

An easy guide to general bank tariffs

For personal customers

Effective : 11 May 2009



HSBC 

The world's local bank

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“An easy guide to general bank tariffs for personal customers” is intended to give you a clear picture of the fees we charge for our most commonly used services. The charges in this guide were correct at the time of printing (May 2009) but remain subject to change. For your own interest, please seek confirmation of the prevailing charge related to the service you need. These charges are applicable only to accounts maintained in Thailand with The Hongkong and Shanghai Banking Corporation Limited, which reserves the right to introduce charges not included in this guide. For charges which are not mentioned in this guide, please refer to the relevant promotional materials or Corporate Tariff Structure (Guide to General Bank Tariffs for Corporate Customers).

Please note that foreign currency account charges listed in Thai Baht are payable in the appropriate foreign currency in the equivalent amount. Payment of foreign currency notes is subject to availability. The charges for remittances do not include any charges that may be imposed by overseas banks.

If you have any queries or disagreement about the charges listed in this guide, please approach our branch or contact our Personal Telephone Banking on 0-2673-7722 during office hours for assistance. For the charges relating to credit cards, please contact our Credit Cards 24-hour Service Centre on 1590.

PERSONAL ACCOUNT SERVICES

Items	General Customers						HSBC Premier Customers	
	Thai Baht account			Foreign Currency Account ¹			Thai Baht and Foreign Currency Accounts ¹	
	Current Account	Statement Savings Account	Time Deposit Account ²	Current Account	Statement Savings Account	Time Deposit Account ³		
Initial Deposit	THB 100,000			USD or applicable currency equivalent to USD 10,000			THB or applicable currency equivalent to THB 3,000,000	
Subsequent Deposit	N/A	N/A	THB 100,000 or higher	N/A	N/A	USD or applicable currency equivalent to USD 5,000	N/A	
Minimum average balance requirement and service fee (Where average total relationship balance “TRB” falls below minimum requirement) ⁴	Minimum requirement		Service Charges	Minimum requirement		Service Charges	Minimum requirement	Service Charges
	Less than THB 100,000 THB 100,000 – <500,000 THB 500,000 and over		THB 500/month THB 300/month Nil	Equivalent to Thai Baht Account		Equivalent to Thai Baht Account	THB 3,000,000	THB 2,000 when the minimum TRB falls below minimum requirement for 3 consecutive months
Service fee for non-resident THB account holder	THB 500/month			N/A			Free	
Cheque book (not applicable for non-resident THB current account)	THB 15/cheque	N/A	N/A	USD 10/book (Available for USD account only, 25 leaves/book)	N/A	N/A	Waived first cheque book, THB 15/cheque thereafter	
Urgent Cheque book	Additional THB 200	N/A	N/A	Additional THB 200	N/A	N/A	Additional THB 200	
Stop cheque	THB 200/cheque with the maximum amount of THB 500	N/A	N/A	USD 6/cheque with the maximum amount of USD 15	N/A	N/A	THB 200/cheque with the maximum amount of THB 500/time	
Returned cheque due to insufficient funds	0.25% of each cheque amount with the minimum amount of THB 400	N/A	N/A	0.25% of each cheque amount with the minimum amount of USD 15	N/A	N/A	0.25% of each cheque amount with the minimum amount of THB 200	
Service charge for inactive account	THB 100/month (inactive more than 24 months)	THB 100/month (inactive more than 24 months)	N/A	USD 4/month (inactive more than 24 months)	USD 4/month (inactive more than 24 months)	N/A	Free	

Remarks: ¹ Currencies available are USD, GBP, AUD, HKD, EUR and SGD. All amounts are quoted in USD. For other foreign currencies, the USD equivalent will be applied.

² For periods of 1-12,18,24, and 36 months

³ For periods of 1,3,6,9, and 12 months

⁴ Total relationship balance is comprised of current account, savings account, time deposit account and investment with HSBC Thailand.

PERSONAL ACCOUNT SERVICES

Items	General Customers						HSBC Premier Customers
	Thai Baht account			Foreign Currency Account ¹			Thai Baht and Foreign Currency Accounts ¹
	Current Account	Statement Savings Account	Time Deposit Account ²	Current Account	Statement Savings Account	Time Deposit Account ³	
Account opened and closed within 3 months	THB 500	THB 500	N/A	USD 20	USD 20	N/A	THB 1,500
Cash deposit or withdrawals in the same foreign currency as your account	N/A	N/A	N/A	<ul style="list-style-type: none"> For amount less than USD100,000 or equivalent, 0.50% commission in lieu of exchange, minimum USD 10, GBP7, AUD16, EUR11, HKD80, SGD18 or equivalent For amount USD 100,000 and over or equivalent, 0.50% commission in lieu of exchange, plus 0.50% handling fee 			<ul style="list-style-type: none"> Waived for amount equivalent to less than THB 10,000 For amount less than USD100,000 or equivalent, 0.50% commission in lieu of exchange, minimum: USD 10, GBP7, AUD16, EUR11, HKD80, SGD18 or equivalent For amount USD 100,000 and over or equivalent, 0.50% commission in lieu of exchange, plus 0.50% handling fee
Coin counting for exchange or deposit • Coin value exceeding THB 500	2% of the coin value with the minimum amount of THB 40			N/A			2% of the coin value with the minimum amount of THB 40
Counter Transaction	General Customers					HSBC Premier Customers	
	Thai Baht account			Foreign Currency Accounts		Thai Baht and Foreign Currency Accounts	
Counter transaction fee (Transaction fee will be applied when the number of transactions per month in each transaction type specified along side exceeds the limit and when average balance is less than the minimum requirement)							
Transaction types - *LCY cash withdrawal, **FCY cash withdrawal, LCY cash deposit, FCY cash deposit, clearing cheque deposit, house cheque deposit • No. of free transactions/month • Additional transaction charge/transaction	First 2 transactions THB 50			First 2 transactions THB 50 or FCY equivalent		No limit Free	
HSBC Credit Card Payment • HSBC Premier MasterCard • Platinum, Gold, and Classic cards • Payment of THB 100,000 or higher • Payment of less than THB 100,000	Free Free THB 50						
HSBC Personal Loan Payment • Payment of THB 100,000 or higher • Payment of less than THB 100,000	Free THB 50						

Remarks: ¹ Currencies available are USD, GBP, AUD, HKD, EUR and SGD. All amounts are quoted in USD. For other foreign currencies, the USD equivalent will be applied. ² For periods of 1-12,18,24, and 36 months ³ For periods of 1,3,6,9, and 12 months
*LCY = local currency **FCY = foreign currency

PERSONAL ACCOUNT SERVICES

Statements	General Customers				HSBC Premier Customers	
	Thai Baht account		Foreign Currency Account		Thai Baht and Foreign Currency Accounts	
	Monthly/Quarterly/ Half-yearly/Yearly	Weekly	Monthly/Quarterly/ Half-yearly/Yearly	Weekly	Monthly/Quarterly/ Half-yearly/Yearly	Weekly
Mail	Free	THB 50/month	Free	USD 2/month	Free	Free
Collect¹	THB 200/month	THB 500/month	USD 10/month	USD 15/month	Free	Free
Fax • Local • Overseas	THB 50/page THB 150/page		USD 2/page USD 5/page		Free	Free

Remarks: ¹ The Bank reserves the right to send statement to the account holders' last known address in case the account holders fail to collect statement within 90 days.
For new customers that open an account from 1st June 2007, this service is not available.

PERSONAL ACCOUNT SERVICES

TRAVELLER'S CHEQUES		
Items	General Customers	HSBC Premier Customers
Traveller's cheque encashment* • AMEX Traveller's cheques issued by HSBC Group • Encash in Thai Baht • Encash in same currency as traveller's cheque (Currencies available are USD, EUR, GBP, AUD, HKD, SGD, JPY, CHF, and CAD) • AMEX Traveller's cheques not issued by HSBC Group (Currencies available are USD, EUR, GBP, AUD, HKD, SGD, JPY, CHF, and CAD) • Encash in Thai Baht • Encash in same currency as traveller's cheque (Currencies available are USD, EUR, GBP, AUD, HKD, SGD, JPY, CHF, and CAD)	Free 2% of traveller's cheque amount with the minimum amount of USD 15 or equivalent THB 20/cheque THB 20/cheque plus 2% of traveller's cheque amount with the minimum amount of USD15 or equivalent	Free Free THB 20/cheque THB 20/cheque plus 2% of traveller's cheque amount with the minimum amount of USD15 or equivalent

*Remarks: 1) USD : US Dollar / EUR: Euro / GBP : Pound Sterling / AUD : Australian Dollar / HKD : Hong Kong Dollar / SGD : Singapore Dollar / JPY : Japanese Yen / CHF : Swiss Franc / CAD : Canadian Dollar
2) Maximum traveller's cheque encashment amount is USD 10,000/day.
3) Additional handling fee charge of THB 500/USD 15 for any item, which is subsequently returned for non-payment or any other irregularity plus amount as claimed by drawee bank.
4) All traveller's cheques are subject to overseas charge (e.g. CAD 25/transaction, JPY 7,000/transaction, GBP 0.75/cheque and EUR 1.15/cheque etc.)

PERSONAL ACCOUNT SERVICES

TRAVELLER'S CHEQUES		
Items	General Customers	HSBC Premier Customers
• Other Traveller's cheques • Encash in Thai Baht • Encash in same currency as traveller's cheque (Currencies available are USD, EUR, GBP, AUD, HKD, SGD, JPY, CHF, and CAD) • Traveller's cheques collection fee • Credit to THB Account • Credit to same currency as traveller's cheque (Currencies available are USD, EUR, GBP, AUD, HKD, and SGD)	THB 100/cheque THB 100/cheque plus 2% of traveller's cheque amount with the minimum amount of USD15 or equivalent THB 20/cheque THB 20/cheque plus 0.25% commission with the minimum amount of USD10, EUR11, GBP7, AUD16, HKD80, SGD18	THB 100/cheque THB 100/cheque plus 2% of traveller's cheque amount with the minimum amount of USD15 or equivalent THB 20/cheque THB 20/cheque plus 0.125% commission with the minimum amount of USD10 EUR11, GBP7, AUD16, HKD80, SGD18

PERSONAL ACCOUNT SERVICES

Requests for copies of Documents	General Customers	HSBC Premier Customers
Statement/cheques/advices <ul style="list-style-type: none"> For HSBC customer <ul style="list-style-type: none"> Within 6 months Over 6 months For non-customer <ul style="list-style-type: none"> Within 6 months Over 6 months 	THB 50/page THB 50/page plus retrieval charge of THB 1,000/trip THB 300/page THB 300/page plus retrieval charge of THB 1,000/trip	THB 50/page THB 50/page plus retrieval charge of THB 1,000/trip N/A
Old document related to transaction (i.e. foreign exchange transaction form, application form)		
<ul style="list-style-type: none"> For HSBC customer <ul style="list-style-type: none"> Within 2 weeks from the transaction date From 2 weeks to 6 months Over 6 months For non-customer <ul style="list-style-type: none"> Within 2 weeks from the transaction date From 2 weeks to 6 months Over 6 months 	Free THB 300/page THB 300/page plus document retrieval charge of THB 1,000/trip THB 100/page THB 400/page THB 400/page plus document retrieval charge of THB 1,000/trip	Free THB 300/page THB 300/page plus document retrieval charge of THB 1,000/trip N/A
Certified Document/ Confirmation Document	General Customers	HSBC Premier Customers
Certificate letter/ Letter confirmation of balance or transaction/Referral letter for overseas account opening <ul style="list-style-type: none"> Within 6 months Over 6 months 	THB 300/letter THB 300/letter plus retrieval charge of THB 1,000/trip	Free Retrieval charge of THB 1,000/trip
Certify true copy of document/ Signature verification <ul style="list-style-type: none"> To certify document prepared by HSBC Thailand customers To certify document prepared by non HSBC Thailand customers <ul style="list-style-type: none"> HSBC group customer Non HSBC group customer Signature verification for collection of overseas PIN 	THB 200/signature THB 200/signature THB 1,000/signature Free	Free Free N/A Free

PERSONAL ACCOUNT SERVICES

Courier Service (for instructions to HSBC Group only, financial instruments not included)	General Customers	HSBC Premier Customers
<ul style="list-style-type: none"> To other countries 	Minimum : THB 800 (varied according to destination and weight)	
Faxes Service	General Customers	HSBC Premier Customers
<ul style="list-style-type: none"> Local Overseas 	THB 50/page THB 150/page	
Safe Deposit Box	General Customers	HSBC Premier Customers
Key deposit fees	THB 4,000/box (excluding VAT)	
Annual Rental Fees <ul style="list-style-type: none"> Size 9 x 9 x 18.25 inches Size 4.25 x 9 x 18.25 inches 	THB 4,000/box (excluding VAT) THB 2,000/box (excluding VAT)	THB 2,000/box (excluding VAT) THB 1,000/box (excluding VAT)
Breaking fee, Key replacement	THB 4,000/box (excluding VAT)	
Cash Delivery Service (as per customer request)	General Customers	HSBC Premier Customers
<ul style="list-style-type: none"> Customer informs at least one working day in advance Customer informs less than one working day in advance 	THB 1,500 handling fee plus actual cost from transportation company THB 3,000 handling fee plus actual cost from transportation company	
Emergency Service	General Customers	HSBC Premier Customers
<ul style="list-style-type: none"> Encashment Service Fee 	THB 800/transaction	Free
International Services	General Customers	HSBC Premier Customers
<ul style="list-style-type: none"> For Non-Premier Customer For Children/Age below 18 years old For Student/Student proof required (Above applicable for non-Thai customer only)	THB 7,000/time THB 3,500/time THB 3,500/time	Free Free Free

ELECTRONIC BANKING SERVICES

TELEPHONE BANKING

Automate Telephone Banking	General Customers	HSBC Premier Customers
• Service hours	24 hours	
• Joining fee	Free	
• Annual fee	Free	
• Inquiry fee	Free	
• Transfer to your HSBC Thailand account	Free	
• Transfer to other HSBC Thailand account	Free	
• HSBC credit card payment	Free	
• Cashier's orders*	THB 40/transaction	Free
• Telegraphic transfer*. ¹	THB 500/transaction	
• Cheque book request	THB 15/cheque (25 leaves/book)	
• Stop cheque	THB 200/cheque with the maximum amount of THB 500/time	
Personal Telephone Banking	General Customers	HSBC Premier Customers
• Service hours	8.00 a.m. – 6.00 p.m. (Mon – Fri) Telephone number : 0-2673-7722	24 hours Telephone number : 001-800-2-6144747
• Joining fee	Free	
• Annual fee	Free	
• Inquiry fee	Free	
• Transfer to your HSBC Thailand account	Free	
• Transfer to other HSBC Thailand account	Free	
• HSBC Credit card payment (debit from HSBC account only)	Free	
• Other HSBC credit card payment (debit from HSBC account only)	Free	
• Cashier's orders	THB 40/transaction	Free
• Telegraphic transfer ¹	THB 500/transaction	

Remarks: * Customer is required to set the predesignated third party payment

¹ Free for HSBC Premier customer transferred funds to your own HSBC account(s) (same name, including sole-to-joint account name and joint-to-sole account name), others refer to telegraphic transfer charges.

ELECTRONIC BANKING SERVICES

TELEPHONE BANKING

Personal Telephone Banking	General Customers	HSBC Premier Customers
• BAHTNET	THB 150/transaction (Additional THB 100 will be charged by beneficiary bank from the remit amount)	
• Within Bangkok		
• Outside Bangkok	THB 150 / transaction (Additional THB 100, and 0.1% of transfer amount – minimum : THB10, maximum: THB 750, will be charged by beneficiary bank from the remit amount)	
• Cheque book request	THB 15/cheque (25 leaves/book)	
• Stop cheque	THB 200/cheque with the maximum amount of THB 500/time	
• Previous statement request within 6 months	THB 50/page	
• Retrieval of statement over 6 months	THB 50/page plus retrieval charge of THB 1,000/trip	
• ATM card replacement fee	THB 200/card	Free

PERSONAL INTERNET BANKING (online@hsbc)

Transaction/Services	General Customers	HSBC Premier Customers
Registration/Inquiry		
• Joining fee	Free	
• Annual fee	Free	
• Accounts/Credit Card/Personal Loan/Home Mortgage Loan/Time Deposit Inquiry fee	Free	
• Secure Online Payment		
• Verified by Visa	Free	
• MasterCard SecureCode	Free	
• Security Device		
• 1 st issuance	Free	
• Replacements ¹	THB 300/request	
Transfer (This transaction can be proceeded after the Master Agreement has been duly signed and rendered to HSBC)		
• Transfer to your HSBC Thailand account	Free	
• Transfer to other HSBC Thailand account	Free	
• HSBC credit card payment	Free	
• Other HSBC credit card payment	Free	

Remarks: ¹ Applicable to lost / stolen / damaged case. Fees and charges (exclusive of VAT)

ELECTRONIC BANKING SERVICES

PERSONAL INTERNET BANKING (online@hsbc)

Transaction/Services	General Customers	HSBC Premier Customers
Transfer (This transaction can be proceeded after the Master Agreement has been duly signed and rendered to HSBC)		
<ul style="list-style-type: none"> Transfer to local beneficiary (RTGS/BAHTNET) (For THB account only) <ul style="list-style-type: none"> Within Bangkok Outside Bangkok 	THB 100/transaction (Additional THB 100 will be charged by beneficiary bank from the remit amount) THB 100/transaction (Additional THB 100, and 0.1% of transfer amount – minimum : THB10, maximum: THB 750, will be charged by beneficiary bank from the remit amount)	
<ul style="list-style-type: none"> Transfer to local beneficiary (SMART) (For THB account only) <ul style="list-style-type: none"> Less than or equal to THB 100,000 More than THB 100,000 - THB 350,000 	THB 12/transaction THB 40/transaction	
<ul style="list-style-type: none"> Transfer to overseas beneficiary (Telegraphic Transfer) 	THB 400/transaction ¹	THB 400/transaction ^{1/2}
<ul style="list-style-type: none"> Set up/Amendment/Cancellation of Online Recurring Transfers 	Free	
<ul style="list-style-type: none"> Set up/Amendment/Cancellation of Online Future Transfers 	Free	
Cheque/Demand Draft		
<ul style="list-style-type: none"> Demand Draft 	THB 180/transaction	
<ul style="list-style-type: none"> Cheque book Request 	THB 15/cheque	
<ul style="list-style-type: none"> Stop cheque 	THB 200/cheque with the maximum amount of THB 500/time	
Statements		
<ul style="list-style-type: none"> E-Statement/E-Advice 	Free	
<ul style="list-style-type: none"> Previous statement request within 6 months 	THB 50/page	
<ul style="list-style-type: none"> Retrieval of statement over 6 months 	THB 50/page plus retrieval charge of THB 1,000/trip	
Reward Redemption		
<ul style="list-style-type: none"> Online Reward Redemption 	Free	

Remarks: ¹ For telegraphic transfers in the THB currency same as your account, the additional charge of 0.125% commission in lieu of exchange with the minimum amount of THB 200 plus charges as claimed by local bank, if any will be applied, others refer to telegraphic transfer charges.

² Free for funds transferred to your own HSBC account(s) (same name, including sole-to-joint account name and joint-to-sole account name).

For more information please refer to www.hsbc.co.th

ELECTRONIC BANKING SERVICES

ATM

Transaction/Services	General Customers	HSBC Premier Customers
<ul style="list-style-type: none"> Annual fee* 	THB 360	Free
<ul style="list-style-type: none"> Cash withdrawal limit 	THB 40,000/day	THB 100,000/day
<ul style="list-style-type: none"> Cash withdrawal in Bangkok area 	Free	
<ul style="list-style-type: none"> Cash withdrawal outside Bangkok 	THB 10/transaction	
<ul style="list-style-type: none"> Cash withdrawal overseas with HSBC ATM machine 	THB 70/transaction	Free
<ul style="list-style-type: none"> Cash withdrawal overseas with other ATM machine 	THB 100/transaction	
<ul style="list-style-type: none"> ATM card replacement fee 	THB 200/card	Free

Remarks: * ATM annual fee is non-refundable.

PAYMENTS AND CASH MANAGEMENT

Items	General Customers	HSBC Premier Customers
Account Management		
Standing instructions		
<ul style="list-style-type: none"> Setup fee Amendment fee 	THB 300/transaction THB 100/transaction	Free Free
Sweeping arrangements		
<ul style="list-style-type: none"> Setup fee Amendment fee 	THB 300 THB 100	Free Free
Collections Management		
Domestic Collection		
Incoming BAHTNET	THB 100	
Inward Cheque Collection		
<ul style="list-style-type: none"> Bangkok cheque clearing Upcountry cheque clearing Foreign Currency Demand Draft drawn on local bank Demand Draft drawn on HSBC Thailand <ul style="list-style-type: none"> Credit to HSBC THB account Credit to HSBC same foreign currency account Non HSBC Thailand customer by cashier's order/BAHTNET Non HSBC Thailand customer in cash <ul style="list-style-type: none"> THB note Same foreign currency note 	Free 0.10% of cheque amount with the minimum amount of THB 10 THB 50/draft Free Commission in lieu of exchange 0.25% (or refer to Inward Telegraphic Transfer) THB 500 THB 500 2% of amount with the minimum amount of USD 15	

PAYMENTS AND CASH MANAGEMENT

Items	General Customers	HSBC Premier Customers
Collections Management		
Cross Border Collection		
Foreign Currency Cheque and Draft Collection <ul style="list-style-type: none"> All currencies credit into THB account (These charges do not include any charges that may be imposed by overseas banks) Credit to same currency account <ul style="list-style-type: none"> USD account GBP account AUD account EUR account HKD account SGD account <p>Remarks: USD currency cheque collection available only to customers who have more than 1 year account relationship. The Bank reserves the right to process or reject the overseas cheque collection subject to our internal policy or given information/document satisfactory to the Bank.</p> <ul style="list-style-type: none"> Return cheque or draft 	<p>THB 500</p> <p>Commission in lieu of exchange 0.25% or Min USD 10/Max USD 3,000 Min GBP 7/Max GBP 1,700 Min AUD 16/Max AUD 4,000 Min EUR 11/Max EUR 2,500 Min HKD 80/Max HKD 25,000 Min SGD 18/Max SGD 5,200</p> <p>THB 500/USD 15 plus amount as claimed by drawee bank</p>	<p>THB 500</p> <p>Commission in lieu of exchange 0.125% or Min USD 10/Max USD 3,000 Min GBP 7/Max GBP 1,700 Min AUD 16/Max AUD 4,000 Min EUR 11/Max EUR 2,500 Min HKD 80/Max HKD 25,000 Min SGD 18/Max SGD 5,200</p> <p>THB 500/USD 15 plus amount as claimed by drawee bank</p>
Inward Telegraphic Transfer		
<ul style="list-style-type: none"> Paid in Thai Baht to: <ul style="list-style-type: none"> Credit HSBC account Non HSBC Thailand customer by cashier's order/ BAHTNET Non HSBC Thailand customer in cash Paid in foreign currency credit to same currency account <ul style="list-style-type: none"> USD account GBP account AUD account EUR account HKD account SGD account Paid in same foreign currency notes to non HSBC Thailand customer Holding fee for transactions awaiting foreign exchange conversion 	<p>THB 250</p> <p>THB 500</p> <p>THB 500</p> <p>Commission in lieu of exchange 0.25% or Min USD 10/Max USD 3,000 Min GBP 7/Max GBP 1,700 Min AUD 16/Max AUD 4,000 Min EUR 11/Max EUR 2,500 Min HKD 80/Max HKD 25,000 Min SGD 18/Max SGD 5,200</p> <p>2% of amount with the minimum amount of USD 15</p> <p>THB 500/transaction</p>	<p>Free</p> <p>THB 500</p> <p>THB 500</p> <p>Commission in lieu of exchange 0.125% or Min USD 10/Max USD 3,000 Min GBP 7/Max GBP 1,700 Min AUD 16/Max AUD 4,000 Min EUR 11/Max EUR 2,500 Min HKD 80/Max HKD 25,000 Min SGD 18/Max SGD 5,200</p> <p>2% of amount with the minimum amount of USD 15</p> <p>Free</p>

PAYMENTS AND CASH MANAGEMENT

Items	General Customers	HSBC Premier Customers
Collections Management		
Request for telegraphic transfer from overseas accounts		
<ul style="list-style-type: none"> For HSBC Thailand customer For non-HSBC Thailand customer <ul style="list-style-type: none"> HSBC Group customer Non HSBC Group customer 	<p>THB 550</p> <p>THB 550</p> <p>N/A</p>	<p>THB 550</p> <p>THB 550</p> <p>N/A</p>
Payment Management		
Domestic Payments		
BAHTNET (not available for non HSBC Thailand customer) <ul style="list-style-type: none"> Within Bangkok Outside Bangkok 	<p>THB 150/transaction (Additional THB 100 will be charged by beneficiary bank from the remit amount)</p> <p>THB 150 / transaction (Additional THB 100, and 0.1% of transfer amount – minimum : THB10, maximum: THB 750, will be charged by beneficiary bank from the remit amount)</p>	
Cashier's orders <ul style="list-style-type: none"> For HSBC Thailand customer For non HSBC Thailand customer 	<p>THB 40</p> <p>N/A</p>	<p>Free</p> <p>N/A</p>
Cross Border Payments		
Demand draft <ul style="list-style-type: none"> For HSBC Thailand customer For non HSBC Thailand customer Mailing draft 	<p>THB 200</p> <p>N/A</p> <p>THB 80</p>	

PAYMENTS AND CASH MANAGEMENT

Items	General Customers	HSBC Premier Customers
Payment Management		
Cross Border Payments		
Telegraphic transfers		
<ul style="list-style-type: none"> For HSBC Thailand customer 	THB 500	THB 500 ¹
<ul style="list-style-type: none"> For non HSBC Thailand customer² <ul style="list-style-type: none"> HSBC group customer Non HSBC group customer 	THB 500 THB 1,500	THB 500 N/A
<ul style="list-style-type: none"> Additional charge for telegraphic transfers <ul style="list-style-type: none"> For HSBC Thailand customer, commission in lieu of exchange for telegraphic transfers in Thai Baht currency For non HSBC Thailand customer, commission in lieu of exchange for telegraphic transfers in same currency 	THB 0.125% with the minimum amount of THB 200 plus charges as claimed by local bank, if any. THB 0.125% with the minimum amount of THB 200 plus charges as claimed by local bank, if any or USD 0.25% or applicable currency equivalent with the minimum amount of USD10, GBP7, AUD16, EUR11, HKD80, SGD18	THB 0.125% with the minimum amount of THB 200 plus charges as claimed by local bank, if any. ¹ THB 0.125% with the minimum amount of THB 200 plus charges as claimed by local bank, if any or USD 0.25% or applicable currency equivalent with the minimum amount of USD10, GBP7, AUD16, EUR11, HKD80, SGD18
Telegraphic Transfers Overseas charges (if charges are for remitter)		
<ul style="list-style-type: none"> USD <ul style="list-style-type: none"> Additional charge for the principal protection EUR and GBP JPY Other currency 	THB 1,200/USD 35 THB 800	THB 600 plus charge as claimed by receiving bank THB 1,200 plus charge as claimed by receiving bank THB 600 plus charge as claimed by receiving bank
Investigation/Cancellation/Amendments		
	THB 2,500/USD 71 or equivalent	

Remarks: ¹ Free for funds transferred to your own HSBC account(s) (same name including sole-to-joint account name and joint-to-sole account name).

² For the purpose of payment of goods, education fee, transfer to own account and HSBC overseas credit card payment to HSBC group offices and not exceed USD 10,000 or equivalent.

The Bank reserves the rights to process or reject the transactions subject to given information/documents satisfactory to the Bank and/or as required by relevant regulatory requirements. Any telegraphic transfers without Bank Identifier Code (BIC) or International Bank Account Number (IBAN) or non-Straight Through Processing (STP) is subject to an additional charge as claimed by Receiving Bank.

HOME MORTGAGE LOAN (HML)

Items	General Customers	HSBC Premier Customers
Arrangement fee	THB 5,000 with the maximum amount of USD 2,000 or equivalent	
Stamp duty	0.05% of the total loan amount with the maximum amount of THB 10,000	
Appraisal fee	Based on actual costs charged by appraisal agency	
Process agent fee	Based on actual costs charged by appraisal agency	
Prepayment fee (for the fixed interest rate loan only)	2% - 5% of the prepaid amount	
Early redemption fee (loan is prepaid in full within the first 3 years for refinance purpose)	2% - 5% of the total outstanding amount	
Overdue interest	Ceiling/Maximum Rate on the outstanding loan amount	

OVERDRAFT

Items	General Customers	HSBC Premier Customers
Arrangement fee	THB 500	THB 500

SECURED PERSONAL LOAN

Items	General Customers	HSBC Premier Customers
Arrangement fee	THB 500	THB 500

Remarks: ¹ Customers mentioned in this tariff are HSBC Thailand account holders only.

² This tariff of charges applies to normal transactions only. Special services, if any, as well as transactions not included in these terms and conditions are subject to negotiation.

³ Correspondent bank charges, telex, SWIFT, postage, telephone charges, messenger fees, etc. are additional.

⁴ All rates, commissions and charges mentioned are subject to alteration without notice.

