

滙豐(台灣)商業銀行股份有限公司 金融服務收費標準

生效日:民國107年8月1日 單位:新臺幣/元

	卓越理財專戶	運籌理財專戶	整合專戶	公司戶	非滙豐(台灣)及 非滙豐銀行客戶
外幣光票					
*光票託收	免費 (另加國外發生之費用)	免費 (另加國外發生之費用)	200/張 (另加國外發生之費用)	新臺幣500元/DBU, 美金15元/OBU (另加國外發生之費用)	不提供
光票託收退票	免費 (另加國外發生之費用)	免費 (另加國外發生之費用)	免費 (另加國外發生之費用)	免費 (另加國外發生之費用)	不提供
查詢費用 (若需加發電報,另加收電報)	400 (另加國外發生之費用)	500 (另加國外發生之費用)	600 (另加國外發生之費用)	新臺幣900元/DBU, 美金36元/OBU (另加國外發生之費用)	不提供
*本行保留提供此項服務之權利					

外幣提款卡					
開辦費	** 1,000	不提供新申請(2013/7/5起)	不提供新申請(2013/7/5起)	不提供	不提供
國外提款	** 免費	※免費 (限HSBC ATM) ※70或免費 (非HSBC ATM) 300 (HSBC及非HSBC ATM)	300	不提供	不提供
外幣提款卡遺失補發	100	100	100	不提供	不提供

- ※限2010年2月後發行的渾籌理財外幣提款卡始享有此優惠.優惠條件請詳見Visa金融卡之説明4。
- ※※申請人新申請外幣提款卡,若帳戶未達每月最低平均餘額等值新臺幣1,500萬元(含)以上者,滙豐(台灣)得收取費用每卡新臺幣1,000元。

金融卡					
國內提款 - 本行 ATM	免費	免費	免費	免費	不提供
國內提款 - 他行 ATM	*免費	*免費	5	5	不提供
行內互轉 - 本行 ATM	免費	免費	免費	免費	不提供
行內互轉 - 他行 ATM	*免費	*免費	15	15	不提供
跨行轉帳 ATM (本行/他行 ATM)	*免費	*免費	15	15	不提供
國外提款	** 免費	75	75	不提供	不提供
金融卡遺失補發	100	100	100	100	不提供
網路及電話銀行理財服務					
網路銀行加密小精靈/動態壓碼 機遺失補發	免費	免費	200	500	不提供
智慧IC卡/智慧IC卡及讀卡機遺 失補發	不提供	不提供	不提供	2,000/2,500	不提供
網路銀行新臺幣匯款 - 跨行轉帳	*免費	*免費	15	規定同國內匯款説明	不提供
網路銀行 - 行內互轉	免費	免費	免費	免費	不提供
網路銀行外幣匯款 (全額到匯外幣匯款手續費詳見外幣匯出 匯款¥註記)	200(但滙豐集團分行同名 匯款則為免費)	300	400	新臺幣900/DBU 美金30/OBU	不提供
網路銀行環球轉帳	免費	***美金 7 元或 等值外幣	不提供	不提供	不提供
電話理財銀行國內匯款 - 語音系統跨行轉帳	*免費	*免費	15	15	不提供
電話理財銀行國內匯款 - 語音系統行內互轉	免費	免費	免費	免費	不提供
電話理財銀行國外匯款 -電話服務專員 (全額到匯外幣匯款手續費詳見外幣匯出 匯款¥註記)	200	300	400	新臺幣500/DBU 美金15/OBU	不提供

- *卓越理財帳戶跨行提款/轉帳/持本行ATM卡於任何ATM繳費於他行ATM行內互轉,每月合計50次(含)內免收取費用,第51次起將收取每筆跨行提款手續費新臺幣5元,跨行轉帳/繳費/於他行ATM行內互轉15元。運籌理財專戶跨行提款/轉帳/持本行ATM卡於任何ATM繳費/於他行ATM行內互轉,每月合計30次(含)內免收取費用,第31次起將收取每筆跨行提款手續費新臺幣5元,跨行轉帳/繳費/於他行ATM行內互轉15元。 ATM行內互轉15元。 **使用運覽卓越理財金融卡於海外運豐銀行以外之他行提款機提款,本行不會收取任何費用,惟客戶仍應自行負擔他行可能收取之其他手續費用。 ***各幣別手續費收費標準請直接於網路銀行之環球轉帳頁面查詢。

Visa 金融卡					
年費	免年費	免年費	免年費	免年費	不提供
國外交易授權結匯手續費(説明1)	1.5%	1.5%	1.5%	1.5%	不提供
補發/換發新卡手續費(説明2)	100	100	100	100	不提供
調閱簽帳單手續費	100/每筆	100/每筆	100/每筆	100	不提供
卡片冒用自負額	最高 3,000/每卡	最高 3,000/每卡	最高 3,000/每卡	最高 3,000/每卡	不提供
逾期補款費用(説明3) (未滿一個月以一個月計收)	200/每月	200/每月	200/每月	200/每月	不提供
國外提款(説明4)	免費	免費 (限HSBC ATM) 70或免費 (非HSBC ATM)	75	免費 (限HSBC ATM) 300 (非HSBC ATM)	不提供

- 記例:
 1.國外交易授權結匯手續費:如交易(含辦理退款)之貨幣非為新臺幣、或國外以新臺幣交易(含與設於國外之特約商店以新臺幣交易)或於國內以新臺幣交易但仍經國際清算(含辦理退款)或跨國交易時,該筆帳款是以當地特約商店向VISA/MasterCard國際組織請款當天的匯率為準,並依照VISA/MasterCard國際組織的規定與本行結算,其結算匯率依VISA/MasterCard國際組織指定之結匯日及國際匯率折算為新臺幣。持卡人應繳付之國外交易授權結匯手續費,除各信用卡國際組織應收取之費用外,每筆另按消費金額百分之零點五計收,共計為消費金額百分之一點五。
 2.VISA金融卡補換發係指右列情形之一:(1)選失補發;(2)卡片得正常使用狀況下持卡人要求換發;(3)新卡自行取消後再申請補發;(4)新卡验2個月未領用被註銷後再申請補發:(5)新卡验1年未啟用被取消後再申請補發。
 3.逾期補款費用:指定轉帳付款帳戶存款餘額於當期消費對帳單寄送日前一日止,就刷卡消費應付的家項有不足者,按月計收新臺幣或佰元(未滿一個月以一個月計收,惟本手續費之收取月份最高不超過三個月)。
 4.使用運豐卓越理財金融卡於海外運豐銀行以外之他行提款機提款,本行不會收取任何費用,惟客戶仍應自行負,接付可能收取之其他手續費用。運籌理財帳戶用平均餘額小於新臺幣70萬元之貴實;該月承作之每筆國外ATM跨國提款,運豐ATM不收取手續費;非運豐ATM每次收取手續費新臺幣\$70元。運籌理財帳戶月平均餘額小於新臺幣70萬元之會實;該月承作之每筆國外ATM跨國提款,運豐ATM不收取手續費;非運豐ATM每次收取手續費新臺幣\$70元,惟將於次月回續至客戶的臺幣活存帳戶中。

- 5.其他相關費用,包含國內提款手續費、轉帳手續費、以及補發對帳單手續費等,與一般金融卡收費標準相同。



滙豐(台灣)商業銀行股份有限公司 金融服務收費標準

生效日:民國107年8月1日 單位:新臺幣/元

	卓越理財專戶	運籌理財專戶	整合專戶	公司戶	非滙豐(台灣)及 非滙豐銀行客戶
一般項目					
長戶餘額證明	一份50;第二份以上每份20	一份50;第二份以上每份20	一份50;第二份以上每份20	一份50;第二份以上每份20	不提供
-年以內(含)對帳單	免費	100/每月	100/每月	100/每月	不提供
-年以前對帳單	100/每月	150/每月	150/每月	150/每月	不提供
長戶管理費	1,000/每月 每月最低平均餘額須 達新臺幣三佰萬元	350/每月 每月最低平均餘額須 達新臺幣七十萬元	免費	新臺幣1,000/每月(DBU) 美金30/每月(OBU)	不提供
以SWIFT MT940或MT950傳送 対帳單	不提供	不提供	不提供	1,500/每月/每帳戶	-
專真交易內容對帳單: 每日傳真 每星期傳真 每月傳真	不提供	不提供	不提供	2,500/每月 600/每月 200/每月	-
執行命令處理費用	100/每件	100/每件	200/每件	200/每件	不提供
支票存款					
已兑現支票影本 - 3 個月內	100/每張	100/每張	100/每張	100/每張	不提供
已兑現支票影本 - 3個月以上	300/每張	300/每張	300/每張	300/每張	不提供
支票本申請	免費	5/每張	5/每張	免費	不提供
支票掛失/空白支票掛失(每次/每本)	50/(每次/每本)	100/(每次/每本)	150/(每次/每本)	100/(每次/每本)	不提供
京款不足退票	200/每張	200/每張	200/每張	200/每張	不提供
 要註銷	150/每張	150/每張	150/每張	150/每張	不提供
票信查詢(TCI) - 支存戶申請	免費	200	200	200	不提供
引立本行支票	免費	免費	免費	55/每張	不提供
見立臺支	430/每張小於100萬 230/每張大於或等於100萬	430/每張小於100萬 230/每張大於或等於100萬	430/每張小於100萬 230/每張大於或等於100萬	500/每張	不提供
2017年7月21日 2017年11日 2017年11日	免費	免費	免費	100/每張	不提供
f臺幣票據託收	免費	10/每張	20/每張	10/每張	不提供
收付外幣現鈔手續費					
客戶領取外幣現鈔	交易金額0.35%/每筆 (至少收取等值新臺幣100)	交易金額0.5%/每筆 (至少收取等值新臺幣100)	交易金額0.5%/每筆 (至少收取等值新臺幣150)	交易金額0.35%/每筆 (至少收取等值新臺幣100)	* 300/每筆
客戶存入外幣現鈔	交易金額0.35%/每筆 (至少收取等值新臺幣100)	交易金額0.35%/每筆 (至少收取等值新臺幣100)	交易金額0.5%/每筆 (至少收取等值新臺幣150)	交易金額0.35%/每筆 (至少收取等值新臺幣100)	* 300/每筆
客戶委託查驗外幣現鈔	50/每張 (至少收取新臺幣500)	50/每張 (至少收取新臺幣500)	50/每張 (至少收取新臺幣500)	50/每張 (至少收取新臺幣500)	50/每張 (至少收取新臺幣500)
外幣現鈔換匯匯率應依本行掛牌外幣現	見 鈔匯率				
國內匯款					
折臺幣兩百萬以內 - 限行臨櫃/電話客服專員新臺幣匯款	10	30	30	30	不提供
超過新臺幣兩百萬以後, 尋增加一百萬 - 銀行臨櫃/電話 客服專員新臺幣匯款	5	10	10	10	不提供
國外匯入款					
-般匯款手續費	免費	免費	200	新臺幣500元/DBU, 美金15元/OBU	不提供
重入匯款以原幣至其他銀行	600	600	600	不提供	不提供
		000			
 電票兑現 *	免費	免費	200	新臺幣500元/DBU, 美金15元/OBU	不提供
	免費		200		不提供
僅提供給滙豐集團客戶	免費		200		不提供
僅提供給滙豐集團客戶 外幣匯出匯款 電匯 - 銀行臨櫃	免費		600		不提供
僅提供給滙豐集團客戶 外幣匯出匯款 電匯-銀行臨櫃 全額到匯/外幣匯款手續費詳見中)		免費		美金15元/OBU 新臺幣1,200元/DBU,	
 医票兑現* 係提供給滙豐集團客戶 外幣匯出匯款 電匯 - 銀行臨櫃 全額到匯/外幣匯款手續費詳見Ψ) 管匯 多改電匯內容或以電報查詢/ 反消匯出款 	400	免費	600	美金15元/OBU 新臺幣1,200元/DBU, 美金40元/OBU 新臺幣500元/DBU,	不提供
僅提供給滙豐集團容戶 外幣匯出匯款 區匯 - 銀行臨櫃 全額到匯/外幣匯款手續費詳見Ψ) 展匯 8改電匯內容或以電報查詢/	400 200 400	免費 500 300 500	600 400 600	美金15元/OBU 新臺幣1,200元/DBU, 美金40元/OBU 新臺幣500元/DBU, 美金15元/OBU 新臺幣900元/DBU, 美金36元/OBU	不提供不提供

免費

免費

美金20元/每次

不提供

海外緊急預支現金(每次)

不提供



HSBC Banking Tariff Table

Effective date: 1st Aug. 2018 Currency: NTD

	Premier	Advance	Integrated Account	Corporate	Walking Customer
Foreign Currency Clean Bi	lls				
*Clean bill collection	Free (plus overseas charges)	Free (plus overseas charges)	200/cheque (plus overseas charges)	NT\$500/DBU, US\$15/OBU (plus overseas charges)	Not Served
Clean bill bounced cheque	Free (plus overseas charges)	Free (plus overseas charges)	Free (plus overseas charges)	Free (plus overseas charges)	Not Served
Reimbursement claim sent to remitting bank	400 (plus overseas charges)	500 (plus overseas charges)	600 (plus overseas charges)	NT\$900/DBU, US\$36/OBU (plus overseas charges)	Not Served
*HSBC reserves the right to provide this servi	ce				
Foreign Currency ATM Car	d				
Application fee	***1,000	Not served for new application (Effective from 2013/7/5)	Not served for new application (Effective from 2013/7/5)	Not Served	Not Served
International withdrawal	**Free	※Free (HSBC ATM) ※70 or Free (Non-HSBC ATM) 300 (HSBC and Non-HSBC ATM)	300	Not Served	Not Served
Lost card replacement	100	100	100	Not Served	Not Served
**The Advance customer fee free International	withdrawal offer is limited to Foreign C	Currency ATM card issued after Feb	2010. Please refer to Visa Debit Card N	ote 4 for details.	
***To apply Foreign Currency ATM Card, the ATM Card	Bank will Charge TWD1,000, at the ba	nk's discretion, for issuing each new	card if the Applicant's average monthly	balance is less than TWD15 million.	
ATM cash withdrawal - on us ATM	Free	Free	Free	Free	Not Served
ATM cash withdrawal - on other ATM	*Free	*Free	5	5	Not Served
ATM transfer- Intra bank (on us ATM)	Free	Free	Free	Free	Not Served
ATM transfer- Intra bank (on other ATM)	*Free	*Free	15	15	Not Served
ATM transfer - Inter bank (on us ATM / on other ATM)	*Free	*Free	15	15	Not Served
International withdrawal	**Free	75	75	Not Served	Not Served
Lost card replacement	100	100	100	100	Not Served
Internet & Phone Banking	Service				
Lost PIB / BIB / HSBCnet token / security device replacement	Free	Free	200	500	Not Served
Lost HSBCnet Smart Card / Smart Card & Reader replacement	Not Served	Not Served	Not Served	2,000/2,500	Not Served
Local currency inter bank transfer via internet	*Free	*Free	15	Same with "local Inter-bank Trasfer" section	Not Served
Intra bank transfer via internet	Free	Free	Free	Free	Not Served
Foreign currency outward remittance via internet (Please refer to mark Ψ for principal protected / foreign currency outward remittance charge)	200 (Free for overseas HSBC branch with the same account holder's name)	300	400	NT\$900/DBU US\$30/OBU	Not Served
Outward remittance via Global Transfer	Free	***USD 7 or equivalent	Not Served	Not Served	Not Served
Local inter-bank transfer via IVR	*Free	*Free	15	15	Not Served
Local intra-bank transfer via IVR	Free	Free	Free	Free	Not Served
Outward remittance via CCAS(Call Center Agent System) (Please refer to mark Ψ for principal protected / foreign currency outward remittance charge)	200	300	400	NT\$500/DBU US\$15/OBU	Not Served

Premier customers can enjoy the fee waiver (up to 50 times per month) for intra-bank transfer at other bank ATMs and inter-bank cash withdraws/fund transfer/payment transfer at any ATM, inter-bank cash withdrawal and fund/payment transfer at other bank ATMs will be charged for NT\$ 5 and NT\$ 15 respectively if exceeding 50 times. Advance customers can enjoy the fee waiver (up to 30 times per month) for intra-bank transfer at other bank ATMs and inter-bank cash withdraws/fund transfer/payment transfer at any ATM, inter-bank cash withdraws/fund transfer/payment transfer at any ATM, inter-bank cash withdraws/fund transfer/payment t

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Visa Debit Card	age under personal internet banking to	ocheck the Global Hallslet Fee for ea	on ourency.		
Annual Fee	Free	Free	Free	Free	Not Served
Authorization of Settlement for Overseas Transactions (Note 1)	1.5%	1.5%	1.5%	1.5%	Not Served
Handling Fee for Card Re-issuance (Note 2)	100	100	100	100	Not Served
Fee for Retrieving the Copies of Signing Bills	100/copy	100/copy	100/сору	100	Not Served
Maximum Losses Liability borne by the cardholders for fraudulent use	max 3,000/card	max 3,000/card	max 3,000/card	max 3,000/card	Not Served
Insufficient Balance Fee for Debit transactions (Note 3) (Any period shorter than one month will be charged at least one month)	200/month	200/month	200/month	200/month	Not Served
International withdrawal (Note 4)	Free	Free (HSBC ATM) 70 or Free (Non-HSBC ATM)	75	Free (HSBC ATM) 300 (Non-HSBC ATM)	Not Served

Note:

If the transaction (including refund) is in a currency other than New Taiwan Dollar or the overseas transaction occurred in New Taiwan Dollars (including transactions in New Taiwan Dollars but cleared through international organizations (including refund), or cross-boarder transactions, the transaction is based on the exchange rate on the day which the Merchant charges back for the payment from VISA/MasterCard, and settled with the Bank according to VISA/MasterCard policy. The exchange rate for the settlement is based on the exchange rate on the day which the Bank according to VISA/MasterCard and the international exchange rate to convert into New Taiwan Dollars. The oversea transaction fee shall include both the payment to credit card international organization and an additional 0.5% of each transaction amount, with a total of 1.5%.

2.Card Re-issuance including one of the followings: (1)card loss; (2)re-issuance due to personal reasons while the Debit card still functions well; (3)re-issuance after the card has been canceled by the Bank due to the applicant falls to collect at branch for over two months from the Debit card application date; (5)re-issuance after the card has been terminated or cancelled by the Bank due to the applicant falls to activate the card within a year from the card issuance date.

3. The card/holder falls to repay the insufficient balance before the date prior to the delivery date of account statement. The cardholder will be charged at NT\$200 on monthly basis. (Any period shorter than one month shall be charged at

3.The cardholder fails to repay the insufficient balance before the date prior to the dalivery date of account statement. The cardholder will be charged at NT\$200 on monthly basis. (Any period shorter than one month shall be charged at least one month or up to 3 months)

4.Use Premier Visa Debit card for overseas cash withdrawal, HSBC will not charge you for withdrawing fee from non-HSBC ATMs, but we cannot waive any fees charged by other banks. Advance account: Overseas cash withdrawals from HSBC ATMs are free of service charge. For overseas cash withdrawals from non-HSBC ATMs, customers maintaining minimum balance requirements in the month can be refunded the service charge NT\$70 to demand deposit account in next month. Customers who fail to maintain minimum balance requirements in the month of reach withdrawal is NT\$70.

5.Other fees and charges, including ATM domestic cash withdrawal, fund transfer, and handling fee for re-issuing statement copy, are identical with ATM card charges.

Except otherwise provided in other agreements, all the charges subject to the tariff items should be paid while the services provided via the mean(s) agreed by customers and HSBC.



HSBC Banking Tariff Table

Effective date: 1st Aug. 2018 Currency: NTD

	Premier	Advance	Integrated Account	Corporate	Walking Custome
General Service					
Certificate of account balance	50 (first one) / 20 (additional)	50 (first one) / 20 (additional)	50 (first one) / 20 (additional)	50 (first one) / 20 (additional)	Not Served
statement copy, vithin one year of statement date	Free	100/month	100/month	100/month	Not Served
tatement copy, ver one year of statement date	100/month	150/month	150/month	150/month	Not Served
account administration charge	1,000/month A minimum of TWD 3 million (or equivalent) average monthly balance is required.	350/month A minimum of TWD 700,000 (or equivalent) average monthly balance is required.	Free	NT\$1,000/month(DBU) US\$30/month(OBU)	Not Served
/IT940/MT950 Statement Service	Not Served	Not Served	Not Served	1,500/month/per account	-
ax Service for transaction details Daily Weekly Monthly	Not Served	Not Served	Not Served	2,500/month 600/month 200/month	-
landling fee of order for enforcement	100/document	100/document	200/document	200/document	Not Served
hequing Account					
ach copy of a paid cheque ithin 3 months	100/cheque	100/cheque	100/cheque	100/cheque	Not Served
ach copy of a paid cheque over ast 3 months	300/cheque	300/cheque	300/cheque	300/cheque	Not Served
theque book application	Free	5/cheque leaf	5/cheque leaf	Free	Not Served
ost cheque	50 per time/ cheque book	100 per time/ cheque book	150 per time/ cheque book	100 per time/ cheque book	Not Served
counced cheque unpaid due to	200/cheque	200/cheque	200/cheque	200/cheque	Not Served
ounced cheque record cancellation	150/cheque	150/cheque	150/cheque	150/cheque	Not Served
ustomer cheque account credit	Free	200	200	200	Not Served
quiry via TCH sue Cashier Order	Free	Free	Free	NT\$55/check	Not Served
ank of Taiwan cheque issuing	430/cheque amount less than 1 million 230/cheque amount higher than 1 million	430/cheque amount less than 1 million 230/cheque amount higher than 1 million	430/cheque amount less than 1 million 230/cheque amount higher than 1 million	500/cheque	Not Served
ancellation of a cashier order / ank of Taiwan cheque on the next day	Free	Free	Free	100/cheque	Not Served
TD post dated cheque collection	Free	10/cheque	20/cheque	10/cheque	Not Served
oreign Currency Cash No	tes				
oreign currency cash withdrawal	0.35% of transaction amount (minimum charge: equivalent to NT\$100)	0.5% of transaction amount (minimum charge: equivalent to NT\$100)	0.5% of transaction amount (minimum charge: equivalent to NT\$150)	0.35% of transaction amount (minimum charge: equivalent to NT\$100)	* 300/Per transaction
oreign currency cash deposits	0.35% of transaction amount (minimum charge: equivalent to NT\$100)	0.35% of transaction amount (minimum charge: equivalent to NT\$100)	0.5% of transaction amount (minimum charge: equivalent to NT\$150)	0.35% of transaction amount (minimum charge: equivalent to NT\$100)	* 300/Per transaction
Check for authenticity of preign currency cash	NT\$50/per note (minimun charge NT\$500)	NT\$50/per note (minimun charge NT\$500)	NT\$50/per note (minimun charge NT\$500)	NT\$50/per note (minimun charge NT\$500)	NT\$50/per note (minimun charge NT\$500)
oreign currency exchange rates provided by	HSBC shall apply to each purchase/s	sale of foreign currency notes.			
ocal Inter-Bank Transfer					
or first NT\$ 2 million remittance mount/per transaction at ranches / CCAS Call Center Agent System)	10	30	30	30	Not Served
for each additional NT\$ 1 million t branches / CCAS Call Center Agent System)	5	10	10	10	Not Served
nward Remittance					
ward remittance charges	Free	Free	200	NT\$500/DBU, US\$15/OBU	Not Served
emittance paid to another bank Taiwan by outward telegraphic ansfer in same foreign currency	600	600	600	Not Served	Not Served
nward demand draft charges *	Free	Free	200	NT\$500/DBU, US\$15/OBU	Not Served
Service only provided to customers of HSBC					
oreign Currency Outward utward telegraphic transfer at ranches lease refer to mark Ψ for principal otected / foreign currency	400	500	600	NT\$1,200/DBU, US\$40/OBU	Not Served
emittance charge) outward demand draft	200	300	400	NT\$500/DBU, US\$15/OBU	Not Served
mendment to telegraphic transfer/ able inquiries/cancellation of utward remittance	400 (plus overseas charges)	500 (plus overseas charges)	600 (plus overseas charges)	NT\$900/DBU, US\$36/OBU (plus overseas charges)	Not Served
mend to demand draft-on the ame day	Free	Free	Free	Free	Not Served
emand draft cancellation-next day / ank purchase the demand draft /	400 (plus overseas charges)	500 (plus overseas charges)	600 (plus overseas charges)	NT\$300/DBU, US\$12/OBU (plus overseas charges)	Not Served

Ψ Customer requests principal protected feature for outward remittance service will result in additional charge besides remittance fee. This service only applies to Premier customers via branches / CCAS and Corporate customers. Please note that additional overseas charges for foreign currency remittance (including charges levied by recipient bank and correspondent banks) shall be paid by customer. As a consequence of executing transactions, HSBC may receive commission, income or revenue from other entities. The fees, charges or commission charged directly by HSBC from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer.

Overseas Emergency	Encashment
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Overseas emergency encashment Free Free US\$20 / time Not Served Not Served