An easy guide to general bank tariffs

for personal customers Effective: 1 July 2012



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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 2012) 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 during office hours for assistance. For the charges relating to credit cards, please contact HSBC Card Call Centre at 1590 (Monday - Friday, 8:00 AM - 20:00 PM, Saturday 8:00 AM - 17:00 PM). HSBC Card Call Centre will be discontinued after 16 November 2012.

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 30 days in advance.

PERSONAL ACCOUNT SERVICES

		General Customers						HSBC Premier Customers		
Items		Thai Bah	t Account		Fe	Foreign Currency Account ¹		Thai Baht and Foreig	n Currency Accounts ¹	
	Current Account	Statement Sav	rings Account	Time Deposit Account ²	Current Account	Statement Sav	vings Account	Time Deposit Account ³		
Initial Deposit		N	/A			N	/A		N	/A
Subsequent Deposit	N/A	N	/A	N/A	N/A	N	/A	N/A	N	/A
	Current and Saving	s Account	Se	ervice Charges	Current and Savings	Account	Se	ervice Charges	Minimum requirement	Service Charges
Service Fee	Less than THB 5 THB 500,000 an			000/month/account 500/month/account	Equivalent to Thai Ba (by account)			t to Thai Baht Account (by account)	THB or applicable currency equivalent to THB 3,000,000 (Where average total relationship balance"TRB" ⁴ falls below minimum requirement)	THB 2,000 when the minimum TRB falls below minimum requirement for 3 consecutive months
Service fee for non-resident THB account holder		THB 50	0/month			N	//A		Fr	ee
Cheque book (not applicable for non- resident THB current account)	N/A	N	/A	N/A	N/A	N	//A	N/A	N	/A
Urgent Cheque book	N/A	N	/A	N/A	N/A	N	/A	N/A	N	/A
Stop cheque	THB 200/cheque with the maximum amount of THB 500/time		/A	N/A	USD 6/cheque with the maximum amount of USD 15/time	N	//A	N/A	THB 200/cheque with of THB	the maximum amount 500/time
Returned cheque due to insufficient funds	0.25% of each cheque amount with the minimum amount of THB 400/cheque	N	/A	N/A	0.25% of each cheque amount with the minimum amount of USD 15/cheque	N	/A	N/A		ue amount with the of THB 200/cheque
Service charge for inactive account	THB 1,000/month (inactive more than 12 months)	THB 1,00 (inactive 1 12 mo		N/A	USD 35/month (inactive more than 12 months)	(inactive	5/month more than onths)	N/A	F	ree
Account opened and closed within 3 months	N/A	N	/A	N/A	N/A	N	//A	N/A	N	/A
Cash deposit or withdrawals in the same foreign currency as your account	N/A	N	/A	N/A		N	//A		N	/A

Remarks: N/A: service is no longer available

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¹ Currencies available are USD, GBP, AUD, HKD, EUR, SGD and CNY. Only savings account is available for CNY currency. 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 ("TRB") is comprised of current account, savings account and time deposit account within HSBC Thailand.

PERSONAL ACCOUNT SERVICES						
Country Tropportion		General	Customers		HSBC Premier Customers	
Counter Transaction	Thai Bah	Thai Baht Account Foreign Currency Account ¹			Thai Baht and Foreig	Currency Accounts ¹
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)	N/A (service is no longer available)					
 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 	N/A (service is no) longer available)	N/A (service is no) longer available)	N/A (service is no	longer available)
 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 			N/A (service is no) longer available)		
HSBC Personal Loan Payment	N/A (service is no longer available)					
		General	Customers		HSBC Premie	er Customers
Statements	Thai Bah	t Account	Foreign Curr	ency Account	Thai Baht and Foreign Currency Accourt	
	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
Collect ²	THB 200/month	THB 500/month	USD 10/month	USD 15/month	Free	Free
Fax • Local • Overseas	THB 50/pageUSD 2/pageTHB 150/pageUSD 5/page		Free	Free		

Remarks: 1 Currencies available are USD, GBP, AUD, HKD, EUR, SGD and CNY. Only savings account is available for CNY currency. All amounts are quoted in USD. For other foreign currencies, the USD equivalent will be applied. * LCY = local currency **FCY = foreign currency² 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 customers that open an account from 1st June 2007, this service is not available.

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PERSONAL ACCOUNT SERVICES

TRAVELLER'S CHEQUES

TRAVELLER'S CHEQUES		
Items	General Customers	HSBC Premier Customers
Traveller's cheque encashment		
• AMEX Traveller's cheques issued by HSBC Group	N/A (service is no longer available)	N/A (service is no longer available)
• AMEX Traveller's cheques not issued by HSBC Group	N/A (service is no longer available)	N/A (service is no longer available)
Other Traveller's cheques	N/A (service is no longer available)	N/A (service is no longer available)
Traveller's cheques collection fee	N/A (service is no longer available)	N/A (service is no longer available)
Coin Counting for exchange or deposit	General Customers	HSBC Premier Customers
Coin value exceeding THB 500	N/A (service is no	o longer available)
Requests for copies of Documents	General Customers	HSBC Premier Customers
Statement/cheques/advices		
• For HSBC customer		
• Within 6 months	THB 50/page	THB 50/page
• Over 6 months	THB 50/page plus retrieval charge of THB 1,000/trip	THB 50/page plus retrieval charge of THB 1,000/trip
• For non-customer	N/A (service is no longer	N/A (service is no longer
• Within 6 months	available)	available)
• Over 6 months		
Old document related to transaction (i.e. foreign exchange transaction form, application form)		
• For HSBC customer	_	
• Within 2 weeks from the transaction date	Free	Free
• From 2 weeks to 6 months	THB 300/page	THB 300/page
• Over 6 months	THB 300/page plus document retrieval charge of THB 1,000/trip	THB 300/page plus document retrieval charge of THB 1,000/trip
• For non-customer		
• Within 2 weeks from the transaction date	THB 100/page	27/4
• From 2 weeks to 6 months	THB 400/page	N/A
• Over 6 months	THB 400/page plus document retrieval charge of THB 1,000/trip	

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PERSONAL ACCOUNT	SERVICES		
Certified Document/ Confirmation Document	General Customers	HSBC Premier Customers	
Certificate letter/Letter confirmation of balance or transaction/Referral letter for overseas account opening			
• Within 6 months	THB 500/letter	Free	
• Over 6 months	THB 500/letter plus retrieval charge of THB 1,000/trip	Retrieval charge of THB 1,000/trip	
Certify true copy of document/ Signature verification			
• To certify document prepared by HSBC Thailand customers	N/A (service is no longer available)	N/A (service is no longer available)	
• To certify document prepared by non HSBC Thailand customers	N/A (service is no longer available)	N/A (service is no longer available)	
Signature verification for collection of overseas PIN	N/A (service is no longer available)	N/A (service is no longer available)	
Courier Service (for instructions to HSBC Group only, financial instruments not included)	General Customers	HSBC Premier Customers	
• To other countries	N/A (service is no	o longer available)	
Faxes Service	General Customers	HSBC Premier Customers	
• Local • Overseas	THB 5 THB 1	0/page 50/page	
Safe Deposit Box	General Customers	HSBC Premier Customers	
• Key deposit fees	N/A (service is no	o longer available)	
• Annual Rental Fees	N/A (service is no	o longer available)	
• Breaking fee, Key replacement	THB 4,000/box	(excluding VAT)	
Cash Delivery Service (as per customer request)	General Customers	HSBC Premier Customers	
• Customer informs at least one working day in advance	N/A (service is no longer available)		
	N/A (service is no longer available)		
• Customer informs less than one working day in advance		C ,	
	General Customers	HSBC Premier Customers	

PERSONAL ACCOUNT SERVICES

International Services	General Customers	HSBC Premier Customers
For Non-Premier Customer	N/A (service is no longer available)	
• For Children/Age below 18 years old	N/A (service is no longer available)	
• For Student/Student proof required	N/A (service is no	o longer available)
(Above applicable for non-Thai		

ELECTRONIC BANKING SERVICES

customer only)

TELEPHONE BANKING			
Automate Telephone Banking	General Customers	HSBC Premier Customers	
Service hours	N/A (service is no longer available)		
• Joining fee	N/A (service is no	o longer available)	
Annual fee	N/A (service is no	o longer available)	
• Inquiry fee	N/A (service is no	o longer available)	
Transfer to your HSBC Thailand account	N/A (service is no) longer available)	
Transfer to other HSBC Thailand account	N/A (service is no) longer available)	
HSBC credit card payment	N/A (service is no longer available)		
Cashier's orders	N/A (service is no longer available)		
Telegraphic transfer	N/A (service is no longer available)		
• Stop cheque	N/A (service is no	longer available)	
Personal Telephone Banking	General Customers	HSBC Premier Customers	
Service hours	N/A (service is no	longer available)	
• Joining fee	N/A (service is no	longer available)	
• Annual fee	N/A (service is no	longer available)	
• Inquiry fee	N/A (service is no longer available)		
• Transfer to your HSBC Thailand account	N/A (service is no) longer available)	
Transfer to other HSBC Thailand account	N/A (service is no) longer available)	

ELECTRONIC BANKING SERVICES

TELEPHONE BANKING

I ELEPHONE BANKING			
Personal Telephone Banking	General Customers	HSBC Premier Customers	
• HSBC Credit card payment (debit from HSBC account only)	N/A (service is no longer available)		
• Other HSBC credit card payment (debit from HSBC account only)	N/A (service is no longer available)		
Cashier's orders	N/A (service is no	o longer available)	
• Telegraphic transfer	N/A (service is no	o longer available)	
• BAHTNET • Within Bangkok • Outside Bangkok	N/A (service is no) longer available)	
• Stop cheque/cheque book request	N/A (service is no	o longer available)	
Previous statment request within 6 months	N/A (service is no	o longer available)	
Retrieval of statement over 6 months	N/A (service is no	o longer available)	
• ATM card replacement fee	N/A (service is no	o longer available)	
PERSONAL INTERNET BANKING	(online@hsbc)		
Transaction/Services	General Customers	HSBC Premier Customers	
Registration/Inquiry		·	
• Joining fee	N/A (service is no	o longer available)	
• Annual fee	N/A (service is no	o longer available)	
Accounts/Credit Card/Personal Loan/Home Mortgage Loan/Time Deposit Inquiry fee	N/A (service is no longer available)		
 Secure Online Payment Verified by Visa MasterCard SecureCode 	N/A (service is no longer available)		
Security Device 1 st issuance Replacements	N/A (service is no longer available)		
Transfer (This transaction can be proceeded	l after the Master Agreement has bee	n duly signed and rendered to HSBC)	
Transfer to your HSBC Thailand account (Resident THB account only)	N/A (service is no longer available)		
Transfer to other HSBC Thailand account (Resident THB account only)	N/A (service is no) longer available)	



ELECTRONIC BANKING SERVICES

PERSONAL INTERNET BANKING (online@hsbc)

Transaction/ServicesGeneral CustomersHSBC Premier CustomersTransfer (This transaction can be proceed after the Master Agreement has been duly signed and rendered to HSBC)• HSBC credit card payment (Debit from HSBC redict ard payment OPbit from HSBC redict ard payment OPbit from HSBC redict ard paymentN/A (service is no longer available)• Other HSBC credit card paymentN/A (service is no longer available)• Other HSBC redit card paymentN/A (service is no longer available)• Transfer to local beneficiary (RTGS/BAHTNET) (For THB account only) • Within Bangkok • Outside BangkokN/A (service is no longer available)• Transfer to local beneficiary (SMART) (For THB account only)N/A (service is no longer available)• Transfer to overseas beneficiary (Relegraphic Transfer)N/A (service is no longer available)• Set up/Amendment/Cancellation of Online Recurring TransfersN/A (service is no longer available)• Set up/Amendment/Cancellation of Online Future TransfersN/A (service is no longer available)• Set up/Amendment/Cancellation of Online Recurring TransfersN/A (service is no longer available)• Set up/Amendment/Cancellation of Online Future TransfersN/A (service is no longer available)• Set up/Amendment/Cancellation of Online Future TransfersN/A (service is no longer available)• Set up/Amendment/Cancellation of Online Recurring TransfersN/A (service is no longer available)• Set up/Amendment/Cancellation of Online Recurring TransfersN/A (service is no longer available)• Set up/Amendment/Cancellation of Online Recurring TransfersN/A (serv						
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 Previous statement request within 6 months Retrieval of statement over 6 months THB 50/page plus retrieval charge of THB 1,000/trip Reward Redemption	Statements					
6 months THB 50/page • Retrieval of statement over 6 months THB 50/page plus retrieval charge of THB 1,000/trip Reward Redemption Image: Comparison of the statement over 1 months	• E-Statement/E-Advice	N/A (service is no	o longer available)			
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-		THB 50/page plus retrieval charge of THB 1,000/trip				
Online Reward Redemption Free	Reward Redemption					
	Online Reward Redemption	Free				

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ELECTRONIC BANKING SERVICES

ATM*

Transaction/Services	General Customers	HSBC Premier Customers
• Annual fee	N/A (service is no longer available)	
Cash withdrawal limit	N/A (service is no	longer available)
• Cash withdrawal in Bangkok area	N/A (service is no longer available)	
Cash withdrawal outside Bangkok	N/A (service is no longer available)	
• Cash withdrawal overseas with HSBC ATM machine	N/A (service is no longer available)	
• Cash withdrawal overseas with other ATM machine	N/A (service is no longer available)	
• ATM card replacement fee	N/A (service is no longer available)	

Remarks: *ATM annual fee is non-refundable. ATM services is no longer available after 30 June 2012

Items	General Customers	HSBC Premier Customers	
Account Management			
Standing instructions			
• Setup fee	N/A (service is no longer available)		
 Amendment fee 			
Sweeping arrangements			
Setup fee	N/A (service is no	o longer available)	
Amendment fee			
Collections Management			
Domestic Collection			
BAHTNET Bahtnet	N/A (service is no longer available)		
Inward Cheque Collection			
 Bangkok cheque clearing 	Free		
 Upcountry cheque clearing 	0.10% of cheque amount with the minimum amount of THB 10/cheque		
Foreign Currency Demand Draft	N/A (service is no	o longer available)	
drawn on local bank			
Demand Draft drawn on HSBC			
Thailand			
Credit to HSBC THB account	N/A (service is no	o longer available)	
via cheque clearing system			
Credit to HSBC same foreign	N/A (service is no longer available)		
currency account		1	
 Non HSBC Thailand customer by cashier's order/BAHTNET 	N/A (service is no	o longer available)	
Non HSBC Thailand customer	N/A (sorrigo is no	o longer available)	



Items	General Customers	HSBC Premier Customers	
Collections Management	I	I	
Cross Border Collection			
Collection of foreign currency cheque and draft			
• All currencies credit into THB account (These charges do not include any charges that may be imposed by overseas banks)	N/A (service is no longer available)	N/A (service is no longer available)	
Credit to same currency account	N/A (service is no longer available)	N/A (service is no longer available)	
• Return cheque or draft	THB500/USD 15 plus amount as claimed by drawee bank	THB500/USD 15 plus amount as claimed by drawee bank	
Inward Telegraphic Transfer			
• Paid in Thai Baht to:			
 Credit HSBC account 			
 Non HSBC Thailand customer by cashier's order/BAHTNET 	N/A (service is no longer available)	N/A (service is no longer available)	
 Non HSBC Thailand customer in cash 			
• Paid in foreign currency credit to same currency account	N/A (service is no longer available)	N/A (service is no longer available)	
• Paid in same foreign currency notes to non HSBC Thailand customer	N/A (service is no longer available)	N/A (service is no longer available)	
• Holding fee for transactions awaiting foreign exchange conversion	N/A (service is no longer available)	N/A (service is no longer available)	
• Cancellation fee (to return fund back to remitter via Telegraphic Transfer after 30 June 2012)	THB 2,500 or USD 71 equivalent	THB 2,500 or USD 71 equivalent	
Request for telegraphic transfer fro	om overseas accounts		
For HSBC Thailand customer	N/A (service is no	o longer available)	
• For non-HSBC Thailand customer			
 HSBC Group customer 	N/A (service is no longer available)		

• Non HSBC Group customer

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PAYMENTS AND CASH MANAGEMENT		
Items	General Customers	HSBC Premier Customers
Payment Management		
Domestic Payments		
BAHTNET (not available for non HSBC Thailand customer)	Only available for account closure only:	
• Within Bangkok	THB 150/transaction (Additional THB 100 will be charged by beneficiary bank from the remit amount)	
• 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)	
Cashier's orders	Only available for account closure only:	Only available for account closure only:
 For HSBC Thailand customer 	THB 40	Free
• For non HSBC Thailand customer	N/A (service is no longer available)	N/A (service is no longer available)
 Mailing Cashier's order 		
 Registered mail or EMS 	Minimum : THB 80 (varied according to destination and weight)	Minimum : THB 80 (varied according to destination and weight)
• Courier Service	Minimum : THB 800 (varied according to destination and weight)	Minimum : THB 800 (varied according to destination and weight)

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Items	General Customers	HSBC Premier Customers
Payment Management	·	·
Cross Border Payments		
Telegraphic transfers	Only available for account closure only:	Only available for account closure only:
For HSBC Thailand customer	THB 550	THB 550
• For non HSBC Thailand customer	N/A (service is no longer available)	N/A (service is no longer available)
• Additional charge for telegraphic transfers	Only available for account closure only:	Only available for account closure only:
• For HSBC Thailand customer, commission in lieu of exchange for telegraphic transfers in Thai Baht currency	THB 0.125% with the minimum amount of THB 200 plus charges as claimed by local bank, if any. bank, if any or USD0.25% or applicable currency equivalent with the minimum amount of 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, Min CNY 68/Max CNY 21,250	THB 0.125% with the minimum amount of THB 200 plus charges as claimed by local bank, if any. bank, if any or USD1.25% or applicable currency equivalent with the minimum amount of 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, Min CNY 68/Max CNY 21,250
 For non HSBC Thailand customer, commission in lieu of exchange for telegraphic transfers in same currency 	N/A (service is no longer available)	N/A (service is no longer available)

Remark: 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. 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.

Demand draft	Only available for account closure only:
• For HSBC Thailand customer	THB 200
• For non HSBC Thailand customer	N/A (service is no longer available)
Mailing draft	
 Registered mail or EMS 	Minimum : THB 80 (varied according to destination and weight)
Courier Service	Minimum : THB 800 (varied according to destination and weight)

PAYMENTS AND CASH MANAGEMENT		
Items	General Customers	HSBC Premier Customers
Payment Management		
Cross Border Payments		
Telegraphic Transfers Overseas charges (if charges are for remitter)		
• USD	N/A (service is no longer available)	
 Additional charge for the principal protection 		
• EUR and GBP	N/A (service is no longer available)	
• JPY, HKD, and THB	N/A (service is no longer available)	
• Other currency	N/A (service is no longer available)	
Investigation/Cancellation/ Amendments	THB 2,500/USD	71 or equivalent

ORTGAGE LOAN (
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Items	General Customers	HSBC Premier Customers
Arrangement fee	N/A (service is no longer available)	
Stamp duty	N/A (service is no longer available)	
Appraisal fee	N/A (service is no longer available)	
Process agent fee	N/A (service is no longer available)	
Prepayment fee (for the fixed interest rate loan only)	N/A (service is no longer available)	
Early redemption fee (loan is prepaid in full within the first 3 years for refinance purpose)	N/A (service is no longer available)	
Overdue interest	N/A (service is no longer available)	

OVERDRAFT		
Items	General Customers	HSBC Premier Customers
Arrangement fee	N/A (service is no longer available)	

SECURED PERSONAL LOAN Items General Customers HSBC Premier Customers Arrangement fee N/A (service is no longer available)



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