

# Tariff of Accounts and Services

*For Corporate Customers*



This tariff (as may be amended or supplemented from time to time) applies to services provided by the Mainland China branches of the Bank to their corporate customers. The term "corporate customers" shall, when used in this tariff, refer to corporations, enterprises, institutions and other non-personal customers, as well as sole proprietors.

This tariff comes into effect from 30 September 2019. The charges, accounts and services in this tariff may be adjusted from time to time at the Bank's discretion or according to laws and regulations and/or directives as given by the local authorities, and the Bank shall not be liable for not notifying the customers of such adjustments caused by any change in regulatory requirements.

The charges shown in this tariff do not include charges collected by other institutions (including, without limitation, any other branches of the Bank or any other HSBC Group members, whether situated within or outside China) or duties, levies, charges or taxes imposed by the Government. Where applicable, these charges, duties, levies or taxes should be paid at the rate laid down by such other institutions or the relevant authorities.

This tariff (as may be amended or supplemented from time to time) is for the customers' information only, and the Bank shall not be liable for its completeness and consistency with regulatory requirements. Nothing in this tariff shall restrict the Bank's rights under any other terms and conditions applicable to the relevant accounts.

Unless otherwise stipulated, the charges shown in this tariff will be calculated and collected in Chinese Yuan. If payments are made in a different currency from the prescribed currency, the equivalent in such other currency will be calculated at an exchange rate quoted by the Bank at the time of payment.

The in-city service coverage basically refers to the scope of the prefectural administrative division, except the below branches which has larger one for RMB in-city CNY domestic remittance:

Branches	The coverage of in-city service
Guangzhou	Guangzhou, Shaoguan, Shenzhen, Zhuhai, Shantou, Jieyang, Chaozhou, Foushan, Jiangmen, Zhanjiang, Maoming, Zhaoqing, Yunfu, Huizhou, Meizhou, Shanwei, Heyuan, Yangjiang, Qingyuan, Dongguan, Zhongshan
Xi'an	Xi'an, Tongchuan, Baoji, Xianyang, Weinan, Hanzhong, Ankang, Shangluo, Yan'an, Yulin
Dongguan	Shantou, Jieyang, Chaozhou, Huizhou, Meizhou, Shanwei
Zhengzhou	Zhengzhou, Kaifeng
Nanning	Nanning, Chongzuo, Laibing, Liuzhou, Guilin, Wuzhou, Hezhou, Beihai, Yulin, Guigang, Yulin, Baise, Hechi, Qinzhou, Fangchenggang

This tariff may be amended or supplemented from time to time and the printing version may not be updated immediately. If the printing version is not the same as the E-version in the Bank's website, the E-version shall apply and prevail. If the service provided by the Bank to a customer involves extra element or is specially designed for that customer and/or the parties have separate lawful agreement on service charges, the service charges shall be governed by provisions of such separate agreement. In case of discrepancies between the English and Chinese versions, the Chinese version shall apply and prevail.

For more information, please visit <http://www.business.hsbc.com.cn/en-gb>.

## GOVERNMENT-GUIDED PRICING ITEMS

### 1. CNY LOCAL REMITTANCE

#### 1.1 CNY Cashier's order

Commission fee: Waived  
Stationary fee: Waived  
Report Loss fee: Waived

Basis of pricing: 国家发展改革委 中国银监会关于取消和暂停商业银行部分基础金融服务收费的通知（发改价格规〔2017〕1250号）

#### 1.2 CNY Company Cheque

Commission fee: CNY 1.00 per piece  
Stationary fee: CNY 0.40 per piece  
Report Loss fee: 0.10%, Min. CNY5 per piece

Basis of pricing: 中国银监会关于印发商业银行服务政府指导价政府定价目录的通知（发改价格〔2014〕268号）

\* Both Commission fee and stationary fee are charged at the time of purchase. For voided cheque due to customer's own reasons, the commission fee could be claimed back.

#### 1.3 CNY Bank Draft

Commission fee: Waived  
Stationary fee: Waived  
Report Loss fee: Waived

Basis of pricing: 国家发展改革委 中国银监会关于取消和暂停商业银行部分基础金融服务收费的通知（发改价格规〔2017〕1250号）

#### 1.4 CNY Cross-bank Payment Transfer (via the Counter)

Amount of each transfer

CNY 10,000 or less:	CNY5
CNY100,000 or less:	CNY10
CNY500,000 or less:	CNY15
CNY1,000,000 or less:	CNY20
Over CNY1,000,000:	0.002%, Max. CNY200

Basis of pricing: 中国银监会关于印发商业银行服务政府指导价政府定价目录的通知（发改价格〔2014〕268号）

\* For financial treasury, disaster relief and pension payments, waive the remittance handling fee.  
\* For the cross-bank payment transfer in the way of BEPS within Shaanxi province or Chongqing Renhang Tong within Chongqing city, refer to the Appendix 1

# MARKET-ORIENTED PRICING ITEMS

## ACCOUNTS

### 1. FOREIGN CURRENCY ACCOUNT

#### Multicurrency Savings Account

Available Currencies USD, HKD, JPY, EUR, AUD, CAD, GBP, SGD and etc.

Foreign Currency Account Maintenance Fee:

- A Foreign Currency Account Maintenance Fee of CNY165 (or its equivalent in any other currency) will be charged every 3 months if the average balance of the foreign currency account falls below the minimum balance amount (USD200/equivalent or HKD1,600/equivalent (for HKD type only)) required by the Bank in the previous 3 consecutive months.
- An unclaimed Account Fee of CNY165 (or its equivalent in any other currency) will be charged semi-annually if any foreign currency demand deposit account has no manual debit transaction in the previous 24 consecutive months.
- If account closed within 3 Months, a compensation charge of CNY410 (or its equivalent in any other currency) will be charged.

### 2. Commercial Banking and Retail Business Banking Customers' account service related fee

Remark: The Business Vantage accounts listed in session 2.1/2.2/2.3 are Integrated Account with relationship manager and support from Specialist and Product Team

- All charges under this section are collected via customer level.
- The Bank reserves the right to close any account with a zero balance for 6 consecutive months.
- Monthly average aggregate deposit balance does not include marginal deposit balance.

#### 2.1 Business Vantage (applicable to its existing Commercial Banking customers only)

2.1.1 Account opening fee	Not applicable
2.1.2 Service fee	CNY800/month/customer

Minimal Requirement for Business Vantage

If customer's monthly average aggregate deposit balance is no less than CNY500,000 (or its equivalent in any other currency) in the preceding month, the bank will waive relevant monthly account service fee. Otherwise, the bank will charge relevant monthly account service fee as mentioned in 2.1.

#### 2.2 Business Vantage Plus / Enhanced BVP (applicable to Commercial Banking customers only)

2.2.1 Account opening fee	
Residential Account	CNY2,000/customer
Non Residential Account	CNY3,500/customer
2.2.2 Service fee	CNY1,000/month/customer

If customer meets the minimal requirement for Business Vantage Plus / Enhanced Business Vantage Plus listed as below, the bank will waive relevant monthly account service fee. Otherwise, the bank will charge relevant monthly account service fee as mentioned in 2.2.

Minimal Requirement for Business Vantage Plus

- Monthly average aggregate deposit balance of no less than CNY1,500,000 (or its equivalent in any other currency) in the past three months
- or monthly average total trade turnover (import + export) of no less than CNY500,000 (or its equivalent in any other currency) in the past three months
- or foreign exchange (excluding Forward FX deal and payment/collections without currency exchange) of no less than CNY1,000,000 (or its equivalent in any other currency) in the past three months

Minimal Requirement for Enhanced BVP

Total Relationship balance "(TBR)" of CNY1,500,000. TBR refers to is the sum of monthly average 1) deposits balance 2) trade turnover 3) foreign exchange (excluding Forward FX deal and payment / collections without currency exchange)

### 2.3 Business Vantage Lite (BVL, applicable to Retail Business Banking customers only)

#### 2.3.1 Account opening fee

Residential Account	CNY1,000/customer
Non Residential Account	CNY1,500/customer

#### 2.3.2 Service fee

CNY1,000/month/customer

If BVL customer meets the minimal requirements listed as below, it can enjoy relevant preferential account service fee.

Minimal Requirement for Integrated Total Relationship Balance (ITRB) of BVL

- If ITRB of last month is less than CNY 500,000 equivalent, monthly service fee of CNY 500 will be charged.
- If ITRB of last month reaches CNY 500,000 equivalent but is less than CNY 1,000,000, monthly service fee of CNY 300 will be charged.
- If ITRB of last month reaches CNY 1,000,000, service fee will be waived.

Integrated Total Relationship Balance (ITRB) is the sum of (1) monthly average aggregate deposit balance of BVL client, (2) foreign exchange (excluding Forward FX deal and payment /collections without currency exchange) of BVL client and (3) the Total Relationship Balance (TRB) of associated personal client of last month. If there are multiple personal clients associated with the BVL client, the highest TRB will be chosen to calculate ITRB of BVL client.

- \* 1. Associated personal clients client means Ultimate Beneficiary Owners (UBO) of the BVL clients, whose written applications have been accepted by the bank, requesting the bank to include their TRB into ITRB of BVL clients. The ownership percentage should reach the threshold specified by the bank from time to time.
- 2. Items included in TRB of associated personal client please refer to the Tariff of Accounts and Services for Personal Customers, which is amended by the bank from time to time.

### 2.4 Non Business Vantage packaged customers

#### 2.4.1 Account opening fee

None

#### 2.4.2 Service fee

Customer can apply one free RMB account; If customer opens any accounts besides the one free RMB account or has only Foreign Currency accounts opened with the bank, and if the average aggregate deposit balance of all accounts under the customer is no less than CNY100,000 or equivalent FCY in the previous month, the bank will waive monthly account service fee for the client. Otherwise, the bank will charge CNY100/month or equivalent FCY at customer level as monthly account service fee.

## SERVICES

CNY accounts are available for foreign and local enterprises and entities in branches which are permitted to provide the relevant CNY business.

### 3. ACCOUNT SERVICES

3.1 Paper Statement	CNY80/equivalent per month
3.2 Additional Statement/ Issue Payroll Payment Certification	CNY 150/equivalent per /certification, maximum CNY1,000/equivalent as one-off charge.
3.3 Forward HSBC Group Correspondence	Courier: CNY150/equivalent Registered Mail: CNY50/equivalent
3.4 Audit Confirmation	CNY200/equivalent
3.5 Bank Reference Letter	CNY200/equivalent
3.6 Certificate of Balance	CNY100/equivalent
3.7 Copies of Statement, Credit /Debit Advice, Voucher & Paid Cheque	Within 3 months: CNY50/equivalent per copy Over 3 months: CNY100/equivalent per copy One-off charge,max CNY1000 or equivalent. (Applicable when there is a request from customer to retrieve historical account statements, credit or debit advices, vouchers, and duplication of cheques that have been paid)
Account Level Customer Statement/Advice Monthly Fee via SWIFT FIN Message (per message type per destination)	
3.8 MT940/MT950	CNY800/equivalent
3.9 MT942 Daily Frequency 1-12 Daily Frequency at and over 13	CNY800/equivalent CNY1,600/equivalent
3.10 MT900/910	CNY1,600/equivalent
Account Level Customer Statement Monthly Fee via host to host channels (per statement format per delivery channel)	
3.11 End of day statement (MT940 or other format)	CNY200/equivalent
3.12 Intraday statement (MT942 or other format): Daily Frequency 1-12 Daily Frequency at and over 13	CNY200/equivalent CNY400/equivalent
3.13 Facsimile	Up to 5 pages within Mainland China: CNY50/equivalent Up to 2 pages outside Mainland China: CNY100/equivalent Each additional page (any country) CNY50/equivalent
3.14 Signature Witness / Certify True Copy	HSBC Group Documents: CNY200/equivalent Non-HSBC Group Documents: CNY350/equivalent Plus courier/registered mail fee

3.15 Standing Instruction	CNY200/equivalent
3.16 Prepaid card account maintenance fee	CNY1000 per account per month
3.17 Auto call deposit service monthly maintenance fee	CNY200 per account per month
3.18 Consolidated Billing Service	
Detailed Transaction List Report Monthly fee	CNY 30 per account per month
TWIST Statement monthly fee	CNY 60 per account per month

### 4. CASH SERVICES

#### 4.1 Cash Withdrawal

4.1.1 Available currencies	CNY, USD, HKD, JPY, EUR
4.1.2 CNY Cash Withdrawal	Free
4.1.3 Foreign Currency Notes Withdrawal	0.25%-0.35%, Min. CNY40/equivalent per withdrawal

#### 4.2 Cross city RMB cash deposit over HBCN counter

0.1% of amount / transaction  
Minimum CNY5 / transaction  
Maximum CNY50 / transaction

*Note: Above service is only applicable to cities where local regulations permit. Consult local branches for specifics.*

- \* CNY and Foreign currency notes withdrawal must adhere to the regulations of the relevant authorities.
- \* Notes withdrawals are subject to two working days' advance notice to the Bank and cash availability.
- \* For note withdrawals from account of different currency, note buy/sell board rates against CNY will apply.

### 5. OVERSEAS/LOCAL REMITTANCES

#### 5.1 Overseas Outward Remittances (FCY&CNY)

##### 5.1.1 Telegraphic Transfer

5.1.1.1 Telegraphic Transfer Issuance*	0.1% Min. CNY100/equivalent Max. CNY1000/equivalent Plus Cable Charge
5.1.1.2 Amendment, Enquiry or Cancellation at the customer's request	Up to five cables:CNY200/equivalent Each additional cable: additional CNY40/equivalent per cable Plus any other overseas charges claimed by correspondent banks
5.1.1.3 Cable Charges	CNY120/equivalent per cable
5.1.1.4 Additional Cable Messages	CNY100/equivalent per page

\* All applicable RMB cross-border outward remittances should follow Telegraphic Transfer charges.

\* 1. The charges for Telegraphic Transfers do not include any charges that may be imposed by overseas correspondent banks or RMB clearing agent banks. In such an instance, your beneficiary may not receive the full amount of the remittance.

2. If the remitter requires the beneficiary to receive the full amount of the remittance, the remitter may elect to apply for the "Pay Exact" service. This service will ensure that the beneficiary bank receives the full value of the remittance. Please note the following:

- "Pay Exact" is applicable to USD/HKD remittance.
- An additional fee of CNY200/or equivalent will be levied in advance on the remitter for overseas remittance fee and our bank's fee charged under this service.
- HSBC has the right of recourse to the remitter in the instance where the USD correspondent bank claims a charge higher than the above CNY200/or equivalent.

3. Unless otherwise agreed, our bank will collect overseas remittance fees in accordance with the charge option selected by the remitter in the outward remittance application form. If the remitter selects 'BEN', local fees (including Telegraphic Transfer fee and cable fee) will be deducted from the amount remitted and, the beneficiary will bear the overseas correspondent bank charge. If the remitter selects 'SHA', local fees (including Telegraphic Transfer fee and cable fee) will be debited from the remitter's account and, the beneficiary will bear the overseas correspondent bank charges. If the remitter prefers to use 'OUR', local fees (including Telegraphic Transfer fee and cable fee) will be debited from the remitter's account, and the overseas correspondent bank charges will be debited from the remitter's account ultimately.

4. If the remitter enjoys preferential price and selects 'BEN' for outward remittance, local fees (including Telegraphic Transfer fee and cable fee) will be deducted from the amount remitted and, the beneficiary will bear the standard overseas correspondent bank charge, instead of preferential fee charge.

## 5.1.2 Demand Draft

5.1.2.1 Demand Draft Issuance	0.1% per draft Min. CNY100/equivalent Max. CNY300/equivalent
5.1.2.2 Cancellation	Up to five cables: CNY120/equivalent Each additional cables: additional CNY40/equivalent per cable Plus any other overseas charges claimed by correspondent banks
5.1.2.3 Report Lost/Stop Payment	Up to five cable: CNY200/equivalent Each additional cable: additional CNY40/equivalent per cable Plus any other overseas charges claimed by correspondent banks

## 5.2 Inward Overseas Remittances

### 5.2.1 Inward Remittance via TT (FCY)

Proceeds paid to HSBC Account	CNY55/equivalent  Note: when the fee is born by the pay or, the applicable tariff is CNY 175/equivalent and cable fee is not levied.
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### 5.2.2 Inward Remittance (CNY)

Free\*

\* Customer needs to pay intermediary clearing bank charge (if any)

### 5.2.3 Inward Demand Draft Collection

5.2.3.1 Collection Commission on cheque drawn on HSBC Mainland China:	0.125% Min. CNY200/equivalent Max. CNY600/equivalent * Plus cable charge, if any. * If the payment amount is below USD50, the charges would be reduced by half.
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### 5.2.4 Cheque Collection / Purchase

5.2.4.1 Cheque Collection	Overseas: CNY300/equivalent Out-station: CNY200/equivalent In-station: CNY80/equivalent
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(For HKD & USD cheques from Hong Kong collected via Shenzhen Branch, 0.1% commission on cheque amount will be charged, with Min. CNY20 / equivalent and Max. CNY1,000 / equivalent)

### 5.2.4.2 Cheque Purchase

0.5%, (0.25% if payable in Hong Kong in HKD)  
Min. CNY100/equivalent

\* Inward cheques are accepted for collection or purchase at the bank's discretion

## 5.2.5 Inward Telegraphic Transfer Request

5.2.5.1 Inward Telegraphic Transfer Request Issuance	CNY200/equivalent
5.2.5.2 Amendment or Cancellation	CNY500/equivalent
5.2.6 Return payment commission	
Remittance amount > USD100/equivalent	Return to HSBC Group: USD40 Return to non-HSBC Group: USD60
USD50/equivalent < Remittance amount ≤ USD100/equivalent	Return to HSBC Group: USD20 Return to non-HSBC Group: USD30
Remittance amount ≤ USD50	Free

## 5.3 Overseas Remittances Investigation

### 5.3.1 Remittance Investigation via Cable

Up to 5 cables: CNY200/equivalent  
Each additional cable: CNY40/equivalent  
Plus relevant overseas bank charge

## 5.4 Foreign Currency Local Payments

### 5.4.1 Telegraphic Transfer

5.4.1.1 Telegraphic Transfer Issuance*	0.1% Min. CNY100/equivalent Max. CNY1000/equivalent Plus Cable Charge
5.4.1.2 Amendment, Enquiry or Cancellation at the customer's request	Up to five cables: CNY200/equivalent Each additional cable: additional CNY40/equivalent per cable Plus any other overseas charges claimed by correspondent banks

\* 1. The charges for Telegraphic Transfers do not include any charges that may be imposed by overseas correspondent banks. In such an instance, your beneficiary may not receive the full amount of the remittance.

2. If the remitter requires the beneficiary to receive the full amount of the remittance, the remitter may elect to apply for the "Pay Exact" service. This service will ensure that the beneficiary bank receives the full value of the remittance. Please note the following:

- "Pay Exact" is applicable to USD/HKD remittance.
- An additional fee of CNY200/or equivalent will be levied in advance on the remitter for overseas remittance fee and our bank's fee charged under this service.
- HSBC has the right of recourse to the remitter in the instance where the USD correspondent bank claims a charge higher than the above CNY200/or equivalent.

3. Unless otherwise agreed, our bank will collect overseas remittance fees in accordance with the charge option selected by the remitter in the outward remittance application form. If the remitter selects 'BEN', local fees (including Telegraphic Transfer fee and cable fee) will be deducted from the amount remitted and, the beneficiary will bear the overseas correspondent bank charge. If the remitter selects 'SHA', local fees (including Telegraphic Transfer fee and cable fee) will be debited from the remitter's account and, the beneficiary will bear the overseas correspondent bank charges. If the remitter prefers to use 'OUR', local fees (including Telegraphic Transfer fee and cable fee) will be debited from the remitter's account, and the overseas correspondent bank charges will be debited from the remitter's account ultimately.

4. If the remitter enjoys preferential price and selects 'BEN' for outward remittance, local fees (including Telegraphic Transfer fee and cable fee) will be deducted from the amount remitted and, the beneficiary will bear the standard overseas correspondent bank charge, instead of preferential fee charge.

## 5.4.2 Foreign Currency Local Payments Through Domestic Foreign Currency Payment Channels

5.4.2.1 In-city	CNY80/equivalent plus relevant correspondent bank charge
5.4.2.2 Cross-city	CNY120/equivalent plus relevant correspondent bank charge
5.4.2.3 Amendment, Enquiry or Cancellation at the customer's request	CNY50/equivalent (excluding the charges by correspondent banks)

\* For the HKD/USD domestic outward payment via Shenzhen RealTime Gross Settlement System, please refer to the Appendix 1.

## 5.5 Foreign Currency Local Inward Remittance via TT

Proceeds paid to HSBC Account CNY55/equivalent

\* Relevant correspondent bank charge may apply

## 5.6 CNY Local Payments

### 5.6.1 CNY Payment Transfer within HSBC China (via the counter or via Electronic Payments)

In-city/Cross-city free

### 5.6.2 CNY Cross-bank Payment via Electronic Payments

Single Payment and One Debit Multiple Credit Payment	
Amount of each transfer	
CNY50,000 or less	CNY12
CNY100,000 or less	CNY10
CNY500,000 or less	CNY15
CNY1,000,000 or less	CNY20
Over CNY1,000,000	0.002%, Max.CNY200

\* For financial treasury, disaster relief and pension payments, waive the remittance handling fee.

## 5.7 CNY Local Direct Debit

### 5.7.1 CNY Local Direct Debit via BEPS

Normal Debit and Periodical Debit CNY10 per transaction

### 5.7.2 CNY Local Direct Debit via 3rd Party Partner

5.7.2.1 to Corporate Account	CNY20 per transaction
5.7.2.2 to Personal Account	CNY10 per transaction

## 5.8 CNY Local Direct Debit via Book Transfer

5.8.1 In-city	Free
5.8.2 Cross-city	CNY10 per transfer

## 5.9 Collection of Bills and Drafts

5.9.1 Commission fee	CNY1 per transaction
5.9.2 Postage fee	Apply to the standard charges of the Post Office Postage by postal office according to standard EMS tariff

## 5.10 Centralized Payment / Collection and Netting for Cross Border Transaction

5.10.1 Implementation Fee	CNY 30,000/equivalent
5.10.2 Handling fee of centralized payment / collection & netting	CNY 50/equivalent per original transaction or CNY 5000/equivalent per month

## 6. TRADE SERVICES

### 6.1 Import

#### 6.1.1 DC (including Domestic DC)/Bank Guarantee Opening

6.1.1.1 Irrevocable Documentary Credit	0.15% for each validity of 3 months or part thereof Min. USD45/equivalent Bank to issue DC as per applicant's instruction
6.1.1.2 Back-to-back DC	0.18% for each validity of 3 months or part thereof Min. USD90/equivalent Bank to issue Back-to-back DC as per applicant's instruction
6.1.1.3 Standby DC / Bank Guarantee	0.18%-1% for each validity of 3 months or part thereof Min. USD90/equivalent or the agreed pricing as per separate agreement with the customer Bank to issue Standby DC or Bank Guarantee as per applicant's instruction

#### 6.1.2 DC (including Domestic DC)/Bank Guarantee Amendment

6.1.2.1 Increase of amount/ Extension of validity	Refer to DC/Bank Guarantee Opening Bank to amend the amount or tenor of an issued DC /Bank Guarantee as per applicant's instruction
6.1.2.2 Other Terms (including DC Cancellation)	USD40/equivalent per amendment Bank to amend terms of issued DC /Bank Guarantee as per applicant's instruction

\* Minimum price is USD30 / equivalent for Irrevocable / Revocable DC or Increase of DC amount / Extension of DC validity if you use our Internet Trade Services for these transactions.  
\* For DC/Bank Guarantee Opening and DC/Bank Guarantee Amendment, charges for a full 3-month period are applied in cases where the actual validity period within the above 3-month period is less than 3 months.

### 6.1.3 Import Bills (including bills under Domestic DC Opening)

6.1.3.1 Handling Commission	0.125% Min. USD30/equivalent Bank to check and handling import bills
6.1.3.2 Deferred Payment Commission	0.1% per month Min. USD40/equivalent Bank to add acceptance to import bills under Usance DC
6.1.3.3 Reimbursement Fee	USD50/ee Bank to make reimbursement under import bills
6.1.3.4 Discrepancy handling fee	USD75/equivalent It's charged for discrepancies in the import DC bills which will be deducted from payment to beneficiary normally; however, if applicant agrees to pay this fee, it can be charged on applicant.

\* Charges for a full month are applied in cases where the actual deferred payment period within the above 1-month period is less than a month.

### 6.1.4 Shipping Guarantee/Air Waybill Release/Bill of Lading Endorsement

6.1.4.1 Release Fee	USD40/ equivalent per bill Bank to issue Shipping Guarantee or to endorse on the shipping documents to facilitate goods release
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## 6.2 Export

### 6.2.1 Export DC (including Domestic DC/Bank Guarantee/Standby DC) Advising

6.2.1.1 Pre-advising	USD15/equivalent per DC Bank to pre-advise the DC to beneficiary as per Issuing Bank's instruction
6.2.1.2 DC advising	USD30/equivalent per DC Bank to advise the DC to beneficiary as per Issuing Bank's instruction
6.2.1.3 DC Amendment advising fee	USD20/equivalent per DC Bank to advise the DC amendment to beneficiary as per Issuing Bank's instruction

### 6.2.2 Confirmation (including Domestic DC Confirmation)

6.2.2.1 Confirmation Fee	0.05% - 2.5% of confirmed amount for every 3-month period. (Quoted on case-by-case basis as per bank & country risk as well as confirmation period) Min.USD 40/equivalent Bank to add confirmation on other bank's payment undertaking as per customer's request
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\* Applicable to DC, Non-DC and draft. A full 3-month period are applied in cases where the actual confirmation period within the above 3-month period is less than 3 months.

### 6.2.3 Handling Commission for Export Bills (including Bills under Domestic DC)

6.2.3.1 DC bills	0.125% Min. USD35/equivalent Bank to check the export DC bills
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6.2.3.2 Non-DC bills for collection	0.125% Min. USD30/equivalent Bank to check the export non-DC bills
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6.2.3.3 Handling Commission for Assignment of DC Proceeds	0.2%-0.6% Min. USD40/equivalent Bank to handle the assignment of DC proceeds as per DC beneficiary's request
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\* For DC bills, inclusive of 3 sets of invoices and/or transport documents, above which an additional of USD10 will be collected per set of invoices and/or transport documents.  
\* Handling Commission for Export Bills is applicable to claims made against Standby DC or Bank Guarantee.

### 6.2.4 Export Factoring (Including Domestic Factoring) /Invoices Financing

6.2.4.1 Service Fee	Max. 2% of Invoices Value Bank to provide services including documents handling, buyer credit cover, receivables management, collection, etc.
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\* To be charged by a percentage over the invoice face value, by a flat fee per invoice or by a flat monthly / quarterly / annual fee.

### 6.2.5 Transfer of DC (including Domestic DC Transfer)

6.2.5.1 Full transfer without substitution	USD40/equivalent per DC As Transferring Bank, to transfer full DC amount to secondary beneficiary as per first beneficiary's request
6.2.5.2 Partial transfer with or without substitution	0.15% of the transferred amount Min. USD50/equivalent As Transferring Bank, to transfer partial amount of the DC to secondary beneficiary as per first beneficiary's request
6.2.5.3 Amendment of transferred DC with increase in amount	0.15% of the transferred amount Min. USD50/equivalent As Transferring Bank, to increase the amount of transferred DC as per first beneficiary's request
6.2.5.4 Amendment of transferred DC without increase in amount or cancellation of transferred DC	USD40/equivalent per amendment/ cancellation As Transferring Bank, to amend the transferred DC as per first beneficiary's request

### 6.2.6 Forfaiting

6.2.6.1 Forfaiting Commitment Fee	Max.5% p.a (case by case). on the undrawn amount payable from the date of acceptance of our Forfaiting offer till the date(s) of our payment or date of termination of the transactions requested by exporter following their acceptance of our firm offer. A Forfaiting transaction refers to usance export bill discounting offered by the bank to an exporter and such payment is on without recourse basis.
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\* Forfaiting Commitment Fee is waived for small and micro entities

## 6.3 Drafts

### 6.3.1 Commercial Draft Discounting

6.3.1.1 Discount handling commission	0.125% of face amount Min. CNY30, Max. CNY1,200 Bank to discount Commercial Acceptance Draft or Bank Acceptance Draft
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### 6.3.2 Bank Acceptance Draft

6.3.2.1 Acceptance commission	0.05% of face amount As Acceptance Bank, to add acceptance on the commercial draft issued by customer
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6.3.2.2 Bank Acceptance Draft Exposure Management Commission	0.1%-3% of face amount, Min. CNY5,000/equivalent Bank to undertake to pay to the drawer or draft holder unconditionally at due date
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\* The commission can be partially/fully waived when certain percentage/100% of cash is pledged as collateral

### 6.3.3 ECDS (Electronic Commercial Draft System)\*

6.3.3.1 ECDS USBkey	CNY 80 per piece
6.3.3.2 ECDS CFCA "Mini" Device	CNY 10000 per device
6.3.3.3 ECDS CFCA Certificate	CNY 200 per annum

\* Provide interface services for ECDS. Customers can handle electronic drafts issuance, acceptance, endorsement, discounting, collection and etc. through ECDS.

## 6.4 Commodity Structured Trade Finance

Service Fee	Max.5.5% of Commodity Finance Facility Value To offer customized Commodity Structured Trade Finance solution and conduct relevant monitoring and controls
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\* To be charged by a percentage over the Commodity Finance Facility Value on one-off basis or in phases.

## 6.5 Miscellaneous Charges

6.5.1 Postage-Domestic speedpost (EMS)	Min.USD10/equivalent Bank to use EMS to mail trade bills and documents
6.5.2 Postage-Domestic courier	Min.USD3/equivalent Bank to use domestic courier to mail trade bills and documents
6.5.3 Postage-Registered airmail	USD10/equivalent Bank to use registered airmail to mail trade bills and documents

6.5.4 Postage-International courier HK, Macau East / South East Asia	Min.USD20/equivalent Min.USD30/equivalent
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Other Asia Pacific / N.America /W.Europe South America E.Europe/Middle East/Africa	Min.USD35/equivalent Min.USD40/equivalent Min.USD50/equivalent
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Bank to use international courier to mail trade bills and documents

\* Prices may vary according to weight and destination.

6.5.5 Cable Charges	USD25/equivalent per page
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Bank to send, receive and handle trade related cables

\* Commission in lieu of exchange is collected when the bill transactions are settled or paid out in the same foreign currency as the related bill.

6.5.6 Holding charges on overdue bills (import, export and domestic)	USD15/equivalent per month overdue Bank to hold the overdue import or export bills and trace collection, etc.
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\* Charges for a full month are applied in cases where the actual overdue period within the above 1-month period is less than a month.

6.5.7 Trade and Credit Information	USD50/equivalent per request Bank to issue trade credit report as per customer's request
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6.5.8 Commitment fee for trade finance	0.1% - 3% p.a. of unutilized and committed trade finance facility limit, minimum CNY5000/equivalent p.a. The Bank and customers sign a legally binding agreement and the Bank commits to provide trade finance with agreed amount based on the agreed terms in the agreed time line.
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\* Commitment fee for trade finance is waived for small and micro entities.

## 7. CREDIT SERVICE

### 7.1 Arrangement Fee (for Syndication Loan)

Arrangement Fee (for Syndication Loan)	As per syndication loan agreement, maximum 5% of the loan limit.
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### 7.2 Participation Fee (for Syndication Loan)

Participation Fee (for Syndication Loan)	0 - 5% of loan participated
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### 7.3 Agency Fee (for syndication loan)

Agency Fee (for syndication loan)	0.1%-1% of facility limit, maximum 3%
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### 7.4 Underwriting Fee (for syndication loan)

Underwriting Fee (for syndication loan)	0.1%-1% of facility limit, maximum 3%
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## 7.5 Commitment fee

Commitment fee	0.1%-1% of unutilized facility limit, maximum 3%, minimum CNY5,000/equivalent;
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\* Commitment fee is waived for small and micro entities, not applicable to syndication loan.

## 8. SECURITIES SERVICES

### 8.1 Custody Service

8.1.1 Transaction Fee (QFII, RQFII and B Shares Client)	A Shares USD70 per transaction B Shares USD100 or HKD equivalent per transaction
8.1.2 Safe Custody Fee (QFII, RQFII and B Shares Client)	A Shares 0.065% p.a. (charged monthly based on month-end portfolio value) B Shares 0.2% p.a. (charged monthly based on month-end portfolio value, minimum monthly fee USD 2000 or HKD equivalent per account)
8.1.3 Repair Fee / Amendment Fee / Cancellation Fee (QFII, RQFII and B Shares Client)	A Shares USD11.5 per transaction B Shares USD10 or HKD equivalent per transaction
8.1.4 Proxy Voting Fee (QFII, RQFII and B Shares Client)	USD50 or HKD equivalent per general voting per account. USD1,500 or HKD equivalent per meeting attendance per account.
8.1.5 Service Fee - Bonus Issues / Rights Issues (QFII, RQFII and B Shares Client)	A Shares USD50 per transaction or same as Transaction Fee B Shares USD100 or HKD equivalent per transaction
8.1.6 IPO Processing Fee (QFII, RQFII and B Shares Client)	USD200 per transaction
8.1.7 Cross Broader Remittance Fee (QFII, RQFII, CIBM and B Shares Client)	USD22 per transfer of funds in USD currency HKD150 per transfer of funds in HKD currency RMB200 per transfer of funds in RMB currency Relevant reconciliation, monitoring and checking are performed before payment release.
8.1.8 Payment Service Fee (QFII, RQFII and B Shares Client)	RMB200 per payment
8.1.9 Investment Application Fee (QFII, RQFII)	USD5,000 per transaction
8.1.10 Monthly Administration Fee for maintaining internal special-account/sub-account (QFII, RQFII and B Shares Client)	USD2,000 per account per month

8.1.11 Dormant Account Fee (QFII, RQFII and B Shares Client)	1-5 accounts to remain open – USD5,000 per client entity level per annum 6-20 accounts to remain open – USD10,000 per client entity level per annum Over 20 accounts to remain open – USD20,000 per client entity level per annum
8.1.12 Non-resident's claim for treatment under Double Taxation Agreement (DTA) application Fee (QFII, RQFII)	USD 500 per client per application (for deposit interests only)
8.1.13 Historical data extraction and consolidation Fee (QFII, RQFII and B Shares Client)	USD 500 (or CNY equivalent) per year per account for data extraction and consolidation. Current year data is free of charge.
8.1.14 Tailored Report Fee (QFII, RQFII and B Shares Client)	USD 200 per month per report

### 8.2 Corporate Trust and Loan Agency

8.2.1 Escrow Agency Fee	Not exceeding USD80,000 or CNY equivalent per year
8.2.2 Payment Service Fee	USD100 per scheduled payment

### 8.3 China Interbank Bond Market

8.3.1 Transaction Fee(China Interbank Bond Market Client)	USD45 per transaction Bond Repo: USD70 per transaction
8.3.2 Repair Fee / Amendment Fee / Cancellation Fee (China Interbank Bond Market Client)	USD11.50 per transaction
8.3.3 Payment Service Fee (China Interbank Bond Market Client)	Up to CNY 200 per securities-clearing-related payment. Relevant reconciliation, monitoring and checking are performed before payment release
8.3.4 Safe Custody Fee(China Interbank Bond Market Client)	0.042% p.a. Minimum monthly fee USD 500 per account (charged monthly based on month-end portfolio value)
8.3.5 Inactive Account Fee(China Interbank Bond Market Client)	1-5 securities accounts to remain open USD 5,000 p.a. 6-20 securities accounts to remain open USD 10,000 p.a. Over 20 securities accounts to remain open USD 20,000 p.a.
8.3.6 Non-resident's claim for treatment under Double Taxation Agreement (DTA)application Fee (China Interbank Bond Market Client)	USD 500 per client per application (for deposit interests only)

### 8.3.7 IRS custody and clearing

8.3.7.1 Application Fee	<p>For pre-trade arrangement, account opening and system set-up for IRS investment with CFETS, HSBC China and Shanghai Clearing House's comprehensive clearing member for IRS clearing (herein after "CCM")</p> <p><b>Fee rate:</b>                      - For the first time application: USD 500 per application for Special RMB account with each CCM                      - For the subsequent applications: USD 300 per application at Special RMB account for each CCM</p>
8.3.7.2 Monthly Account Maintenance Fee	<p>For the post-trade confirmation, account reconciliation, regulatory reporting etc.</p> <p><b>Fee rate:</b>                      - With post-trade confirmation services: USD 500 per Special RMB account opened with each CCM                      - Without post-trade confirmation services: USD 200 per Special RMB account opened with each CCM</p>
8.3.7.3 Payment Handling Fee	<p>For the fund remittance handling between CCM and HSBC China for IRS clearing based on client instruction, and/or the margin withdrawal application and follow up with CCM.</p> <p>- Fund transfer from HSBC China to CCM: USD 45                      - Fund transfer from CCM to HSBC China: USD 70</p>

\* Note: The detailed fee structure and charging frequency for all the fee items above is subject to the negotiation with the respective client.

### 8.4 Futures Margin Depository Bank Service

8.4.1 Margin Payment Handling Fee (In or Out cash movement)	<p>By Transaction:                      USD60 per margin payment/withdrawal (with revision on cash projection report)                      USD30 per margin payment/withdrawal (without revision on cash projection report)</p>
8.4.2 Monthly Administration Fee	<p>By Bulk:                      USD1500 per month and per QFII/RQFII special RMB account for Stock Exchange / Index Futures per month (for the first broker)                      USD800 each per month for each of the second and third broker</p> <p>By Transaction:                      USD800 per month and per QFII / RQFII special RMB account for Stock Exchange / Index Futures for each broker</p>

8.4.3 Application Fee for Hedging Quota	<p>USD500 per application (for first time application)                      USD300 per application (for subsequent application)</p>
8.4.4 Remittance Fee via CNAPS	CNY200 per inter-bank margin payment to futures brokers

### 8.5 QDLP Custody Bank and Fund Administration Service

8.5.1 Onshore Custodian Service Fee	Accrue base on month-end net asset value at a rate of 0.15% per annum
8.5.2 Fund Administration Fee	Accrue base on month-end net asset value at a rate of 0.15% per annum

### 8.6 Asset Backed Securitization Account Bank Service

8.6.1 Account bank Service Fee	Not exceeding 1% of the value of asset backed securities per annum
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### 8.7 Custody Service of Underlying Shares of Depository Receipt

8.7.1 Custody Service Fee	Charged at a certain percentage on the depository receipt bank's revenue related with the depository receipt issuance and cancellation (not exceeding 30%)
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## 9. CORPORATE E-BANKING

### 9.1 HSBCnet

HSBCnet ,or the Internet Banking Service, with 3 service packages ,supporting account management ,payment/Transfer , Transaction enquiry and receiving account statement report.

	Professional	International (Business)	Domestic (Business)
9.1.1 Monthly Fee *	CNY 700	CNY 350	CNY 180
9.1.2 Bank Account Charges	CNY 60/ Account/Month First 10 accounts free	CNY 60/ Account/Month First 10 accounts free	CNY 30/ Account/Month First 10 accounts free
9.1.3 User Fee	CNY 60/ User/Month First 5 users free	CNY 60/ User/Month First 5 users free	CNY 30/ User/Month First 5 users free
9.1.4 Security Device	CNY 150 / Piece First 5 free	CNY 150 / Piece First 5 free	CNY 150 / Piece First 5 free

9.1.5 Training	Onsite training CNY 1000 / Training Session (Customer need afford the cross city expenses )	Internet remote Training CNY 500 / Training Session	Not offer
9.1.6 Applicable Customer Group	Global Banking clients / Commercial Banking clients	Commercial Banking clients / Small Business Banking clients *	Commercial Banking Business Banking clients / Small Business Banking clients *

\* With effect from 18 August 2017 (inclusive) , below package fee applies to Small Business Banking clients: the monthly service fee for International Business Package of HSBCnet is CNY 200 (including 5 free accounts, 3 free users and 3 free security devices), and the monthly service fee for Domestic Business Package of HSBCnet is CNY 100 (including 5 free accounts, 3 free users and 3 free security devices), remote internet training fee is waived, and all other applicable HSBCnet pricing items and charges retain unchanged.

## 9.2 HSBC Connect

9.2.1 Setup fee (one-time charge)	CNY140,000
9.2.2 Annual maintenance fee	CNY12,000

## 9.3 SWIFTnet FIN

9.3.1 Setup fee (one-time charge)	CNY20,000
9.3.2 Monthly fee	CNY1,500

## 9.4 SWIFTnet FileAct

9.4.1 Setup fee (one-time charge)	CNY100,000
9.4.2 Monthly fee	CNY1,500
9.4.3 Annual maintenance fee	CNY15,000

## 9.5 SWIFTnet FIN & FileAct

9.5.1 Setup fee (one-time charge)	CNY110,000
9.5.2 Monthly fee	CNY1,500
9.5.3 Annual maintenance fee	CNY15,000

## 9.6 HSBC@ERP Adapter for SAP

9.6.1 Setup fee (one-time charge)	
1-5 countries	CNY70,000
6-10 countries	CNY85,000
over 10 countries	CNY110,000
9.6.2 Annual maintenance fee	
1-5 countries	CNY14,000
6-10 countries	CNY17,000
over 10 countries	CNY22,000

## 9.7 Payment Advising Service

9.7.1 via email	CNY1 per mail
9.7.2 via fax	CNY 1.5 per page
9.7.3 via mail	CNY 15 per page
9.7.4 via SMS	CNY 1.5 per message
9.7.5 Payment Advice Resend	CNY 20 once

## 9.8 Receivable advising

9.8.1 via email	CNY1 per mail
9.8.2 via fax	CNY 1.5 per page
9.8.3 via SMS	CNY 1.5 per message

## 9.9 Integration Consultancy Service for Payment and Cash Management

9.9.1 File Convertor Technical Consultancy Service (one-time charge)	CNY 12,000
9.9.2 File Upload Technical Consultancy Service (one-time charge)	CNY 20,000
9.9.3 File Mapper Technical Consultancy Service (one-time charge)	CNY 20,000
9.9.4 Host-to-Host Technical Consultancy Service (one-time charge)	CNY 45,000

## 10. MISCELLANEOUS

### 10.1 Post dated commercial draft warehousing

Post dated commercial draft warehousing	CNY200 per Draft
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### 10.2 Consultancy Fee

10.2.1 For non-financial institutions	Fee charged for providing financial advisory service with respect to issuance of debt financing instruments by non-financial institution in the inter-bank market will not exceed 1% of the final issue amount. Such fee could be paid in one lump sum or by instalment as agreed between the customer and the Bank. Fee charged will depend on scope of advisory work, duration of work, complexity of the financing solution, manpower involved and sophistication of customers' project team, etc. and as agreed with the customer.
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10.2.2 Structuring and Service Fee	Infrastructure and Real Estate team to structure, execute on sole basis or coordinate with other syndication banks to arrange the financing for corporate customers in kinds of project finance, export finance and complimentary commercial facilities, as well as aircraft and shipping finance etc. We will detail the service scope in the agreement. The fee will be charged at 1%-3% on the basis of total financing amount upon signing of the facility agreement, minimum USD500,000/equivalent CNY will be charged.
10.2.3 Financial Advisory Fee for Assets Backed Securities / Assets Backed Notes	Provide financial advisory service such as structure design to the originators or other relevant parties on assets backed securities / assets backed notes issued in China Inter-bank Bond Market. Explicit service scope will be agreed in the service agreement. No more than 1.00% of the financing amount for each transaction.

### 10.3 Bank acceptance draft query

Bank acceptance draft query	CNY 20 / Draft
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### 10.4 Receivable management system

10.4.1 Set up fee	CNY1,000 per account
10.4.2 Monthly fee	
Standard Package	CNY500 per month
Enhanced package (with automated reconciliation)	CNY2,000 per month
Platinum package (information enrichment and Manual exception handling)	CNY10 per transaction, CNY10 per invoice

### 10.5 Client Account Auxiliary Information Service

Client Account Auxiliary Information Service	
10.5.1 Set up fee	CNY200
10.5.2 Monthly fee	CNY1,000 per master account
Enhanced version of Client Account Auxiliary Information Service	
10.5.3 Setup fee (one off)	CNY1,000
10.5.4 Monthly Service fee	CNY2,000 per master account

### 10.6 Cash Concentration (within same legal entity)

10.6.1 Installation Cost	CNY1,000 per account
10.6.2 Management Fee	CNY500 per account per month
10.6.3 Maintenance Fee	CNY500 per account to be added or removed

### 10.7 Intra-group domestic liquidity management solution

Intra-group domestic liquidity management solution – to realize the automatic management of funds within cash rich and short entities in domestic intra-group

10.7.1 Installation Cost	CNY5,000 per account
10.7.2 Management Fee	Daily management fee per account = net funds transfer amount of such account on that day <sup>1</sup> * 0.3% / 360. Accrued on daily basis and payable monthly, with a minimum monthly management fee of CNY2,000 or equivalent per account.
Standard Module	
Dynamic Sweeping Module	CNY2,500 or equivalent per account per month, payable monthly
10.7.3 Maintenance Fee	CNY500 per account to be added or removed

<sup>1</sup> "net funds transfer amount" will be calculated according to the relevant agreement.

### 10.8 IEF- Interest Enhancement Facilities

IEF - Interest Enhancement Facilities - to enhance the intra-group interest benefit after setup the notional pool

10.8.1 Setup Fee	CNY16,500 per structure, one-time charge
10.8.2 Service Charges	CNY350 per account, per month, minimum of CNY60
10.8.3 Account Maintenance Fee	CNY650 per account per request

### 10.9 Intra-group cross-border liquidity management solution

Intra-group cross-border liquidity management solution – to realize the automatic cash concentration or sweep within the cross-border members of the group after setup cross-border cash concentration solution, with China as the master country

10.9.1 Installation Cost	CNY1,200 per related account of each offshore participant
10.9.2 Management Fee	CNY650 per related account of each offshore participant per month
10.9.3 Account Maintenance Fee	CNY850 per master company's settlement account or per related account of each offshore participant to be added or removed
10.9.4 Liquidity Management Solution Consulting Fee	0.3% to the total ceiling limit of the whole group liquidity solution for cash management, minimum charge of CNY10,000

## 10.10 Entrusted Loan (including bilateral EL, multiple EL)

10.10.1 Commission	The amount of the commission should be the product of (1)the loan amount;(2)the annual rate of 0.3%(divided by 360), and (3)the actual loan period, with minimum charge of CNY2,000 or equivalent
10.10.2 Overdue Entrusted Loan Handling Fee	The amount of such Formalities Fee shall be the product of (1) the Loan amount, (2) the annual rate (0.3% or such other rate as the Entrusting Party and the Lender may otherwise agree), and (3) the overdue period (accrue daily on a 360-day-year basis) with the minimum charge of CNY2,000 each time.

## 10.11 Cross-border lending

To assist the lending from the onshore company to offshore company

10.11.1 Manual Module	
Arrangement fee	1% of lending quota p.a , with minimum charge CNY50,000 p.a
Loan overdue charge	CNY1,000 per day
Loan extension handling fee	1% per annum of extension amount, with a minimum of CNY2,000 per request
10.11.2 Auto Module	
Setup Fee	CNY1,200 per sub account setup,one-time charge
Service Charge	CNY650 per sub account per month

## 10.12 3rd party bank Account Enquiry and Payment

Use 3rd party bank's e-banking for HSBC China account enquiry and payment:

10.12.1 Setup fee	CNY 2,000 per account(one-time charge)
10.12.2 Account enquiry	If it's account statement via SWIFT, refer to our bank's corresponding SWIFT message monthly fee; otherwise, CNY 600 per account per month
10.12.3 Account enquiry	Refer to our bank's remittance charges

Via BanktoBank Host to host or SWIFT, use HSBC's e-channel for 3rd party bank account enquiry and payment:

10.12.4 Setup fee	CNY 2,000 per account (one-time charge)
10.12.5 Account enquiry	CNY 600 per account per month
10.12.6 Payment	CNY 1,400 per account per month

## 10.13 Mobile Collection – Omni Channel Collection Service

10.13.1 Omni Collection Channel API Set Up Fee	CNY 20,000
10.13.2 Omni Collection Channel service fee	0.20% per payment

\* API: Application Programming Interface

Via Multi-bank Solution , use HSBC's e-channel for 3rd party bank account enquiry and payment:

10.12.7 One-off system setup and Digital signature certificate fee	CNY 120,000 for 1-3 designated banks CNY 170,000 for 4-7 designated banks CNY 70,000 for one newly added banks
10.12.8 Basic Monthly Service fee	CNY 5,000 per month
10.12.9 Auto-Sweeping Service fee	CNY 5,000 per month

\* Note: Travel expenses would be separately calculated and charged for on-site incident handling.

## 10.14 Auto Investment

10.14.1 Set-up Fee	CNY 6,000, one-off charge
10.14.2 Service Charges	CNY 600 per account per month

## 10.15 Distribution Service

10.15.1 Fund Distribution Service Fee, Management Fee etc	As agreed in fund distribution agreement
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## 10.16 Wealth Management Service

10.16.1 Wealth Management Service Fee	As agreed in Fund Prospectus or contract
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## 11. RMB CROSS-BORDER SETTLEMENT

### 11.1 RMB Cross-Border Clearing Debit(Nostro accounts)

11.1.1 Customer payments	
To overseas bank via MT1xx	CNY150
To local interbank via CNAPS	CNY100
In-house transfer	CNY50
11.1.2 Bank payments	
To overseas bank via MT2xx	CNY30
To local interbank via CNAPS	CNY30
In-house transfer	CNY30

## 11.2 RMB Cross-Border Clearing Credit(Nostro accounts)

11.2.1 Customer payments	
Credit via CNAPS	Free
Credit via MT1xx	CNY100
11.2.2 Bank payments	
Credit via CNAPS	Free
Credit via MT2xx	Free

Fee will be deducted according to the charge method as instructed unless other special arrangement

## 11.3 RMB Cross-Border Clearing-Miscellaneous Fee

11.3.1 A/C Maintenance fee	CNY500 per Month
11.3.2 Amendment/Cancellation	CNY80 per cable advised
11.3.3 Queries/Investigations	CNY80 per cable advised
11.3.4 MT940/950	CNY600 per month
11.3.5 Paper statement (upon request)	CNY400 per month

(Above charge scheme might vary from customer to customer)

Charge rationale for Market-oriented pricing items:

1. The tariff for credit services is formulated comprehensively based on the capital cost, risk cost, management cost and reasonable profit.
2. The other Corporate related tariff is formulated comprehensively based on the relevant labor cost, system development and maintenance cost, telecom & postage charges, and other administrative cost & reasonable profit.

## 12. Underwriting/ Sub-underwriting Service in the Interbank Bond Market

### 12.1 Bond Underwriting / Sub-underwriting

As per the Bond agreement

As entrusted by Bond Issuer, perform recommendation and registration of the Bond, and sell the Bond through the bond markets, or sub-underwrite the Bond from the underwriter(s) and sell through the bond markets. Sales commission would be charged according to the relevant Bond underwriting / sub-underwriting agreement.

### 12.2 Asset-Backed Security(ABS) Underwriting / Sub-underwriting

As per the ABS agreement

As entrusted by ABS Issuer, perform recommendation and registration of the ABS, and sell the ABS through the bond markets, or sub-underwrite the ABS from the underwriter(s) and sell through the bond markets. Sales commission would be charged according to the relevant ABS underwriting / sub-underwriting agreement.

## Appendix1

### 1. LOCAL SERVICE ITEMS

#### 1.1 RMB domestic cross-bank payment via BEPS in Shaanxi province

RMB remittance via BEPS with the beneficiary within Shaanxi Province

Amount of each transfer	
CNY 50,000 or less	CNY1.2

\* For financial treasury, disaster relief and pension payments, waive the remittance handling fee.

#### 1.2 RMB Domestic cross-bank payment via Chongqing Renhang Tong

RMB remittance via the clearing system of Chongqing Renhang Tong (Chongqing in-city payment system)

Amount of each transfer	
CNY 50,000 or less	CNY3
CNY100,000 or less	CNY5
CNY500,000 or less	CNY10
CNY1,000,000 or less	CNY15
Over CNY1,000,000: 0.002%	Max. CNY200

\* For financial treasury, disaster relief and pension payments, waive the remittance handling fee.

#### 1.3 Shenzhen Financial Settlement System Foreign Currency In-city Payment

USD/HKD outward remittance via Shenzhen Financial Settlement System

Amount of each transfer	
CNY 10,000 or less	CNY5
CNY50,000 or less	CNY10
CNY100,000 or less	CNY15
CNY1,000,000 or less	CNY20
Over CNY1,000,000: 0.002%	Max. CNY100