

Payments

(March 2010)

| Remittances ^{1,2,3,4} | Electronic ⁵ | Manual ⁶ |
|--|--|----------------------------|
| International Remittances issuance | AED 40 | AED 100 |
| Local/Central Bank Remittances issuance | AED 40 | AED 75 |
| Additional charge to send payments in full within HSBC Group (Charges "OUR") ^(b) | AED 50 | |
| Additional charge to send payments in full outside HSBC Group (Charges "OUR") ^(c) | AED 100 | |
| Recall of Remittance funds/Fate Enquiry | AED 150 + AED 80 per cable message (maximum charge of AED 500) | |
| Inward Payments | Per Transaction | |
| Credited to an HSBC account | AED 25 | |
| Credited to a Third Party Bank | AED 100 | |
| Cashier Order (COC) / Demand Draft (DD) | Electronic ⁵ | Manual ⁶ |
| COC / DD issuance | AED 25 | AED 35 |
| COC / DD Cancellation or Stop Payment | AED 100 | |
| Standing Instructions (SI) | Electronic ⁵ | Manual ⁶ |
| Set up | Free ^a | AED 50 |
| Amendment | Free ^a | AED 100 |
| Penalty fee for insufficient funds | AED 50 | |
| AutoPay-Out | | |
| Transaction Fee | | |
| Issued to HSBC accounts in the UAE | Free | |
| Issued to Third Party Bank accounts in the UAE | AED 5 per item | |
| Additional Fee by Channel | | |
| Electronic Banking channels | Free ^a | |
| Diskettes | AED 200 per instruction ⁷ | |
| Paper Schedules ⁸ | AED 400 per Schedule | |
| Wages Protection System (WPS) | | |
| WPS via AutoPay Out Transaction Fees | | |
| Issued to HSBC accounts in the UAE | Free | |
| Issued to Third Party Bank accounts and exchange houses in the UAE | AED 5 per item | |
| Additional Fee by Channel | | |
| Electronic Banking channels | Free ^a | |
| Diskettes | AED 200 per instruction submitted via diskette | |
| WPS Funding Account Transfer ⁹ | | |
| WPS Funding Account Transfer Request | AED 1000 per request per exchange house | |
| Exception Handling Fees | | |
| Returned Items ¹⁰ | AED 50 | |
| Payment Investigation ¹¹ | AED 50 | |
| Payment Referral ¹² | AED 100 | |

Notes:

- 1) These are HSBC UAE (“HSBC”) charges only; other Beneficiary Bank (i.e. Third Party Bank or other HSBC Group office) charges may be deducted from the remitted amount.
- 2) The Beneficiary of a remittance may be required to pay additional charges depending on the conditions set by the Remitter, Remitting Bank or Beneficiary Bank.
- 3) For non-account holders, remittances will be paid in cash only if the remittance has originated from an HSBC Group office.
- 4) The prevailing exchange rate will apply to all cross currency transactions.
 - a. *Value date is subject to local payment cut-off times and holidays.*
 - b. *In cases where the correspondent/ intermediary charge claims are substantially higher than the above fee, HSBC reserves the right to recover the difference.*
 - c. *Some Beneficiary Banks may deduct charges from the remitted amount. In cases where the correspondent/ intermediary charge claims are substantially higher than the above fee, HSBC reserves the right to recover the difference.*
 - d. *Only through an electronic banking channel.*
- 5) Electronic = payment instructions originating from Electronic Banking channels (HSBC Connect, HSBCnet, Business Internet Banking), and Diskettes (CD or DVD disks).
- 6) Manual = payment instructions originating from Branches (excluding Diskette drop-offs) and Telephone Banking.
- 7) If one diskette contains several AutoPay instructions, each instruction will be charged separately.
- 8) Paper Schedule is a discontinued service.
- 9) If a customer wishes to make their WPS payment through an exchange house but needs to fund the exchange house from their account with HSBC, they need submit WPS Funding Account Transfer Request.
- 10) Returned Items = when a third party bank is unable to process an HSBC payment instruction due to incomplete or incorrect payment details as issued by an HSBC customer.
- 11) Payment Investigation = when HSBC customer raises a special request to HSBC for investigation of an issued payment instruction.
- 12) Payment Referral = when HSBC is required to refer the payment instruction to an HSBC Relationship Manager for approval or back to an HSBC customer for additional information.
- 13) The schedule of fees and charges may change without prior notice.