Fee	Account Fee	RM5 per month
Transaction Charges	a) Cash withdrawal at Visa Network	▶ RM10 per transaction
	b) Cash withdrawals at overseas HSBC ATM	▶ Waived refer: list of overseas HSBC ATM
	c) For average credit balance of more than RM5,000 per month	
	i. 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
	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 ATMs	
	i. Transaction performed from 1 st October 2015 onwards	▶ RM0.10 per transaction
	h) MyDebit Cash Out Transaction Fee	▶ RM 0.50 per transaction
	<i>Note: effective 1st July 2022</i>	
	i) VISA Cash Out Transaction Fee	▶ RM1.50 per transaction
	<i>Note: effective 2nd May 2023</i>	
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 7th year of account dormancy	▶ Waived
	d) Activation of Dormant Account	▶ Waived

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7. Passbook Savings

Standing Instructions (SI)	a) Payment to HSBC Housing Loan/Credit Card	► Waived
	b) Payment into other HSBC Account	► Waived
	c) Payment to non-HSBC Accounts in Malaysia	
	i. SI Commission	► RM2 per transaction
	ii. Demand Draft Issued	► RM2 per Demand Draft
	iii. Postage	► RM1.50 per Demand Draft
	d) Penalty charges for insufficient funds in the account	► RM5 per transaction
	e) Other Fees, Charges or Penalties	
	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	► RM8
Other Fees, Charges or Penalties	c) Debit Card Annual Fee	► RM8
	d) Short Message Service (SMS)	► RM1 per month for those customers who sign up
	e) Replacement of Debit Card	► RM10

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
7. Passbook Savings		
Other Fees and Charges	f) Conversion of Overseas Transaction	<p>► Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.</p> <p>► MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.</p>
Other Services	<p>a) Bank Statement Retrieval</p> <p>i. If statement is 12 months old or less</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>► RM2 per page</p> <p>► RM20 per request + RM2 per page</p> <p>► RM50 per device</p> <p>► RM5 – RM10 (within Malaysia) Relevant courier or registered mail charges apply (outside Malaysia)</p>

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
8. Basic Savings Account		
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 Note: effective 1st March 2024	► RM5 per transaction refer: list of overseas HSBC ATM
	e) Cash withdrawal at MEPS Shared ATM Network	► RM1 per transaction
	f) MEPS Instant Transfer	
	i. Transaction done below or equal to RM5,000	► Free
	ii. Transaction done above RM5,000 Note: Effective 1st July 2018	► RM0.50 per transaction
	g) Interbank GIRO (IBG) at HSBC ATMs	
	i. Transaction performed from 1 st October 2015 onwards	► RM0.10 per transaction
	h) MyDebit Cash Out Transaction Fee Note: effective 1st July 2022	► RM 0.50 per transaction
	i) VISA Cash Out Transaction Fee Note: effective 2nd May 2023	► RM1.50 per transaction
Dormant Account	a) With balances up to RM10	► 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 th year of account dormancy	► Waived
	d) Activation of Dormant Account	► Waived

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
8. Basic Savings Account		
Standing Instructions (SI)	a) Payment to HSBC Housing Loan/Credit Card	► Waived
	b) Payment into other HSBC Account	► RM2 per transaction
	c) Payment to non-HSBC Accounts in Malaysia	
	i. SI Commission	► RM2 per transaction
	ii. Demand Draft Issued	► RM2 per Demand Draft
	iii. Postage	► RM1.50 per Demand Draft
	d) Penalty charges for insufficient funds in the Account	► RM5 per transaction
Other Fees and Charges	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	► Waived
	c) Debit Card Annual Fee	► Waived
	d) Short Message Service (SMS)	► RM1 per month for those customers who sign up
	e) Replacement of Debit Card	► RM10
	f) Conversion for Overseas Transaction	► Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances. MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.

8. Basic Savings Account

Other Services	a) Bank Statement Retrieval	
	i. If statement is 12 months old or less	► RM2 per page
	ii. If statement is more than 12 months old	► RM20 per request + RM2 per page
b) Internet Banking		
	i. Replacement of Security Device	► RM50 per device
	ii. Postage	► RM5 – RM10 (within Malaysia)

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
		Relevant courier or registered mail charges apply (outside Malaysia)

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
9. Generic Current Account		
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	▶ Waived refer: list of overseas HSBC ATM
	c) For average credit balances of more than RM5,000 per month	
	i. ATM Cash withdrawal	▶ Waived
	ii. 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
	ii. Clearing Cheque Debit (if exceeding 4 transactions per month)	▶ RM1 per transaction
	e) Cash withdrawals at MEPS Shared ATM Network	▶ RM1 per transaction
	f) MEPS Instant Transfer	
	i. Transaction done below or equal to RM5,000	▶ Free
	ii. Transaction done above RM5,000	▶ RM0.50 per transaction
	<i>Note : Effective 1st July 2018</i>	
	g) Interbank GIRO (IBG) at HSBC ATMs	
	i. Transaction performed from 1st October 2015 onwards	▶ RM0.10 per transaction
	h) MyDebit Cash Out Transaction Fee	▶ RM 0.50 per transaction
	<i>Note: effective 1st July 2022</i>	
	i) VISA Cash Out Transaction Fee	▶ RM1.50 per transaction
	<i>Note: effective 2nd May 2023</i>	
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

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

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
9. Generic Current Account		
Other Fees and Charges	d) Penalty charges for insufficient funds in the Account	► RM5 per transaction
	a) Account closed within 3 months	► RM20
	b) Debit Card Issuance	► RM8
	c) Debit Card Annual Fee	► RM8
	d) Short Message Service (SMS)	► RM1 per month for those customers who sign up
	e) Replacement of Debit Card	► RM10
Other Services	f) Conversion for Overseas Transaction	► Visa - Transactions carried out in a currency other than MYR, such amount shall be converted to MYR at the exchange rate determined by Visa International on the date of conversion in addition to foreign currency conversion fee of 1% as well as any transaction fee charged by Visa International. The transaction will be declined if there is insufficient fund in the MYR credit balances.
		► MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.
	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	► RM50 per device
	- Replacement of Security Device	► RM5 - RM10 (within Malaysia)
	- Postage	Relevant courier or registered mail charges apply (outside Malaysia)

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
10. Basic Current Account		
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 Withdrawal (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 i. Transaction done below or equal to RM5,000 ii. Transaction done above RM5,000 <i>Note : effective 1st July 2018</i> g) Interbank GIRO (IBG) at HSBC ATMs i. Transaction performed from 1st October 2015 onwards 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 refer: list of overseas HSBC ATM ▶ RM1 per transaction ▶ Free ▶ RM0.50 per transaction ▶ RM0.10 per transaction ▶ RM 0.50 per transaction ▶ RM1.50 per transaction
Dormant Account	a) With balances up to RM10 b) With balances greater than RM10 c) Transfer of credit balances to Registrar of Unclaimed Monies on the 7 th 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
Cheque Related Fees and Charges	a) Inward Clearing Cheque - Processing Fee i. With effect from 2nd January 2015 *Exception for cheque return reasons below: i. Cheque already paid/Duplicate Payment ii. Wrongly encoded/Encoding error iii. Incorrect Data Capture	▶ RM0.50 per cheque

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
10. Basic Current Account		
Cheque Related Fees and Charges	b) Cheque Book Issuance	
	i. Stamp Duty Note: effective 1st January 2025	▶ RM1.00 per cheque leaf
	ii. Courier Charges	▶ RM5
	c) Cheque Returned	
Standing Instructions (SI)	i. Due to insufficient funds	▶ RM100 per cheque
	ii. Due to reason "Post-dated"	▶ RM10 per cheque borne by payee
	a) Payments to HSBC Housing Loan/Credit Card	▶ Waived
	b) Payment into other HSBC Account	▶ RM2 per transaction
	c) Payment to non-HSBC Account in Malaysia	
	i. SI Commission	▶ RM2 per transaction
	ii. Demand Draft Issued	▶ RM2 per Demand Draft
	iii. Postage	▶ RM1.50 per Demand Draft
	d) Penalty charges for insufficient funds in the Account	▶ RM5 per transaction

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

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11. Foreign Currency Accounts

Foreign Currency Accounts	a) Maintenance Fee	► RM10 per month (if aggregate balance is less than RM20,000 as equivalent)	
	b) Transaction Charges* Transaction made involving the same foreign Currency denomination (eg AUD to AUD).	Account Currency Type	Per Transaction
		USD	USD4
		GBP	GBP3
		AUD	AUD6
		JPY	JPY400
		SGD	SGD6
		EUR	EUR4
		BND	BND6
		CHF	CHF6
		HKD	HKD30
		CAD	CAD6
		NZD	NZD6
		CNY	CNY30

- Transactions made involving the same foreign currency denomination (eg AUD to AUD).

*Please take note 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.

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11. Foreign Currency Accounts

c) 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

12. Everyday Global Account

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

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12. Everyday Global Account		
	Cash withdrawal at MEPS Shared ATM Network	<ul style="list-style-type: none"> ► Premier - Waived for the first 3 transactions. Subsequent transaction at RM1 ► Advance - Waived for the first 2 transactions. Subsequent transaction at RM1 ► Basic Banking - RM1 per Transaction
	Cash withdrawal at overseas HSBC ATM <i>Note: effective 1st March 2024 (refer: list of overseas HSBC ATM)</i>	<ul style="list-style-type: none"> ► Premier - Waived ► Advance & Basic Banking - RM5 per transaction
	Conversion for Overseas Transaction	<ul style="list-style-type: none"> ► Visa - Transactions carried out in a currency other than MYR will be debited directly from the corresponding supported foreign currency credit balances and it will not attract any foreign currency exchange conversion fee. If there are insufficient credit balances in the supported foreign 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. ► MyDebit - Transactions carried out in a currency other than MYR are settled in MYR and subject to conversion at the prevailing exchange rate determined by Paynet on the date of conversion. No other fees will be charged by PayNet. Transaction amount to be debited directly from customer's MYR account. The transaction will be declined if there is insufficient fund in the MYR credit balances.
	MyDebit Cash Out Transaction Fee <i>Note: effective 1st July 2022</i>	► RM 0.50 per transaction
	VISA Cash Out Transaction Fee <i>Note: effective 2nd May 2023</i>	► RM1.50 per transaction
	Debit Card Issuance Fee	► Waived
	Debit Card Recurring Annual Fee	► Waived
	Replacement of Debit Card	► RM10 (waived for lost/stolen with a police report provided)
Other Fees, Charges or Penalties		

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12. Everyday Global Account

	Transaction Charges (Applicable to Telegraphic Transfers involving the same FCY denomination only i.e AUD to AUD, or USD to USD). This charge excludes cable charges	USD	USD4 per transaction
		GBP	GBP3 per transaction
		AUD	AUD6 per transaction
		SGD	SGD6 per transaction
		EUR	EUR4 per transaction
		HKD	HKD30 per transaction
		CAD	CAD6 per transaction
		NZD	NZD6 per transaction
		JPY	JPY400 per transaction
		SAR	SAR15 per transaction
	Standing Instructions Penalty		► RM5 per transaction
	Charges for Insufficient Funds		

13. Emergency Encashment

Emergency Encashment	HSBC Group offices customer requesting emergency encashment from HSBC Malaysia	► Waived
Other Fees, Charges or Penalties	Debit Card Issuance Fee	► Waived
	Debit Card Recurring Annual Fee	► Waived
	Replacement of Debit Card	► RM10 (waived for lost/stolen with a police report provided)

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

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
	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>	

14. Financing

14.1 Housing Loan

Transaction Charges (for HomeSmart facility)	f) Interbank GIRO (IBG) at HSBC ATMs	
	i. Transaction performed before 1st October 2015	► RM0.30 per transaction
	ii. Transaction performed from 1st October 2015 onwards	► RM0.10 per transaction

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14.2 Business Premises Financing [Individual Customer(s)]

Default in repayment or over utilization of facility limit	Default in repayment or over utilization of facility limit	▶ 1% per annum on instalment amount in arrears or amount over utilized on daily rest basis
Early Settlement Charges within Lock-in Period		▶ (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
Redemption Statement Fee	Issuance of redemption statement	▶ RM50 per account per request basis
Confirmation Letter for withdrawal from the Employee provident Fund (EPF)	With document	▶ RM10 per document and maximum RM20
	Without document	▶ NIL

15. Financing - Overdraft

Commitment Fee	Commitment fees (applicable to personal OD facility with limit above RM250,000)	▶ 1% per annum on the unutilized portion of the overdraft
Commitment Fee	Commitment fees (applicable for Premier Unsecured Overdraft facility with limit above RM75,000)	▶ 1% per annum on the unutilized portion of the overdraft
Overdraft Excess Fee	Overdraft Excess Fee	▶ 1% per annum of the amount that exceeds the Overdraft Limit
Overdraft Overdue Fee	Overdraft Overdue Fee	▶ 1% per annum on the overdue payment amount
Retrieval / Photocopy of Security Documents	Retrieval / Photocopy of Security Documents	▶ RM10 per document

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16. Remittance & Payment Services – Local / Foreign Currency Draft		
Purchase of local draft	a) Purchase of local draft via application form	► RM2 per draft
	i. Processing fee	► RM0.50 per draft
	b) Purchase of local draft via:	
	i. Telebanking	► RM2 per draft
	ii. Processing Fee	► RM0.50 per draft
Cancellation / 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	► Waived
	ii. All other savings and current accounts except FCY accounts	► RM0.10
	b) Via Branches Counter	
	i. Premier and Advance accounts	► Waived
	ii. All other savings and current accounts except FCY Accounts	► 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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15. Remittance & Payment Service – Local / Foreign Currency Draft

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

17. Remittance & Payment Services – Telegraphic Transfer

Outward Telegraphic Transfer	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	► RM45 + RM6 or its equivalent per transaction ► RM45 or its equivalent per Transaction ► RM45 or its equivalent per Transaction ► RM25 + RM6 or its equivalent per transaction ► RM25 or its equivalent per transaction
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17. Remittance & Payment Services – Telegraphic Transfer		
Outward Telegraphic Transfer	<p>Outward Telegraphic Transfer:</p> <p>a) Cable on applications using:</p> <p>- Charge Type Selected: Beneficiary to pay</p> <p>*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.</p> <p>b) Paying Bank’s Charges</p> <p>i. Intermediary Bank charges (for US Dollar payments)</p> <p>ii. Other charges</p> <p>c) Cancellation of Telegraphic Transfer</p> <p>i. Released cable</p>	<p>► RM25 or its equivalent per Transaction</p> <p>► USD25 per payment</p> <p>► Depends on Beneficiary Bank</p> <p>► RM45 (local charges) + its equivalent of USD40</p>
Inward telegraphic Transfer	<p>Inward Telegraphic Transfer:</p> <p>a) For credit of HSBC accounts</p> <p>- Charge Type Selected: Remitter to pay</p> <p>- Charge Type Selected: Beneficiary to pay</p> <p>Note: Foreign Currency Account(FCA)/Everyday Global Account (EGA) transaction charges will be applied for credit of account involving the same foreign currency denomination (eg AUD to AUD). Please refer to FCA/EGA transaction charges table herein.</p>	<p>► RM5 per transaction*</p> <p>► RM5 per transaction*</p> <p>* Waived when FCA/EGA transaction charges applied.</p>
Global Transfer Fee	<p>a) Me2Me Transfer via Internet Banking</p> <p>b) Me2Others Transfer via Internet Banking</p>	<p>► Waived</p> <p>► Waived</p>

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)	
18. Credit Cards			
Annual Fee	a) Card Type	Visa / MasterCard	
		Primary (RM)	Supplementary (RM)
	Platinum	240	120
	Live+ (Applied by 31 July 2024)	Waived	Waived
	Live+ (Applied after 31 July 2024)	300	150
	TravelOne	300	150
	Signature	600	300
	Premier	Waived	Waived
	Premier Travel	600	Waived
	Note: The following annual fees are applicable to cardholders who were upgraded by the Bank.		
	b) Card Type (Upgraded)	Visa / MasterCard	
		Primary (RM)	Supplementary (RM)
	Live+ (upgraded from Advance)	Waived	Waived
	Platinum (upgraded from Gold)	160	80
	Platinum (upgraded from Classic)	80	40
	Waiver Criteria:		
	All card type	► 1 st year: Waived	
	Platinum	► Subsequent years: Waived upon meeting annual spend of RM2,000 and spending at least once a month for 12 consecutive months	
	Signature	► Subsequent years: Waived upon meeting annual spend of RM20,000	
	TravelOne	► Subsequent years: Waived upon meeting annual spend of RM45,000	
	Premier Travel	► Premier Elite: Waived	
Service Tax (charged annually)		Primary (RM)	Supplementary (RM)
		25	25

18. Credit Card

Finance charges	"Finance Charge" means the charge imposed by the Bank where You did not settle Your Statement Balance in full by the Due Date: Finance Charge rate is based on tier as follows: Tier I: 15% per annum for Cardholders who promptly settle the Minimum Monthly Payment due for 12 consecutive months Tier II: 17% per annum for Cardholders who promptly settle the Minimum Monthly Payment 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
a) Purchases	The above Finance Charge will be imposed on outstanding balances from Retail Transactions and Credit Card Instalment Plans, calculated on daily basis from the Posting Date until payments are credited to the Card Account and thereafter on the reduced balance (if any).
b) Cash Advance	► 18% p.a. of cash advance amount calculated on a daily basis
c) Balance Transfer Instalment	► Up to 18% p.a. of the balance accrued from Balance Transfer

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		Instalment amount, calculated on reducing balance basis.
d) Cash Instalment Plan		<ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from Cash Instalment Plan amount, calculated on reducing balance basis.
e) Auto Balance Conversion Plan		<ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from Auto Balance Conversion Plan amount, calculated on reducing balance basis.
f) Balance Conversion Plan		<ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from Balance Conversion Plan amount, calculated on reducing balance basis.
g) Relief Balance Conversion		<ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from Relief Balance Conversion amount, calculated on reducing balance basis.
h) Card Instalment Plan		<ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from Card Instalment Plan amount, calculated on reducing balance basis.
i) SmartCash Plus		<ul style="list-style-type: none"> Up to 18% p.a. of the balance accrued from SmartCash Plus amount, calculated on reducing balance basis.
Cash Advance Fee		<ul style="list-style-type: none"> The cash advance fee is 5% of the amount advanced or a minimum of RM15, whichever is higher. This is incurred for each cash advance transaction. A 2% cash advance fee will be incurred for each approved Cash Instalment Plan below RM5,000.
Minimum Monthly Repayment		<ul style="list-style-type: none"> 5% of the outstanding balance or a minimum of RM50, whichever is higher. <p>Effective: 2 Oct 2019, it will be revised to:</p> <p>5% of the Current Balance + 100% monthly instalment of Credit Card Instalment Plan (if any) + any unpaid minimum payment specified in the preceding months' Card statement OR RM50, whichever is higher.</p>
Grace Period		<ul style="list-style-type: none"> An interest free/finance charge-free period of at least 20 days for all transactions if you made full payment for the previous Card Statement by the stipulated Payment Due Date, provided there is no outstanding in Cash Advance and/or Balance Transfer in Your previous Card Statement.

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18. Credit Cards

Late Payment Fees		<ul style="list-style-type: none"> ▶ Minimum of RM10 or 1%, of the outstanding balance, whichever is higher, capped to a maximum of RM100.
Conversion for Overseas Transactions		<ul style="list-style-type: none"> ▶ If the cardholder uses the Credit Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by 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% as well as any transaction fee charged by Visa International or MasterCard International
Replacement Card Fee		<ul style="list-style-type: none"> ▶ RM50 per card
Sales Draft Retrieval Request Fee		<ul style="list-style-type: none"> ▶ RM20 per copy
Refund of Credit Card Excess Balance via Other Services	a) Interbank GIRO (IBG) b) Cashiers Order a) Credit Card Statement Retrieval i. If statement is 12 months old or less ii. If statement is more than 12 months old	<ul style="list-style-type: none"> ▶ RM2 per transaction ▶ RM2 per transaction ▶ RM2 per page ▶ RM20 per request + RM2 per page

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19. Cross Border Account Opening

Assistance/facilitation in setting-up accounts that are offered by another HSBC group office. This includes full on boarding services and completion of International Needs Review in preparation to take customers through their requirements in the new country	a) Premier Customers & Children	► Waived
	b) Non-Premier Customers	► Cross border account opening is no longer applicable for non-Premier customers.
	c) Non-Premier Customers' Children	► Cross border account opening is no longer applicable for non-Premier customers.
	d) Students	► Cross border account opening is no longer applicable for non-Premier customers.

20. 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.

21. 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 is automatically waived for Basic Savings Account, Basic Current Account, customers aged 60 and above, and HSBC Premier customers.

Fee exemptions for the following customer categories are subject to customer declaration:

- Customers with disabilities,
- Customers without internet access, or
- Customers who are computer illiterate.

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

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

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES <i>(subject to applicable tax, if any)</i>		
1. Business Accounts				
Business Vantage Account (BVA) / 1-Biz Account	d) Cheque Returned			
	i. Due to insufficient funds	▶	RM100 per cheque	
	ii. Due to reason “Post-dated”	▶	RM10 per cheque	
	e) Cheque(s) exceptionally honoured due to insufficient funds	▶	RM50 per cheque	
	Miscellaneous Services			
	a) Account closed within 3 months	▶	RM20	
	b) Audit confirmation			
	i. Automail	▶	RM10	
	ii. Manual	▶	RM50	
	b) Statements/Voucher Retrievals			
i. Within 1 year	▶	RM2 per page		
ii. Above 1 year	▶	RM2 per page + RM20 handling fees		
c) TMD Disposal				
i. Via Local Demand Draft	▶	RM5 per Draft		
Mail to beneficiary				
Collection at branch – On the same day	▶	RM5 per Draft		
Processing Fee	▶	RM0.50 per Draft		
ii. Via Rentas	▶	RM2 per transaction		
iii. Via Interbank GIRO (IBG)	▶	RM2 per transaction		
2. Foreign Currency Accounts				
Corporate	a) Transaction Charge	Account	Per	
		Currency Type	Transaction	
	No cash transaction is allowed.	USD	USD11	
	No charge for internal transfer between account of same name.	GBP	GBP7	
		AUD	AUD14	
		JPY	JPY1050	
		SGD	SGD16	
		EUR	EUR8	
		BND	BND10	
		CHF	CHF13	
		HKD	HKD60	
		CAD	CAD7	
		NZD	NZD10	
	b) Account Maintenance / Statement Charge	▶	No Charge	
	c) Penalty charge on pre-mature upliftment of TMD	▶	No interest payable on completed periods	
		▶	All replacement costs to be borne by customer	
		Note		
	For account currencies not stated above, we will apply USD4 equivalent as the transaction charge.			

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

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	e) Rescheduling Fee	► Non-SME = RM200 per application for rescheduling payable upon submission of the application
Miscellaneous Service	Statement i. Within 1 year ii. Above 1 year	► RM2 per page ► RM2 per page + RM20 handling fees

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

4. Channels Related Services

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

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5. Remittance & Payment Services		
Cross Border Payments		
InwardTT	SWIFT	▶ RM5
OutwardTT	a) SWIFT / HSBCnet	▶ RM25 + overseas charges
- Charge BEN (Local charges to less from proceed and beneficiary to bear overseas charges)	b) Letters / Smartform	▶ RM45 + overseas charges
OutwardTT charge SHA (Remittance to bear local charge and Beneficiary to bear overseas charge)	a) SWIFT / HSBCnet	▶ RM25.00 + overseas charges
	b) Letters / Smart forms	▶ RM45.00 + overseas charges
OutwardTT – charge OUR (Remittance to bear both local and overseas charges)	a) SWIFT / HSBCnet	▶ RM25.00 + RM6.00 + overseas charges
	b) Letters / Smart forms	▶ RM45.00 + RM6.00 + overseas charges

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

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5. Remittance & Payment Services		
Domestic Payments		
Internal Transfer	a) HSBCnet b) Letters / Smartforms	▶ No charge ▶ RM2
Autopay	a) Manual Input List (MIL) i. Credit to HSBC account ii. Less than 16 names per list iii. Credit to other local bank accounts b) HSBCnet i. Internal transfer ii. Other banks transfer	▶ RM2 per name ▶ RM10 + RM2 per name ▶ RM2 per name ▶ RM0.10 per name ▶ RM0.10 per name
Encashment	a) All 3rd party cheques	▶ RM2 per cheque
Interbank GIRO (IBG)	a) Via HSBCnet b) Via Smartform (Effective 1 Sept 2025)	▶ RM0.10 per transaction ▶ RM0.30 per transaction
Salary	a) HSBC Format	▶ RM5.00 per name credit into HSBC account ▶ RM5.00 per name for payment to account with other local banks ▶ RM5.00 per transaction ▶ RM5.00 per transaction ▶ RM20 per transaction
Standing Instruction (SI)	a) Internal Transfer b) Payment to other banks c) Due to insufficient funds in account	▶ RM0.40 per transaction
DuitNow Transfers (Real Time Payments)	a) SME* with transactions above RM5,000 per transaction *as per SME Corp's definition of SME b) Non-SME	▶ RM0.40 per transaction

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6. Import Services**

Bank Guarantee

Bank Guarantee (BG)	a) Issuance Commission	SME ▶ 0.1% per month ^{N1} (or part of month) on the guarantee amount (Min RM100) Non-SME ▶ 0.1% - 0.125% per month ^{N1} (or part of month) on the guarantee amount (Min RM200) (Note: RM50 discount (min RM100) for submissions via HSBNet ITS). ▶ RM100 for every Bank Guarantee amendment ▶ 0.125% per month (1.5% p.a) of guarantee value or Min: RM350 per guarantee issued, whichever is higher. ▶ RM150
Amendments to Bank Guarantee	a) Charge	
GuaranteeSmart (cash-backed bank guarantees)	a) Commission	
Inward Counter Guarantee Advising	a) Handling Fee	

Documentary Credit Issuance

Documentary Credit (DC) Issuance (applicable to all DCs issued which includes)	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 HSBNet ITS). ▶ 0.1% per month* (or part of month) for the usance period of the credit. ▶ Min. RM150 ▶ Min. RM150 ▶ Min. RM150
- Sight DC		
- Usance DC	b) Opening Charge on Usance period (For Usance DC only)	
- Back-to-Back DC		
- Revolving DC	c) Handling Fee for same day processing received after 12 noon	
- Standby DC	d) Handling fee (For Back-to-Back DC, Revolving DC and Standby DC only)	
	e) Marginal Payment handling fee for nontrade customer	

Note (N1) Bank Guarantee issuance 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 establishment of the Bank Guarantee unless otherwise agreed by the Bank. If there is any subsequent extension to the expiry date/claim/liability period/increase in the amount of Bank Guarantee, additional commission will be imposed based on the extended period or the increased Bank Guarantee amount and will be collected when the Bank Guarantee is extended or the amount is increased. The commission/fee will be charged as per tariff, unless otherwise agreed and reflected in the legal agreement with the customer.

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

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

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6. Import Services**

Documentary Credit Issuance

Documentary Credits In Progress

Amendments to DC	a) Charge	<ul style="list-style-type: none"> ▶ RM50 for 1st amendment ▶ RM100 for subsequent amendment
	b) Increase in DC value	<ul style="list-style-type: none"> ▶ 0.1% per month (or part of month) And/or
	c) Extension of DC validity	<ul style="list-style-type: none"> ▶ 0.1% per month (or part of month)
Cancellation of DC	a) Cancellation Fee	<ul style="list-style-type: none"> ▶ RM100 flat
	b) Communication Charge by Cable	<ul style="list-style-type: none"> ▶ Local – min. RM50 ▶ Overseas – min. RM100
	c) Courier Charges	<ul style="list-style-type: none"> ▶ As per DHL published rate
Acceptance Commission On Usance Credits Issued	a) Acceptance Commission Note : <i>Acceptance commission on usance DC issued is for the account of the beneficiary unless otherwise stated in DC</i>	<ul style="list-style-type: none"> ▶ Foreign DPC USD75 flat ▶ Local DPC MYR150 flat
Charges on the Account of Beneficiary (unless otherwise stated in the DC)		▶
Late Presentation	Document presented/after presentation period/DC expiry	<ul style="list-style-type: none"> ▶ 0.1% of credit value to be borne by the beneficiary and deducted directly from proceeds
Discrepancies Fees	Deducted from the proceeds/reimbursement claim for each presentation of discrepant documents. Fees shall be borne by the beneficiary unless otherwise stated in the DC	<ul style="list-style-type: none"> ▶ FCY bill USD 100.00 (or equivalent) ▶ Ringgit bill RM100
Presentation Charge	Presentation of documents via non HSBC offices. Charges shall be borne by beneficiary unless otherwise stated in the DC	<ul style="list-style-type: none"> ▶ FCY bill USD45 (or equivalent) ▶ Ringgit bill RM140
Overseas Charge	Overseas bank charge for the account of beneficiary	<ul style="list-style-type: none"> ▶ USD25 (or equivalent)
Cable/SWIFT Charges	Cable charge on the account of beneficiary	<ul style="list-style-type: none"> ▶ USD65 (or equivalent) per cable
Shipping Guarantee/Air Waybill/ Bill of Landing Endorsement	a) Issuance/Endorsement Commission	<ul style="list-style-type: none"> ▶ 0.1% of the invoice value of the goods (min. RM100)

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Commercial & Business

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

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
6. Import Services**		
Other Import Services		
Avalisation	a) Commission	▶ 0.1% per month or part thereof of the Amount avalised and for the period of existence of the avalised bill (min. RM500)
Supply Chain Finance (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) 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
7. Export Services**		
Export Documentary Credits (DC) Advising	a) Advising Commission	▶ RM10
	b) Handling Fee	▶ RM20 – Customer with Safe Custody ▶ RM70 – Customer without Safe Custody (discount RM40 if negotiation with HSBC) ▶ RM90 – Non-customer (discount RM40 if negotiation with HSBC)
Export Documentary Credit Advising - Amendment	a) Subsequent DC Advising Commission (amendment)	▶ RM10
	b) Handling Fee	▶ RM30 – Customer ▶ RM60 – Non-customer
Export Documentary Credit – Pre Advising	a) Pre-Advising Commission	▶ RM10
	b) Pre-Advising Handling Fee	▶ RM10 – Customer ▶ RM20 – Non-customer
Export Documentary Credit – Confirmation	a) Confirmation Commission	▶ 0.1% per month or part of month or as determined by the Bank (min. RM250 – account of Benef)
Export Documentary Credit Transfer	a) Transfer Commission	▶ 0.1% per month on the amount of the transferred credit (min. RM500)

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
7. Export Service**		
Export Documentary Credit Bills (Purchased/Non-Purchased)*	<p>a) DC Bills Checking Fee (Include pre-checking^{N1} of documents)</p> <p>Note To charge checking fee based on country risk of issuing bank and complexity of the DC (e.g. pre-checking of documents or more than 2 pages of terms and conditions especially from Pakistan, Bangladesh and Middle Eastern countries.)</p> <p><i>N1: If full set of documents are submitted for pre-checking, checking fee shall apply once only. In cases of partial submissions for pre-checking, checking fee shall apply for each submission or resubmission whenever checking is required.</i></p>	<p>i) Presentation of clean documents</p> <ul style="list-style-type: none"> ▶ Min RM50 ▶ Min RM100 (Arab & India Continents / Pre-checking of documents) <p>ii) Presentation of discrepant documents</p> <ul style="list-style-type: none"> ▶ Min RM80 ▶ Min RM130 (Arab & India Continents / Pre-checking of documents)
	b) Commission	<ul style="list-style-type: none"> ▶ 0.1% flat ▶ (min. RM50 – customer) ▶ (min. RM100 – Non-customer) ▶ (max. RM500 – Ringgit) ▶ (max. RM250 – FCY)
	c) Urgent Processing Charge (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customer)	▶ RM100
	d) Interest Charge (For Purchased Bills only)	<p>Ringgit</p> <ul style="list-style-type: none"> ▶ At overdraft or prescribed rate (min. RM30) <p>FCY</p> <ul style="list-style-type: none"> ▶ At prevailing Foreign Currency interest or prescribed rate (min. RM30)
	e) TT/DD Reimb Claim	▶ RM30 – for account of Benef
	f) Cancellation Charge (due to direct payment)	▶ RM100 (Non-SME only)

Note

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

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
7. Export Services**		
Bills For Collection		
Outward Bills for Collection (Non-DC Bills) subject to URC 522	a) Commission	▶ 0.1% flat (min. RM50) (Max. RM100)
	b) Urgent Processing Charge (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customer)	▶ RM100
	c) Cancellation Charge (Due to direct payment)	▶ RM100
	d) TT/DD Reimb Claim	▶ RM30 – for account of Benef
	e) Snag Bill Handling Fee	▶ RM150 per month or part of month
Bills Purchased (Non-DC Bills)	a) Commission	0.1% flat ▶ (min. RM50 – customer) ▶ (min. RM100 – non-customer) ▶ (max. RM500 – Ringgit) ▶ (max. RM250 – FCY)
	b) Urgent Processing Charge (One-off service requests, outside the usual service offering, i.e. where a bill is given priority processing over others at the request of the customers)	▶ RM100
	c) Interest charge	Ringgit ▶ At overdraft or [prescribed rate (min RM30)
		FCY ▶ At prevailing Foreign Currency interest or prescribed rate (min RM30)
	d) TT/DD Reimb Claim	▶ RM30 – for account of Benef
	e) Cancellation Charge (Due to direct payment)	▶ RM100
	f) Snag Bill Handling Fee	▶ RM150 per month or part pf month

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

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

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

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

9. Business Credit Card

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

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
	d) Cash Advance Fee	► 5% of the amount advanced or minimum of RM15, whichever is higher. This is incurred for each cash advance transaction
	e) Minimum Monthly Repayment	► 5% of the outstanding balance or a minimum of RM50, whichever is higher
	f) Late payment Fees	► Minimum of RM10 or 1% of the outstanding balance, whichever is higher, capped to a maximum of RM100

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

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES (subject to applicable tax, if any)
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10. Corporate Card

f) Late Payment Fees	<ul style="list-style-type: none"> Minimum of RM10 or 1% of the outstanding balance, whichever is higher capped to a maximum of RM100
g) Interest-free Period	<ul style="list-style-type: none"> 20-days interest-free period is only enjoyed on all retail transactions, provided all outstanding balances as per the monthly statement of the previous month are fully settled.
h) Conversion for Overseas Transactions	<ul style="list-style-type: none"> If the Cardholder uses the Corporate Card for transactions in a currency other than Ringgit Malaysia, such amount shall be converted at the exchange rate as determined by MasterCard International, as the case may be, on the date of conversion in addition to a foreign currency conversion cost of 1.25% as well as any transaction fee charged by MasterCard International.
i) Replacement Card Fee	<ul style="list-style-type: none"> RM50.00 per card
j) Sales Draft Retrieval	<ul style="list-style-type: none"> RM20.00 per copy
k) Retrieval of Statement(s) Fee <ul style="list-style-type: none"> i. Less than 12 months old ii. More than 12 months old 	<ul style="list-style-type: none"> RM2 per page RM20 per request + RM2 per page
l) Additional Statement Request Fee	<ul style="list-style-type: none"> RM5 per monthly statement
m) Smart Data Gen 2 (SDG2) <ul style="list-style-type: none"> One-time setup fee Annual Fee 	<ul style="list-style-type: none"> RM400 RM650

**The charges above are not applicable to SMEs.*

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TRANSACTION TYPES	DESCRIPTIONS	FEES & CHARGES <i>(subject to applicable tax, if any)</i>
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11. Fusion Package

(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