



SCHEDULE OF SERVICES AND TARIFFS

HSBC Premier, HSBC Advance and Personal Banking

Last updated: 03 April 2017

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SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

Description	HSBC Premier	HSBC Advance	Personal Banking
Personal Account			
Account Opening fees	Free	Free	Free
Minimum Balance (Local Currency - Current and Savings)	N/A	N/A	AED 3000
Minimum Balance (Foreign Currency - Current and Savings)	N/A	N/A	USD / GBP / EUR 500 / CNY 5,000
Breach of Minimum Balance (monthly - Current and Savings)	N/A	N/A	AED 25
Breach of Minimum Balance (monthly for Foreign Currency - Current and Savings)	N/A	N/A	USD / GBP / EUR 5 / CNY 40
Eligibility criteria*	a) Maintaining a minimum monthly average balance of AED 350,000 (or equivalent in any other currency) in deposits and/or investments* or b) Monthly net salary transfer of AED 50,000 or above or c) Mortgage drawdown of AED 3,000,000 or above for the first 24 months after which point (a) or (b) applies	a) Minimum monthly average balance in deposits and/or investments of AED100,000 (or equivalent in foreign currency) or more or b) Minimum monthly salary transferred** to HSBC of AED15,000 (or equivalent in foreign currency) or more	N/A
Service fee	AED 200 per month if eligibility criteria (a) is not met***	AED 100 per month if eligibility criteria (a) or (b) is not met***	N/A
Relationship Fee	N/A	N/A	N/A
Non-receipt of salary	N/A	AED 100	N/A
Utility Bill payment (Internet and ATM)	Free	Free	Free
Account closure fee (if closed within 1 year of opening)	AED 100	AED 100	AED 100
Standing Instruction set up (through the branch)	AED 50 per instruction Free through Internet or Phone Banking	AED 50 per instruction Free through Internet or Phone Banking	AED 50 per instruction Free through Internet or Phone Banking
Penalty for insufficient funds for standing orders	AED 25	AED 25	AED 25
Account balance Letter	AED 50	AED 50	AED 50
No liability certificate	AED 100	AED 100	AED 100
Release / Clearance letter	AED 50	AED 50	AED 50
Liability letter issued to Government/Embassies	AED 100	AED 100	AED 100
Liability letter issued to Financial Institutions	AED 100	AED 100	AED 100
Dormant account charge	Free	Free	Free
Statement of Account (per agreed cycle)	Free	Free	Outside the cycle AED 25
Teller services	Free	Free	Six free transactions per month. Additional AED 10 per transaction
Bulk cash deposit and withdrawal at teller counter	Free	Free	Free
Term deposit premature upliftment rate	If within 30 days, no interest will be paid. After 30 days, historical rate for the tenure the deposit is held, minus 1%	If within 30 days, no interest will be paid. After 30 days, historical rate for the tenure the deposit is held, minus 1%	If within 30 days, no interest will be paid. After 30 days, historical rate for the tenure the deposit is held, minus 1%

* If you are a Premier International customer, your eligibility criteria will be determined by the country in which you qualify as Premier.

** Original salary transfer letter must be submitted to HSBC. The minimum salary amount must be credited to your account each month.

*** If you do not meet the Premier or Advance eligibility requirements then we reserve the right, at our discretion, to charge you a service fee up to the point we convert your account into a Personal Banking account. Terms and Conditions apply. For more details visit www.hsbc.ae

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

Description	HSBC Premier	HSBC Advance	Personal Banking
Cheques			
Cheque Book	Free	Free	Free
Issuing of a demand draft / bank cheque	AED 25	AED 25	AED 25
Cheques returned drawn on the account (per instrument/cheque)	AED 100	AED 100	AED 100
Cheque payable at centres where Central Bank clearing facility is not available	Free	Free	Free
Returned cheques deposited in own account	Free	Free	Free
Cheques for collection within the UAE	Free	Free	Free
Cheques for collection outside the UAE*	AED 50	AED 50	AED 50
Stop payment (per instrument/cheque)	AED 50	AED 50	AED 50
Counter cheques - cash withdrawal	Free	Free	Free
Cheque photocopy	Free	Free	Less than 1 year AED 10, over 1 year AED 20
Debit Cards			
Issuing Debit Card	NIL	NIL	NIL
Re-issuance of Debit Card PIN	NIL	AED 25	AED 25
Debit Card Annual Fee	NIL	NIL	NIL
Debit Card Replacement Fee	NIL	AED 25	AED 25
Usage fee in UAE at HSBC ATMs			
Cash withdrawal/deposit	NIL	NIL	NIL
Balance enquiry	NIL	NIL	NIL
Mini-Statement	NIL	NIL	NIL
Transfer within HSBC UAE Accounts	NIL	NIL	NIL
Utility Bill Payments	NIL	NIL	NIL
HSBC Credit Card Payment	NIL	NIL	NIL

*For cheque(s) accepted for physical collection, processing time will be approximately 6 - 8 weeks and Drawee Bank charges may apply, which vary from USD 45 to USD 200. Courier charges may apply on USD cheques drawn on HSBC entities and affiliates for clearing through physical collection outside the UAE.

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SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

Description	HSBC Premier	HSBC Advance	Personal Banking
ATM / Debit Cards (continued)			
In UAE at UAE Switch ATMs			
Cash withdrawal	NIL	NIL	AED 2 2 free cash withdrawals per month if salary is transferred to HSBC*. Other transactions are charged as per the rate
Balance enquiry	NIL	NIL	AED 1 1 free balance inquiry per month if salary is transferred to HSBC*. Other transactions are charged as per the rate.
<i>(Rate per transaction)</i>			
In GCC at HSBC ATMs			
Cash withdrawal	NIL	NIL	AED 6
Balance enquiry	NIL	NIL	AED 3
<i>(Rate per transaction)</i>			
In GCC Countries at GCC NET ATMs			
Cash withdrawal	NIL	NIL	AED 6
Balance enquiry	NIL	NIL	AED 3
<i>(Rate per transaction)</i>			
Internationally at other HSBC ATMs			
Cash withdrawal	NIL	AED 10	AED 10
Balance enquiry	NIL	NIL	NIL
<i>(Rate per transaction)</i>			
Internationally at Visa/Plus ATMs			
Cash withdrawal	AED 20	AED 20	AED 20
Balance enquiry	NIL	NIL	NIL
<i>(Rate per transaction)</i>			
Foreign currency transactions on Debit Cards (including cash withdrawals)	Debit Card transactions that are not in your billing currency will be converted at a wholesale market rate, attracting a processing fee of up to 2%	Debit Card transactions that are not in your billing currency will be converted at a wholesale market rate, attracting a processing fee of up to 2%	Debit Card transactions that are not in your billing currency will be converted at a wholesale market rate, attracting a processing fee of up to 2%
Copy of Sales Slip (Debit Cards retail transaction)	NIL	AED 25	AED 25

* Eligible for a salary between AED 5,000 and AED 15,000. A salary transfer letter from your employer must be provided and an application must be completed at any branch or customer service unit and approved by us to be able to enjoy these benefits.

For cheque(s) accepted for collection, processing time will be approximately 6 - 8 weeks and Drawee Bank charges may apply, which vary from USD 45 to USD 200.

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SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

Description	HSBC Premier	HSBC Advance	Personal Banking
PHONE BANKING			
Re-issuance of Phone Banking PIN	Free	Free	Free
Ordering account statements - Extra copy (last six months) - Extra copy (beyond six months)	Free	Free	AED25 for Outside of the Agreed Cycle
Funds transfer between HSBC UAE accounts	Free	Free	Free
Statement by fax	Free	Free	Free
Utility bill payments (Etisalat, DEWA)	Free	Free	Free
PERSONAL INTERNET BANKING			
Funds transfer between HSBC UAE accounts	Free	Free	Free
E-statements	Free	Free	Free
Utility bill payments (Etisalat, DEWA)	Free	Free	Free
Set up of standing instructions	Free	Free	Free
INWARD REMITTANCES			
In AED			
If paid to beneficiary in cash	FREE		
If credited to the beneficiary account	FREE		
In Foreign Currency			
If paid to beneficiary in cash (AED)	FREE		
If paid to beneficiary in currency notes other than AED	1% (Minimum AED 25)		
If credited to the beneficiary account in the currency of transfer	FREE	AED 25 (equiv)	AED 25 (equiv)
If credited to the beneficiary account in currency other than the currency of transfer	FREE		

Notes:

- a) We may claim an inward remittance fee from the remitting bank. They may charge the remitter's account for all or part of this fee.
- c) Beneficiary of the remittance may be required to pay a charge depending on the conditions set by the remitter or his/her bank.
- d) If the amount is to be credited in another currency to an HSBC account, the prevailing exchange rate will apply.

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SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

Description		HSBC Premier	HSBC Advance	Personal Banking			
OUTWARD REMITTANCES							
DOMESTIC MONEY TRANSFERS IN AED							
Transfer within HSBC UAE	Online Banking	FREE	FREE				
	Branch / Phone Banking						
Transfer outside HSBC within UAE	Online Banking						
	Branch / Phone Banking						
Additional bank charges, if applicable, for transfers outside HSBC UAE for charge type "OUR" are paid towards beneficiary bank charges	Online Banking				AED 1		
	Branch / Phone Banking						
INTERNATIONAL MONEY TRANSFERS WITHIN HSBC							
Transfer via 'Global Transfers' platform (For own accounts only)	Online Banking	FREE	FREE*	N/A			
	Branch / Phone Banking	N/A	N/A	N/A			
Transfer to HSBC Jersey & Channel Islands - For amounts above or equal to USD 2,000	Online Banking	FREE					
	Branch / Phone Banking	FREE					
Additional bank charges for transfer to HSBC Jersey & Channel Islands, above or equal to USD 2,000 (Charges 'OUR')	Online Banking	AED 50					
	Branch / Phone Banking	AED 50					
Transfer to other accounts within HSBC	Online Banking	AED 40	AED 50	AED 50			
	Branch / Phone Banking	AED 70	AED 100	AED 100			
Correspondent bank charges for transfer to other accounts (Charges 'OUR')	Online Banking	AED 50					
	Branch / Phone Banking	AED 50					
Transfer Charges to accounts in Egypt in Egyptian Pound (EGP), India in Indian Rupee (INR), Pakistan in Pakistani Rupee (PKR) and Philippines in Philippine Peso (PHP).	Online Banking	FREE					
	Branch / Phone Banking	FREE					
Correspondent Bank Charges - When charge Type 'OUR' is selected for transfers to accounts in Egypt in Egyptian Pound (EGP), India in Indian Rupee (INR), Pakistan in Pakistani Rupee (PKR) and Philippines in Philippine Peso (PHP).	Online Banking	FREE					
	Branch / Phone Banking	FREE					
INTERNATIONAL MONEY TRANSFERS OUTSIDE HSBC							
Transfer Charges	Online Banking	AED 40	AED 50	AED 50			
	Branch / Phone Banking	AED 70	AED 100	AED 100			
Correspondent bank charges (Charges 'OUR')	Online Banking	AED 100					
	Branch / Phone Banking	AED 100					
INTERNATIONAL MONEY TRANSFERS OUTSIDE HSBC (cont.)							

- Notes**
- Above charges are HSBC UAE charges only.
 - If charge type "OUR" is selected, HSBC UAE's correspondent Bank will not deduct any of their charges from the remittance amount. For charge type "BEN" or "SHA" HSBC UAE's correspondent bank may deduct their charges from the remittance amount.
 - Other charges including beneficiary bank(s) and their correspondent bank(s) charges may be deducted from the remittance amounts irrespective of the charge method selected.
- * Effective 18 April 2016, the fee of USD 7 per transaction for Global Transfers for HSBC Advance customers has been removed.
 Terms and Conditions apply. For more details visit www.hsbc.ae

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

Transfer Charges to accounts in Egypt in Egyptian Pound (EGP), India in Indian Rupee (INR), Pakistan in Pakistani Rupee (PKR) and Philippines in Philippine Peso (PHP).	Online Banking	FREE
	Branch / Phone Banking	
Correspondent Bank Charges - When charge Type 'OUR' is selected for transfers to accounts in Egypt in Egyptian Pound (EGP), India in Indian Rupee (INR), Pakistan in Pakistani Rupee (PKR) and Philippines in Philippine Peso (PHP).	Online Banking	FREE
	Branch / Phone Banking	
OTHER CHARGES		
Recall of Money Transfer / Investigation of Status		AED 150

Description	HSBC Premier	HSBC Advance	Personal Banking
Cashier Order			
Issuance	AED 25	AED 25	AED 25
Cancellation (with original returned): Electronic / Manual	AED 25	AED 25	AED 25
Stop payment	AED 50	AED 50	AED 50
Other Benefits			
Credit Card membership fees	Free	Free	Annual membership fees apply
Travel Insurance	Free if tickets bought using the HSBC Premier Credit Card	N/A	N/A
Pre-Authorised Overdraft Interest Rate	19% per annum (reducing balance)	19% per annum (reducing balance)	19% per annum (reducing balance)
Exceptional Overdraft / Overlimit Interest Rate	22% per annum (reducing balance)	22% per annum (reducing balance)	22% per annum (reducing balance)
Overdraft Annual Renewal Fee	Free	Free	Free
Overdraft/Free negative balance on application	Free negative balance for AED 15,000/-	Free negative balance for AED 5,000/-	N/A
Toll Free	Dedicated Toll Free Number	Dedicated Toll Free Number	N/A
International Account opening	Free	US\$ 100	US\$ 200
Branch Dedicated Teller	Free unlimited number of branch transactions over the counter	Free unlimited number of branch transactions over the counter	N/A
Deposit or withdrawal in currency notes other than AED	1% (minimum AED 25)	1% (minimum AED 25)	1% (minimum AED 25)
Foreign currency Sale and Purchase fee	1% of the value of the transaction amount	1% of the value of the transaction amount	1% of the value of the transaction amount
Dedicated Lounge	Dedicated area for HSBC Premier customers	N/A	N/A
Emergency Encashment	Free Emergency Encashment service	Free Emergency Encashment service	US\$ 20
Valet Parking services at Valtrans (up to 4 times per month) in selected locations	Free	Free	N/A
Vox Cinema tickets	Buy-one-get-one free	Buy-one-get-one free	N/A

Notes

(1) *Electronic* = Transactions originating from internet banking and electronic standing instructions

(2) *Manual* = Transactions originating through Branches and telephone Banking

Terms and Conditions apply. For more details visit www.hsbc.ae

a) Above charges are HSBC UAE charges only. Other Banks, including HSBC offices abroad, may deduct their charges from the remittance amount. USD 25 will be charged as our correspondent bank charges for all USD transfers where the final beneficiary is not HSBC in the US.

b) Non-HSBC beneficiary bank charges on telegraphic transfers are not guaranteed by HSBC or our correspondents. Some non-HSBC beneficiary banks in the United States may still deduct their charges from the total remittance amount.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

PERSONAL LOANS

Description	Fee
Arrangement Fee (New Loans)	1% of loan amount (minimum AED 500 and maximum AED 2500)
Arrangement Fee (Top-up)	1% of top-up amount (minimum AED 500 and maximum AED 2500)
Late Payment Charge	2% of the delayed amount (minimum AED 50 and maximum AED 140)
Early settlement of loan (own source)	1% of outstanding loan amount*
Early settlement of loan (paid by another bank)	1% of outstanding loan amount (maximum of AED 10,000)*
Partial payment of loan	1% of partial payment amount
Loan Cancellation Fee	AED 100
Liability Letter	AED 100
No Liability Letter	AED 100
Loan rescheduling fee	AED 250

* Early Settlement of Loan Fee is not applicable to employees of the UAE Armed Forces or Ministry of Defence employees.

Terms and Conditions apply. For more details visit www.hsbc.ae

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

VEHICLE LOANS

Description	Fee
Processing fee	1% of loan amount (minimum AED 500 and maximum AED 2500)
Early Settlement for car loan	1% of remaining balance
Advance payment of instalment	1% of the advanced payment
Change of due date on standing instructions	AED 25
Liability Letter	AED 100
Late payment penal interest charges	2% over agreed rate (minimum AED 50 and maximum AED 145)
Courier charges (optional)	AED 30

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

HOME LOANS

Description		
Applicable Interest Rates for new home loan customers*		
3-Month EIBOR Based Rate (Emirates Interbank Offered Rate)		
Advance Customers New Home Purchase, Balance Transfer, Balance Transfer plus Top Up	3 Month EIBOR + 2.57014% p.a.	<p>The EIBOR based rate is comprised of 3 month variable EIBOR which is updated on a quarterly basis and a fixed margin that remains fixed for the life of the loan (which can be found in your home loan agreement). Please use this Schedule of Services and Tariffs to monitor EIBOR on a quarterly basis.</p> <p>Note: The rates quoted in this section are exclusive of any additional amount related to your insurance cover.</p>
Loan Top Up and Equity Release Loan	3 Month EIBOR + 3.07014% p.a.	
Personal Banking and Non Resident Customers New Home Purchase, Balance Transfer, Balance Transfer plus Top Up	3 Month EIBOR + 3.07014% p.a.	
Loan Top Up and Equity Release Loan	3 Month EIBOR + 3.57014% p.a.	
Resident Premier Customers (Loan Amount Less than AED 5 Million) New Home Purchase, Balance Transfer, Balance Transfer plus Top Up	3 Month EIBOR + 2.57014% p.a.	
Loan Top Up and Equity Release Loan	3 Month EIBOR + 3.07014% p.a.	
Resident Premier Customers (Loan Amount AED 5 Million or more) New Home Purchase, Balance Transfer, Balance Transfer plus Top Up	3 Month EIBOR + 1.82014% p.a.	
Loan Top Up and Equity Release Loan	3 Month EIBOR + 2.57014% p.a.	
3 Months EIBOR at 2nd April 2017 – 1.41986%		
Applicable Interest Rates for Existing Variable Rate Home Loan Customers		
Please contact us on 800-HOUSE if you would like to know further details on your Variable Rate Home Loan		
Insurance		
Life insurance is mandatory and it must be assigned to the bank.	To be arranged by the customer	Life insurance must be assigned to us.
Property Insurance Fee	To be arranged by the customer from bank approved providers	Property insurance is mandatory. It must be assigned to the bank and is to be renewed annually for the term of the loan by the borrower
Home Loan Arrangement Fees		
<u>Balance Transfer</u> Personal Banking and Advance Customers	AED 2,500	Arrangement fee for the transfer of the Home Loan.
Premier Customers	AED 2,500	
<u>New Home Purchase and Equity Release Loan</u> Personal Banking & Advance Customers	1% of loan amount, Min. AED 5,000	Standalone Arrangement fees payable on the amount of the approved loan to cover our cost of preparation of your documentation and processing of your loan and any other expenses that could arise. To be paid at the time of approval.
Premier Customers	0.5% of loan amount, Min. AED 5,000	

* subject to internal policies and any applicable mortgage regulations

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

HOME LOANS (CONTINUED)

Description		
Home Loan Closure Fees		
Early Settlement Charge for home loans	1% on the amount of loan outstanding or AED 10,000, whichever is less	Your home loan is subject to an Early Settlement Charge, which is applied when you settle the loan in full. This Early Settlement Charge will only be applicable within the first 3 years of the Repayment Period.
Other Fees		
Overpayment Fee:	No charge	Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly installment. Such additional payments can only be made on your usual monthly installment date. Overpayments must not total more than 25% of the total outstanding loan amount in any calendar year. No re-draws are available.
Non-standard statement production/copy of original documentation	AED 500	Charge per document
Home Loan liability letter	AED 100	Charge per letter
Late payment fee	Lending Rate set out in customer's agreement	To be paid if a payment is more than 15 days past due date. Interest will be charged on all overdue payments at the lending rate set out in your agreement. This is in addition to the principal balance outstanding on your home loan, on which interest will continue to accrue on a daily basis.
Change of parties on Home Loan offer letter	AED 500	Charged on re-issuance of offer due to change of names post drawdown
Loan rescheduling fee	AED 1,000	Charged when the term of the loan is rescheduled (i.e. where there is an increase/decrease in the term)
Property swaps administration fee	AED 2,500	To be paid when the property financed is being swapped to a different property offered by a Developer
Issuance of No Objection Certificate (NOC)	AED 1,000	
Property Valuation Fees		
Buyout Home Loans	AED 2,500	Fee to be paid in the event a standard valuation is required. Please note that a valuation will need to be completed at the application stage for all completed properties and is non-refundable in the event the application does not progress. The valuation will be carried out by an independent valuation company on HSBC's panel. In the event of a property swap a valuation of the new property will also be required.
New Purchase Home Loans	AED 2,500	

Special Notes:

- 1) Your home will be at risk if you do not make payments on a home loan, or any other liabilities that may be secured against it.
- 2) Eibor Rate as of 2nd April 2017
- 3) Fees and charges on this Schedule of Tariffs are subject to change. Prior notice will be given as per applicable laws and regulations. Please refer to the HSBC website (<http://www.hsbc.ae>) for the latest tariff sheet.
- 4) This tariff sheet does not include any charges / fees of third parties (e.g. Lands Department, Developer etc.) which must be borne by the customer on actual basis.
- 5) All Fees paid to the bank are non-refundable.
- 6) Loan to Value (LTV) will be applicable as per the Central Bank regulations and HSBC policy.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

CREDIT CARDS

Description	HSBC Black	HSBC Premier MasterCard®	HSBC Advance MasterCard	HSBC Visa Platinum Cashback	VISA® Platinum	VISA Platinum Select	VISA / MasterCard Gold
Primary card annual fee	AED 2000	Free	Free	AED 299	AED 600	Free	AED 400
Supplementary cards (shared limit) annual fee	Free	Free	2 Free, AED 50 thereafter	2 Free, AED 50 thereafter	2 Free, AED 50 thereafter	2 Free, AED 50 thereafter	2 Free, AED 50 thereafter
Supplementary cards one time set-up fee for separate limit, all other fees and charges excluding annual fees apply	Free	Free	AED 100 / Supplementary Card	AED 100 / Supplementary Card	AED 100 / Supplementary Card	AED 100 / Supplementary Card	AED 75 / Supplementary Card
Finance charge / interest on purchases per month*	2.25%	2.25%	2.99%	3.25%	2.99%	2.99%	2.99%
Finance charge / interest on cash withdrawals per month*	2.25%	2.25%	3%	3.25%	3%	3%	3%
Cash advance / withdrawal fee**	3% of total amount or AED 100 (which ever is higher)	3% of total amount or AED 100 (which ever is higher)	3% of total amount or AED 100 (which ever is higher)	3% of total amount or AED 100 (which ever is higher)	3% of total amount or AED 100 (which ever is higher)	3% of total amount or AED 100 (which ever is higher)	3% of total amount or AED 100 (which ever is higher)
Card replacement fee	Free	Free	Free	Free	Free	Free	Free
Late payment fee, per instance	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200	AED 200
Over limit fee***	Free	Free	AED 175	AED 175	AED 175	AED 175	AED 175
Retrieve copy of sales slip	Free	Free	AED 25	AED 25	AED 25	AED 25	AED 25
Returned cheque fee	AED 100	AED 100	AED 100	AED 100	AED 100	AED 100	AED 100
Charge for disputing a transaction subsequently found to be genuine	Free	Free	AED 100	AED 100	AED 100	AED 100	AED 100
Access to HSBC Current/Savings Account through VISA/Plus, Master/Cirrus or UAE Switch ATMs per transaction both within and outside the UAE	AED 20 per transaction	AED 20 per transaction	AED 20 per transaction	AED 20 per transaction	AED 20 per transaction	AED 20 per transaction	AED 20 per transaction
Access to HSBC Current/Savings Account through HSBC ATMs per transaction	Free	Free	Inside the UAE: Free Outside the UAE: AED 10 per transaction	Inside the UAE: Free Outside the UAE: AED 10 per transaction	Inside the UAE: Free Outside the UAE: AED 10 per transaction	Inside the UAE: Free Outside the UAE: AED 10 per transaction	Inside the UAE: Free Outside the UAE: AED 10 per transaction
Foreign Currency Transactions are converted into your billing currency by the card scheme (Visa or MasterCard®) or HSBC using their applicable exchange rates on the day conversion is made (which may involve a conversion to US Dollars or Hong Kong Dollars first). In addition to this exchange rate conversion, we charge a processing fee (as a percentage of the transaction amount) as set out in our Schedule of Tariffs.	2.75%	2.75%	2.75%	2.8%	2.80%	2.80%	2.80%
Credit Shield Plus	N/A	0.6% of Outstanding Balance	0.6% of Outstanding Balance	0.6% of Outstanding Balance	0.6% of Outstanding Balance	0.6% of Outstanding Balance	0.6% of Outstanding Balance
Credit Card paper statement charges	Free	Free	Free	AED 10 per statement	AED 10 per statement	AED 10 per statement	AED 10 per statement
Urgent Card Delivery service charges	AED 100	AED 100	AED 100	AED 100	AED 100	AED 100	AED 100

* Will increase by 1% for so long as the Cardholder is overdue on the payment. Original Finance Charge rates will be re-instated when Cardholder is not overdue from the next statement date. In addition, a Collection Agency Fee will be charged to the Cardholder's Account when the Bank appoints an external Collection Agency to follow up on the outstanding payment.

** Certain transactions will be charged as if they were Cash Advances, including purchases at exchange houses, any purchase of foreign currency or any other transactions classified by Visa®, MasterCard® or HSBC as Quasi Cash. These transactions will be levied with cash interest rate and cash withdrawal fee.

*** We will charge an over limit fee to the Primary Credit Card Account Holder (or the Supplementary Cardholder) if the credit limit is exceeded. This fee will continue to be charged for each billing period until the Cardholder clears the balance in excess of the Cardholders credit limit at the beginning of the next cycle.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 03 APRIL 2017

CREDIT CARDS (CONTINUED)

Description	HSBC Black	HSBC Premier MasterCard®	HSBC Advance MasterCard	HSBC Visa Platinum Cashback	VISA® Platinum	VISA Platinum Select	VISA / MasterCard Gold
Minimum payment due	Your minimum repayment shall be the total of any flexible instalment plan monthly payment; any amount in excess of your credit limit; any relevant insurance premium; and for each purchase, Cash Advance, Balance Transfer or Easy Cash the first AED 100 OR 5% of the balance of that category of transactions on your account OR the total monthly interest and fees charged including annual membership fee (whichever is higher).The minimum amount due may also include any unpaid minimum amounts from the previous billing periods.						
Balance Transfer (BT)	Reducing balance interest rate per month - 0% for the first 6 or 12 statement cycles post taking BT. Any outstanding BT balance at the end of this term will be charged at the normal cash withdrawal rate of interest. Processing Fee - (a) 0.99% of Balance Transfer amount or AED 99 (whichever is higher) for 0% for 6 months BT plan (b) 1.99% of Balance Transfer amount or AED 199 (whichever is higher) for 0% for 12 months BT plan. Please note processing fees is billed to the retail plan. No early settlement fees will be charged for paying BT balance in full before the end of BT term.						
Easy Cash	Reducing balance rate per month - 1.25% for the first 6 months (any outstanding Easy Cash balance at the end of this term will be charged at the normal cash withdrawal rate of interest), Processing Fee - 0.99% of Easy Cash amount or AED 100 (whichever is higher)						
Cash Instalment Plan (CIP)	Term (in months)				6	12	24
	Flat rate per month				0.5-0.7%	0.5-0.7%	0.5-0.7%
	Reducing balance rate per month (rounded up to two decimals)				0.86%-1.19%	0.91%-1.27%	0.93%-1.29%
	Processing fee- 0.99% of CIP amount or AED 99 (whichever is higher). Early settlement fee - 0.99% of outstanding CIP amount or AED 99 (whichever is higher). Please note processing fees and early settlement fees (if any) are billed to the retail plan.						
For fees and charges applicable to Flexible Installment Plan please refer to our website on https://www.hsbc.ae/1/2/personal/banking/cred-cards/special-offers/installment-plan							

* Will increase by 1% for so long as the Cardholder is overdue on the payment. Original Finance Charge rates will be re-instated when Cardholder is not overdue from the next statement date. In addition, a Collection Agency Fee will be charged to the Cardholder's Account when the Bank appoints an external Collection Agency to follow up on the outstanding payment.

** Certain transactions will be charged as if they were Cash Advances, including purchases at exchange houses, any purchase of foreign currency or any other transactions classified by Visa®, MasterCard® or HSBC as Quasi Cash. These transactions will be levied with cash interest rate and cash withdrawal fee.

*** We will charge an over limit fee to the Primary Credit Card Account Holder (or the Supplementary Cardholder) if the credit limit is exceeded. This fee will continue to be charged for each billing period until the Cardholder clears the balance in excess of the Cardholders credit limit at the beginning of the next cycle.

SCHEDULE OF SERVICES AND TARIFFS - AMANAH

LAST UPDATED: 03 APRIL 2017

**HSBC UAE NO LONGER OFFERS NEW AMANAH PRODUCTS SINCE OCTOBER 2012.
THE AMANAH TARIFF IS ONLY APPLICABLE TO ANY EXISTING AMANAH CUSTOMERS**

Amanah Personal Finance	Fee
Liability Letter	AED 100
Release Letter	AED 50
No Liability Certificate	AED 100
Finance Rescheduling Fee	AED 250
Partial payment of Amanah Personal Finance before maturity date	1 % of partial payment amount
Early settlement of Amanah Personal Finance	1 % of partial payment amount
Late Payment Fee	2% of the delayed amount (minimum AED 50 and maximum AED 200)

Vehicle Finance	Fee
Liability letter	AED 100
Changes of due date on standing instructions	AED 25
Instalment deferment fee	AED 100
Murabahah late payment fees	2% over agreed rate (minimum AED 50 and maximum AED 145)
Early settlement for car Finance	1% of Finance amount
Advance payment of instalment	1% of Finance amount

Amanah Home Finance
6 Months EIBOR at 2nd January 2017 - 1.71714%

Anticipated Buildings Insurance / takaful cost	0.05% (approx.)	Charged on the re-build value of the property, as specified in the valuation report. This will be taken as an annual payment as Supplemental Rental / Amount and is charged at actual/subject to change by Takaful/Insurance company
Life cover Takaful		<u>Life Takaful Cover is mandatory and must be assigned to the bank. Please ask your Home Finance Advisor for more details</u>

<u>Valuation Fee</u>	AED 2,500	To be paid at the application stage for completed properties. This is charged by the independent valuation companies on HSBC's panel and is non-refundable if the application does not progress.
Delayed Payment Amount	AED 1,000	Payable when the monthly rental is not paid within 15 days from due date. Any such fees will be paid to charity net of cost of collections

SCHEDULE OF SERVICES AND TARIFFS - AMANAH

LAST UPDATED: 03 APRIL 2017

HSBC UAE NO LONGER OFFERS NEW AMANAH PRODUCTS SINCE OCTOBER 2012. THE AMANAH TARIFF IS ONLY APPLICABLE TO ANY EXISTING AMANAH CUSTOMERS

Partial payment of fixed rental <i>(at any time during the lifetime of the financing, prior to the repayment date)</i>	No charge	Minimum partial payment allowed is AED 25,000. Such additional payments can only be applied on a monthly rent payment date after due notice has been given to HSBC MEFCO in writing
Termination of the Ijarah lease	AED 2,500	At the time of the termination of lease agreement
Processing fee for early settlement	1% on the finance amount outstanding or AED 10,000, whichever is less	
Home Finance liability letter	AED 100	Charge per letter
Non-Standard Statement production	AED 500	
Providing copies of documents	AED 500	

Amanah Home Finance		
Assignment of Buildings Takaful / Insurance	AED 500	Payable if HSBC Buildings Insurance is not used
Change of Parties on the Offer	AED 500	Charged on re-issuance of offer due to change of names
Consolidation via property swaps offered by Developer	AED 2,500	To be paid when the property financed is being swapped before the handover with a different property offered by Developer
Issuance of NOC for Consolidation of liabilities with the same Developer	AED 1,000	To be paid when the outstanding amount from various properties is being applied towards the financed property.

1) Your home will be at risk if you do not make payments on a Home Finance, or any other finance that may be secured against it.

(2) Effective from: January 2nd 2017

(3) All fees are subject to change and will be applied to all customers from the date of change.

(4) Charges/fees pertaining to Lands Department or any other entity pertaining to registration/perfection of Home Finance are to be borne by the customer on actual basis and are not listed in this tariff sheet

(5) All fees paid to the bank are non refundable

(6) The FTVs are based on the 'Lower' of either the sale / purchase price as per sale & purchase agreement (SPA) or a valuation by an approved valuer of HSBC MEFCO

(7) Rentals will be calculated every month on an agreed date as per rent schedule supplied to the customer by the Home Finance Advisor at the application /offer stage. The exact amount of rentals could slightly vary from month-to-month depending on the number of days in the month as applied to the formulae for variable rental calculation as per the Ijarah Agreement Schedule. All fees collected are non refundable.