



SCHEDULE OF SERVICES AND TARIFFS

**HSBC Global Private Banking, HSBC Premier, HSBC Advance
and Personal Banking**

Last updated: 31 March 2024

SCHEDULE OF SERVICES AND TARIFFS

HSBC GLOBAL PRIVATE BANKING, HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description	HSBC Global Private Banking		HSBC Premier	HSBC Advance	Personal Banking
Personal Account					
Account Opening fees	No Fees			No Fees	No Fees
Minimum Average Monthly Balance requirement for:					
Each Current and Savings Account in Local currency					AED 3,000
Each Flex and E-saver Account in Local Currency					Nil
Each current and Savings Account in Foreign currency					USD 500/ GBP 500/ EUR 500/ CNY 5,000
Each Investment Funding Account in Local or Foreign Currency					Nil
Monthly Fee applied for not meeting the Minimum Average Monthly balance requirement:					
Each Current and Savings Account in Local currency					AED 25 (26.25 inclusive of VAT)
Each Flex and E-saver Account in Local Currency					Nil
Each current and Savings Account in Foreign currency					USD /GBP/ EUR 5 (5.25 inclusive of VAT) CNY 40 (CNY 42 inclusive of VAT)
Each Investment Funding Account in Local or Foreign Currency					Nil
Eligibility criteria*	Maintaining a minimum monthly balance of AED 7,345,000 (or equivalent in any other currency) in deposits and/or investments*	a) Maintaining a minimum monthly balance of AED 350,000 (or equivalent in any other currency) in deposits and/or investments* or b) Monthly net salary transfer of AED 40,000 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 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 # (Monthly Fee applied if Eligibility criteria is not met)	N/A	AED 200 (AED 210 inclusive of VAT) per month if eligibility criteria is not met****	AED 100 (AED 105 inclusive of VAT) per month if eligibility criteria is not met****		N/A
Relationship Fee	N/A		N/A		N/A
Non-receipt of salary	N/A		N/A		N/A
Utility Bill payment (Internet and ATM)	No Fees		No Fees		No Fees
Account closure fee (if closed within 6 months of Account Opening)					
For each Current, Savings, Flex and E-saver Account	AED 100 (AED 105 inclusive of VAT)			AED 100 (AED 105 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)
Each Investment Funding Account	No Fees			No Fees	No Fees
Standing Instruction set up (through the branch)	AED 50 per instruction, (AED 52.5 inclusive of VAT) No Fees through Internet or Phone Banking			AED 50 per instruction, (AED 52.5 inclusive of VAT) No Fees through Internet or Phone Banking	AED 50 per instruction, (AED 52.5 inclusive of VAT) No Fees through Internet or Phone Banking
Penalty for insufficient funds for standing orders	AED 25 (AED 26.25 inclusive of VAT)			AED 25 (AED 26.25 inclusive of VAT)	AED 25 (AED 26.25 inclusive of VAT)
Account balance Letter	No Fees	AED 50 (AED 52.5 inclusive of VAT)		AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
No liability certificate	No Fees	AED 50 (AED 52.5 inclusive of VAT)		AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
Release / Clearance letter	No Fees	AED 50 (AED 52.5 inclusive of VAT)		AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
Liability letter issued to Government/Embassies	No Fees	AED 50 (AED 52.5 inclusive of VAT)		AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
Liability letter issued to Financial Institutions	No Fees	AED 50 (AED 52.5 inclusive of VAT)		AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
Dormant account charge	No Fees			No Fees	No Fees
Statement of Account (per agreed cycle)	No Fees			No Fees	No Fees
Statement of Account (outside the agreed cycle)	No Fees			No Fees	AED 25, (AED 26.25 inclusive of VAT)
Teller services	No Fees			No Fees	Six transactions monthly without any fee. For every additional transaction you will be charged AED10 (AED 10.5 inclusive of VAT).
Bulk cash deposit and withdrawal at teller counter	No Fees			No Fees	No Fees

* If you are a Premier International customer, your eligibility criteria will be determined by the country in which you qualify as Premier. If you are a Premier customer because your spouse or parent is an HSBC Global Private Banking, or qualifying HSBC Premier customer, you are not required to meet the eligibility criteria for as long as your spouse or parent continues to be a Global Private Banking or qualifying Premier customer. If they are no longer Global Private Banking / Premier, you will have to meet either of the Premier eligibility criteria or we will convert your account into a Personal Banking account or Advance account where applicable.

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

*** Terms and Conditions apply. Minimum monthly salary transfer between AED 10,000 to AED 14,999 is required. (CEP: Corporate Employee Program)

**** If you do not meet the HSBC Global Private Banking, 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

HSBC GLOBAL PRIVATE BANKING, HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description	HSBC Global Private Banking	HSBC Premier	HSBC Advance	Personal Banking
Cheques				
Term Deposit breakage fee	<div>- No Interest will be paid if you request to break the Term Deposit within the first 30 calendar days. You will only receive your Deposit Amount.</div> <div>- If you request to break the Term Deposit after 30 calendar days, interest will only be credited up to the date of breakage and the following charges may be deducted from the interest amount. The charge will be calculated based on:<div><div>rate for the tenor that has been completed.</div><div><div>▶ 1% will be subtracted from the historical booking rate</div><div>▶ If this results in the interest rate being lower than 0, only Deposit Amount will be paid.</div></div></div><div>▶ The historical booking</div></div>			
Issuing a Cheque Book	No Fees	No Fees	No Fees	
Cheques drawn on your account, which get returned, rejected or bounced (per cheque)	AED 100 (AED 105 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)	
Cheque payable at centres where Central Bank clearing facility is not available	No Fees	No Fees	No Fees	
Cheques deposited in your own account which get returned, rejected or bounced	No Fees	No Fees	No Fees	
Cheques for collection within the UAE	No Fees	No Fees	No Fees	
Cheques for collection outside the UAE ¹	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	
Stop Payment instruction on a cheque (per instrument/ cheque)	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	
Counter cheques - cash withdrawal	No Fees	No Fees	No Fees	
Cheque photocopy	No Fees	No Fees	Less than 1 year AED 10 (AED 10.50 inclusive of VAT), over 1 year AED 20 (AED 21 inclusive of VAT)	
Debit Cards				
Issuing Debit Card	NIL	NIL	NIL	
Re-issuance of Debit Card PIN	NIL	AED 25 (AED 26.25 inclusive of VAT)	AED 25 (AED 26.25 inclusive of VAT)	
Debit Card Annual Fee	NIL	NIL	NIL	
Supplementary Debit Card Annual Fee#	NIL	NIL	NIL	
Debit Card Replacement Fee	NIL	AED 25 (AED 26.25 inclusive of VAT)	AED 25 (AED 26.25 inclusive of VAT)	
Copy of Sales Slip (Debit Cards retail transaction)	NIL	AED 25 (AED 26.25 inclusive of VAT)	AED 25 (AED 26.25 inclusive of VAT)	
Foreign Currency Processing Fee ² Applicable on foreign currency transactions that are not in your account currency ³	2% (2.1% inclusive of VAT) of the transaction amount as converted into your account currency ³			
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	

1. 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.

2. In addition, a standard processing fee (as determined by Visa/MasterCard) of up to 1.21% (inclusive of VAT) may also apply on:

a. any foreign currency transactions where the currency used is Non-AED (irrespective of account currency)

b. or international transactions where you opt to pay in your account currency (AED)

3. Foreign currency purchases and ATM cash withdrawals that are not in your account currency are converted into your account currency by the card scheme (Visa or MasterCard®) or HSBC using their applicable exchange rates on the day the conversion is made (which may involve a conversion to US Dollars).
If you opt to pay in your account currency (AED) and not the foreign currency applicable in the country, the merchant and their financial institutions' applicable exchange rate shall apply.

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

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Description	HSBC Global Private Banking	HSBC Premier	HSBC Advance	Personal Banking
ATM / Debit Cards (continued)				
In UAE at UAE Switch ATMs				
Cash withdrawal	NIL		NIL	NIL - No Fees cash withdrawals per month if salary is transferred to HSBC¹. Other transactions are charged as per the rate. AED 2 (AED 2.10 inclusive of VAT) for non-salary transfer customers.
Balance enquiry	NIL		NIL	NIL - 1 No Fees balance inquiry per month if salary is transferred to HSBC¹. Other transactions are charged as per the rate. AED 1 (AED 1.05 inclusive of VAT) for non-salary transfer customers.
(Rate per transaction)				
In GCC at HSBC ATMs				
Cash withdrawal	NIL		NIL	AED 6 (AED 6.30 inclusive of VAT)
Balance enquiry	NIL		NIL	AED 3 (AED 3.15 inclusive of VAT)
(Rate per transaction)				
In GCC Countries at GCC NET ATMs				
Cash withdrawal	NIL		NIL	AED 6 (AED 6.30 inclusive of VAT)
Balance enquiry	NIL		NIL	AED 3 (AED 3.15 inclusive of VAT)
(Rate per transaction)				
Internationally at other HSBC ATMs²				
Foreign Currency Processing Fee³ Applicable on foreign currency transactions that are not in your account currency⁴	2% (2.1% inclusive of VAT) of the transaction amount as converted into your account currency⁴			
Cash withdrawal	NIL		AED 10 (AED 10.50 inclusive of VAT)	AED 10 (AED 10.50 inclusive of VAT)
Balance enquiry	NIL		NIL	NIL
(Rate per transaction)				
Internationally at Visa/Plus ATMs				
Cash withdrawal	AED 20 (AED 21 inclusive of VAT)		AED 20 (AED 21 inclusive of VAT)	AED 20 (AED 21 inclusive of VAT)
Balance enquiry	NIL		NIL	NIL
(Rate per transaction)				
Foreign Currency Processing Fee³ Applicable on foreign currency transactions that are not in your account currency⁴	2% (2.1% inclusive of VAT) of the transaction amount as converted into your account currency⁴			

1)

Eligible for a salary transfer 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. Effective 22nd July 2018.

2)

Some HSBC ATMs are not on HSBC Group ATM network and as a result, fees presented under “Internationally at Visa/Plus ATMs” will apply. Please visit www.hsbca.ae/help/download-centre/ to see the HSBC Group ATMs member list.

3)

In addition, a standard processing fee (as determined by Visa/MasterCard) of up to 1.21% (inclusive of VAT) may also apply on any foreign currency transactions where the currency used is Non-AED (irrespective of account currency).

4)

Foreign currency purchases and ATM cash withdrawals that are not in your account currency are converted into your account currency by the card scheme (Visa or MasterCard®) or HSBC using their applicable exchange rates on the day the conversion is made (which may involve a conversion to US Dollars). If you opt to pay in your account currency (AED) and not the foreign currency applicable in the country, the merchant and their financial institutions’ applicable exchange rate shall apply.

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Description	HSBC Global Private Banking	HSBC Premier	HSBC Advance	Personal Banking
PHONE BANKING				
Re-issuance of Phone Banking PIN	No Fees		No Fees	No Fees
Ordering account statements	No Fees		No Fees	No Fees
Funds transfer between HSBC UAE accounts	No Fees		No Fees	No Fees
Statement by fax	No Fees		No Fees	No Fees
Utility bill payments (Etisalat, DEWA)	No Fees		No Fees	No Fees
PERSONAL INTERNET BANKING				
Funds transfer between HSBC UAE accounts	No Fees		No Fees	No Fees
E-statements	No Fees		No Fees	No Fees
Utility bill payments (Etisalat, DEWA)	No Fees		No Fees	No Fees
Set up of standing instructions	No Fees		No Fees	No Fees
INWARD REMITTANCES (a, b, c, d, e)				
In Foreign Currency				
If credited to the beneficiary account in the currency of transfer	No Fees		AED 25 (AED 26.25 inclusive of VAT) (equiv)	AED 25 (AED 26.25 inclusive of VAT) (equiv)
If credited to the beneficiary account in currency other than the currency of transfer	No Fees			

Notes:

a) The remitter bank may charge the remitter’s account for all or part of inward remittance fee, which we may claim from the remitting bank.

b) Beneficiary of the remittance may be required to pay a charge depending on the conditions set by the remitter or his/her bank.

c) Inward payments received by the customer may be subject to correspondent banking fees, which may be deducted from the proceeds of payments.

d) If the amount is to be credited in another currency to an HSBC account, the prevailing exchange rate will apply.

e) For any inward remittances received by HSBC UAE whereby the payment is returned back to the remitter as a result of an inaccurate or invalid payment order, a charge may be deducted by HSBC UAE from the original remittance amount. This charge will be dependent on each returned payment factors for example currency and the cost of processing the returned payment.

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Description		HSBC Global Private Banking	HSBC Premier	HSBC Advance	Personal Banking
Outward Remittances (a, b, c)					
DOMESTIC MONEY TRANSFERS IN AED					
Transfer within HSBC UAE	Online Banking / Branch / Phone Banking	No Fees			
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				
	Branch / Phone Banking	No Fees	AED 1 (AED 1.05 inclusive of VAT)		
INTERNATIONAL MONEY TRANSFERS WITHIN HSBC					
Transfer via ‘Global Transfers’ platform (For own accounts only)	Online Banking	No Fees			
Transfer to HSBC Jersey & Channel Islands - For amounts above or equal to USD 2,000	Online Banking / Branch / Phone Banking	No Fees			
Additional bank charges for transfer to HSBC Jersey & Channel Islands, above or equal to USD 2,000 (Charges ‘OUR’)	Online Banking	No Fees			
	Branch / Phone Banking				
Transfer to other accounts within HSBC	Online Banking	No Fees	AED 40 (AED 42 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
	Branch / Phone Banking	No Fees	AED 70 (AED 73.5 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)
Correspondent bank charges for transfer to other accounts (Charges ‘OUR’)	Online Banking / Branch / Phone Banking	No Fees	AED 50 (AED 52.5 inclusive of VAT)		
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 / Branch / Phone Banking	No Fees			
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 The Philippines in Philippine Peso (PHP)	Online Banking / Branch / Phone Banking	No Fees			
INTERNATIONAL MONEY TRANSFERS OUTSIDE HSBC					
Transfer Charges	Online Banking	No Fees	AED 40 (AED 42 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
	Branch / Phone Banking	No Fees	AED 70 (AED 73.5 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)
Correspondent bank charges (Charges ‘OUR’)	Online Banking / Branch / Phone Banking	No Fees	AED 100 (AED 105 inclusive of VAT) (for all customers)		
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 / Branch / Phone Banking	No Fees			
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 The Philippines in Philippine Peso(PHP)	Online Banking / Branch / Phone Banking	No Fees			
Transfer to HSBC Turkey	Online Banking	No Fees	Additional bank charges for transfer to HSBC Turkey (Charges ‘OUR’) No Fees		
Other Charges					
Recall of Money Transfer / Investigation of Status		AED 100 (AED 105 inclusive of VAT)			

Notes

- a) Above charges are HSBC UAE charges only.
- b) 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.
- c) The beneficiary of a remittance may be required to pay additional charges depending on the conditions set by the payment system, remitter, remitting bank, or beneficiary bank. For example, for outward payments when the ordering party selects to pay all charges, HSBC will process the transaction with the charge type ‘OUR’, however, it is important to note that some local country clearing systems do not recognize this charge type including payments that are cleared through the Federal Reserve or Clearing House Interbank Payments System (CHIPS) in the USA. For this reason, correspondent banks in the USA may change the charge type from ‘OUR’ to ‘SHA’ or ‘BEN’ when routing the payment to the final beneficiary bank.

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Description	HSBC Global Private Banking / HSBC Premier	HSBC Advance	Personal Banking
Cashier Order			
Issuance	AED 75 (AED 78.75 inclusive of VAT)	AED 75 (AED 78.75 inclusive of VAT)	AED 75 (AED 78.75 inclusive of VAT)
Cancellation (with original returned):	AED 75 (AED 78.75 inclusive of VAT)	AED 75 (AED 78.75 inclusive of VAT)	AED 75 (AED 78.75 inclusive of VAT)
Stop payment	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
Other Benefits			
Overdrafts			
Overdraft Annual Renewal Fee	No Fees	No Fees	No Fees
Interest Free portion of the Overdraft limit	First AED 5,000	First AED 2,000	First AED 500
Pre-Authorised Overdraft Annual Percentage Rate	17% per annum (reducing balance)	19% per annum (reducing balance)	21% per annum (reducing balance)
Un-Authorised / Exceptional / Overlimit Annual Percentage Rate (AED balances)	22% per annum (reducing balance)	22% per annum (reducing balance)	22% per annum (reducing balance)
Un-Authorised / Exceptional / Overlimit Annual Percentage Rate (non-AED balances)	20% per annum (reducing balance)	20% per annum (reducing balance)	20% per annum (reducing balance)
Other charges			
International Account Opening	No Fees	US\$ 100 (US\$ 105 inclusive of VAT)	US\$ 200 (US\$ 210 inclusive of VAT)
Branch Dedicated Teller	No Fees for over the counter transactions	N/A	N/A
Deposit or withdrawal in currency notes other than AED	1% (1.05% inclusive of VAT) with a minimum of AED 25 (AED 26.25 inclusive of VAT)	1% (1.05% inclusive of VAT) with a minimum of AED 25 (AED 26.25 inclusive of VAT)	1% (1.05% inclusive of VAT) with a minimum of AED 25 (AED 26.25 inclusive of VAT)
Foreign currency Sale and Purchase fee	1% (1.05% inclusive of VAT)of the value of the transaction amount	1% (1.05% inclusive of VAT)of the value of the transaction amount	1% (1.05% inclusive of VAT)of the value of the transaction amount
Emergency Encashment	No Fees for Emergency Encashment service	No Fees for Emergency Encashment service	US\$ 20 (US\$ 21 inclusive of VAT)

Notes

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

2) Manual = Transactions originating through Branches and telephone Banking

SCHEDULE OF SERVICES AND TARIFFS

PERSONAL LOANS

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description	Fee
Annual Percentage Rate (APR) (New Loans & Top up) ¹	7.24% - 16.24%
Arrangement Fee (New Loans)	1% (1.05% inclusive of VAT) of loan amount with a minimum of AED 500 (AED 525 inclusive of VAT) and maximum AED 2,500 (AED 2,625 inclusive of VAT)
Arrangement Fee (Top-up)	1% (1.05% inclusive of VAT) of top-up amount with a minimum of AED 500 (AED 525 inclusive of VAT) and maximum AED 2,500 (AED 2,625 inclusive of VAT)
Late Payment Charge	2% (2.10% inclusive of VAT) of the delayed amount with a minimum of AED 50 (AED 52.5 inclusive of VAT) and maximum AED 140 (AED 147 inclusive of VAT)
Early settlement of loan (other sources / End Of Service Benefit)	1% (1.05% inclusive of VAT) of outstanding loan amount with a maximum of AED 10,000 (AED 10,500 inclusive of VAT), whichever is lower ²
Early settlement from other bank loans	1% (1.05% inclusive of VAT) of outstanding loan amount with a maximum of AED 10,000 (AED 10,500 inclusive of VAT), whichever is lower ²
Partial payment of loan	1% (1.05% inclusive of VAT) of partial payment amount or max fee of AED 10,000 (AED 10,500 inclusive of VAT), whichever is lower ²
Loan Cancellation Fee	AED 100 (AED 105 inclusive of VAT)
Liability Letter	AED 50 (AED 52.5 inclusive of VAT)
No Liability Letter	AED 50 (AED 52.5 inclusive of VAT)
Loan rescheduling fee	AED 250 (AED 262.5 inclusive of VAT)
Payment Holiday Administration Fee	AED 100 (AED 105 inclusive of VAT) for each Payment Holiday

VEHICLE LOANS

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description	Fee
Early Settlement for car loan	1% (1.05% inclusive of VAT) of remaining balance
Advance payment of instalment	1% (1.05% inclusive of VAT) of the advanced payment
Change of due date on standing instructions	AED 25 (AED 26.25 inclusive of VAT)
Liability Letter	AED 50 (AED 52.5 inclusive of VAT)
Late payment charge	2% (2.10% inclusive of VAT) of the delayed amount with a minimum of AED 50 (AED 52.5 inclusive of VAT) and maximum AED 145 (AED 152.25 inclusive of VAT)
Courier charges (optional)	AED 30 (AED 31.5 inclusive of VAT)

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Personal Loans: Annual Percentage Rate quoted is based on reducing rate which is fixed throughout the loan tenor, and is inclusive of 1% arrangement fee amortized over the maximum loan tenor of 48 months. Interest is calculated on the basis of a 365 day calendar year and accrues daily. We apply the interest rate to your Loan balance as it reduces each month (i.e. as you pay each scheduled instalment).

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

SCHEDULE OF SERVICES AND TARIFFS

HOME LOANS

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description - 3 MONTH EIBOR BASED RATE/EXISTING VARIABLE RATE HOME LOAN CUSTOMERS		
The 3 month EIBOR based rate is comprised of the 3 month 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.		
Applicable Interest Rates for new home loan customers: Annual Percentage Rate (APR) starting from 6.59% (exclusive of any additional amount related to your insurance cover)		
3-Month EIBOR Based Rate (Emirates Interbank Offered Rate)		
3 Months EIBOR at 2 January 2024: 5.38139%		
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		
Home Loan Arrangement Fees		
Balance Transfer		
Personal Banking and Advance Customers	AED 2,500 (AED 2,625 inclusive of VAT)	Arrangement fee for the transfer of the Home Loan.
HSBC Global Private Banking and Premier Customers	AED 2,500 (AED 2,625 inclusive of VAT)	
New Home Purchase and Equity Release Loan		
Personal Banking & Advance Customers	1% (1.05% inclusive of VAT)of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT)	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.
HSBC Global Private Banking and Premier Customers	0.5% (0.525% inclusive of VAT) of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT)	

Note:
Life Insurance and Property Insurance, are mandatory for Home Loan and must be assigned to the Bank and shall be renewed annually for the term of the Loan by the borrower.
Subject to internal policies and any applicable mortgage regulations
* EIBOR Rate as of 2 January 2024 which shall be effective from 2 January 2024.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 31 MARCH 2024

HOME LOANS (CONTINUED)

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description - 3 MONTH EIBOR BASED RATE/EXISTING VARIABLE RATE HOME LOAN CUSTOMERS		
Home Loan Closure Fees		
Early Settlement Charge for home loans	From own funds/sale of property - 1 % (1.05% inclusive of VAT) on the outstanding loan amount or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less*	When you repay the loan in full within the first 3 years of the Repayment Period, you need to pay an Early Settlement Charge
	Transfer of home loan to another lender - 1 % (1.05% inclusive of VAT) on the outstanding loan amount or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less*	When you repay the loan in full within the first 7 years of the Repayment Period, you need to pay an Early Settlement Charge
Other Fees		
Overpayment Fee:	No fee	If the total value of overpayment amounts in a calendar year does not exceed 25% of the total outstanding loan amount (calculated at the time of the first overpayment in that calendar year). No re-draws are available. Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly instalment. Payments must be made on the monthly instalment date
	1 % (1.05% inclusive of VAT) on the loan amount being overpaid* or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less*	If the total value of overpayment amounts in a calendar year exceeds 25% of the total outstanding loan amount (calculated at the time of the first overpayment in that calendar year). The fee will be levied only on the overpaid amount which exceeds the 25%. No re-draws are available. Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly instalment. Payments must be made on your monthly instalment date. Note: No overpayment fee will be charged after 7 years from the loan draw down date
Non-standard statement production/copy of original documentation	AED 100 (AED 105 inclusive of VAT)	Charge per document
Home Loan liability letter	AED 50 (AED 52.5 inclusive of VAT)	Charge per letter
Late payment fee	Nil	
Default interest rate	Prevailing interest rate as set-out in your home loan agreement	We will continue to charge interest on all overdue payments at the prevailing rate set-out in your home loan agreement until the date of repayment
Change of parties on Home Loan offer letter	AED 500 (AED 525 inclusive of VAT)	Charged on re-issuance of offer due to change of names post drawdown
Loan rescheduling fee	AED 1,000 (AED 1,050 inclusive of VAT)	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 1320 (AED 1386 inclusive of VAT)	To be paid when the property financed is being swapped to a different property offered by a Developer, inclusive of valuation fee
Issuance of No Objection Certificate (NOC)	AED 150 (AED 157.5 inclusive of VAT)	
Clearance letter	AED 95 (AED 99.75 inclusive of VAT)	Charged in case of re-issuance only (one time No Fees when loan is fully repaid).
Other certificate	AED 75 (AED 78.75 inclusive of VAT)	
Property Valuation Fees		
Buyout Home Loans	AED 2,625	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. These fees are a direct cost from the valuation company which we collect from you and pass on to the relevant valuation company.
New Purchase Home Loans	AED 2,625	

* Applicable for existing Home Loan customers from 8 October 2019.

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 2 January 2024 which shall be effective from 2 January 2024.
- 3) Fees and charges on this Schedule of Services and 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: 31 MARCH 2024

HOME LOANS (CONTINUED)

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description - FIXED INTEREST RATE HOME LOAN

The Fixed Interest Rate Home Loan product is comprised of a fixed interest rate period and a variable interest rate period. During the variable period, the interest rate is comprised of the 3 Month EIBOR which is updated on a quarterly basis and an HSBC Margin that remains fixed for the life of the loan after the expiry of the fixed interest rate period. Details of the margin can be found in your home loan agreement.

Applicable Interest Rates for new home loan customers: Annual Percentage Rate (APR) starting from 4.51% (exclusive of any additional amount related to your insurance cover)

Home Loan Arrangement Fees

Balance Transfer

Personal Banking and Advance Customers	AED 2,500 (AED 2,625 inclusive of VAT)	Arrangement fee for the transfer of the Home Loan.
HSBC Global Private Banking and Premier Customers	AED 2,500 (AED 2,625 inclusive of VAT)	

New Home Purchase and Equity Release Loan

Personal Banking & Advance Customers	1% (1.05% inclusive of VAT)of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT)	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.
HSBC Global Private Banking and Premier Customers	0.5% (0.525% inclusive of VAT) of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT)	

Fixed Interest rate home loan closure and other fees

Home loan closure fees

Fixed Period Repayment Fee / Early Settlement Charge during the Variable Interest Rate Period	1 % (1.05% inclusive of VAT) on the outstanding loan amount or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less*	When you repay the loan in full within the first 7 years of the Repayment Period, you need to pay an Early Settlement Charge
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Note:
Life Insurance and Property Insurance, are mandatory for Home Loan and must be assigned to the Bank and shall be renewed annually for the term of the Loan by the borrower.
Subject to internal policies and any applicable mortgage regulations
* Applicable for existing Home loan customers from 1 April 2021.

SCHEDULE OF SERVICES AND TARIFFS

HOME LOANS (CONTINUED)

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description - FIXED INTEREST RATE HOME LOAN		
Other Fees		
Overpayment Fee during Fixed Interest Rate and Variable Interest Rate Period	No fee	If the total value of overpayment amounts in a calendar year does not exceed 25% of the total outstanding loan amount (calculated at the time of the first overpayment in that calendar year). No re-draws are available. Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly instalment. Payments must be made on the monthly instalment date
	1 % (1.05% inclusive of VAT) on the loan amount being overpaid* or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less*	If the total value of overpayment amounts in a calendar year exceeds 25% of the total outstanding loan amount (calculated at the time of the first overpayment in that calendar year). The fee will be levied only on the overpaid amount which exceeds the 25%. No redraws are available. Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly instalment. Payments must be made on your monthly instalment date. Note: No overpayment fee will be charged after 7 years from the loan draw down date
Non-standard statement production/copy of original documentation	AED 100 (AED 105 inclusive of VAT)	Charge per document
Home Loan liability letter	AED 50 (AED 52.5 inclusive of VAT)	Charge per letter
Late payment fee	Nil	
Default interest rate	Prevailing interest rate as set-out in your home loan agreement	We will continue to charge interest on all overdue payments at the prevailing rate set-out in your home loan agreement until the date of repayment
Change of parties on Home Loan offer letter	AED 500 (AED 525 inclusive of VAT)	Charged on re-issuance of offer due to change of names post drawdown
Loan rescheduling fee	AED 1,000 (AED 1,050 inclusive of VAT)	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 1320 (AED 1386 inclusive of VAT)	To be paid when the property financed is being swapped to a different property offered by a Developer, inclusive of valuation fee
Issuance of No Objection Certificate (NOC)	AED 150 (AED 157.5 inclusive of VAT)	
Clearance letter	AED 95 (AED 99.75 inclusive of VAT)	Charged in case of re-issuance only (one time No Fees when loan is fully repaid).
Other certificate	AED 75 (AED 78.75 inclusive of VAT)	
Property Valuation Fees		
Buyout Home Loans	AED 2,625	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. These fees are a direct cost from the valuation company which we collect from you and pass on to the relevant valuation company.
New Purchase Home Loans	AED 2,625	

*Applicable for existing Home Loan customers from 8 October 2019.

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 2 January 2024 which shall be effective from 2 January 2024.
- 3) Fees and charges on this Schedule of Services and 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

CREDIT CARDS

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description	HSBC Black / Global Private Banking Card Credit Card	HSBC Premier	HSBC Cash+	HSBC Max Rewards	HSBC Advance	HSBC Cashback	HSBC Platinum	HSBC Platinum Select	HSBC Gold	HSBC Zero
Primary card annual fee#	AED 1500 (AED 1,575 inclusive of VAT) No Fees for HSBC Global Private Banking Credit Card	No Fees	AED 1,000 (AED 1,050 inclusive of VAT)	AED 600 (AED 630 inclusive of VAT)	No Fees	AED 299 (AED 313.95 inclusive of VAT)	AED 600 (AED 630 inclusive of VAT)	No Fees	AED 400, (AED 420 inclusive of VAT)	No Fees
Supplementary cards (shared limit) annual fee#	No Fees	No Fees	No fees	No fees	First 2 No Fees, Fee of AED 50 (AED 52.5 inclusive of VAT) thereafter					No Fees
Supplementary cards one time set-up fee for separate limit, all other fees and charges excluding annual fees apply	No Fees	No Fees	No fees	No fees	AED 100 (AED 105 inclusive of VAT) / Supplementary Card				AED 75 (AED 78.75 inclusive of VAT)/ Supplementary Card	
Annual Percentage Rate on purchases ¹	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%
Annual Percentage Rate on cash withdrawals ¹	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%	44.28%
Cash advance / withdrawal fee ²	3% (3.15% inclusive of VAT) of total amount or AED 100 (AED 105 inclusive of VAT) (which ever is higher)									No Fees
Card replacement fee	No Fees									
Late payment fee, per instance	AED 230 (AED 241.5 inclusive of VAT), No Fee for HSBC Global Private Banking Credit Card									
Over limit fee ³	No Fees	No Fees	AED 250 (AED 262.5 inclusive of VAT)							No Fees
Retrieve copy of sales slip	No Fees	No Fees	AED 25 (AED 26.25 inclusive of VAT)							
Returned cheque fee	AED 100 (AED 105 inclusive of VAT)									
Charge for disputing a transaction subsequently found to be genuine	No Fees	No Fees	AED 100 (AED 105 inclusive of VAT)							
Access to HSBC Current/ Savings Account through VISA/Plus, Master/Cirrus or UAE Switch ATMs per transaction both within and outside the UAE	N/A	AED 20 (AED 21 inclusive of VAT) Per transaction								
Access to HSBC Current/ Savings Account through HSBC ATMs per transaction ⁴	N/A	No Fees	Inside the UAE: No Fees Outside the UAE: AED 10 (AED 10.50 inclusive of VAT) per transaction							

1) Will increase by 12% (6% for HSBC Black, Global Private Banking Credit Card and HSBC Premier MasterCard) 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.

2) 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. The "total amount" shall be the amount of cash withdrawn plus any applicable Foreign Currency Processing Fee.

3) 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.

4) Some HSBC ATMs are not on HSBC Group ATM network and as a result, Visa / Plus charges will apply. Please visit www.hsbc.ae/help/download-centre/ to see the HSBC Group ATMs member list..

5) In addition, a standard processing fee (as determined by Visa/MasterCard) of up to 1.21% (inclusive of VAT) may also apply on:

a. any foreign currency transactions where the currency used is Non-AED

b. or international transactions where you opt to pay in your billing currency (AED)

6) Foreign Currency Transactions that are not in your billing currency 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). If you opt to pay in your billing currency (AED) and not the foreign currency applicable in the country, the merchant and their financial institutions' applicable exchange rate shall apply

7) Please note that HSBC may receive commission from the insurance company for insurance purchased through the Bank. This commission is paid directly by the insurance company. For details of the commission rates please refer to page 16 below. N.B. Credit Shield Plus is an off-sale insurance product and is only applicable for customers who previously enrolled in the product and currently hold a HSBC Black Credit Card and have had the product transferred across.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 31 MARCH 2024

CREDIT CARDS (CONTINUED)

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description	HSBC Black / Global Private Banking Card Credit Card	HSBC Premier	HSBC Cash+	HSBC Max Rewards	HSBC Advance	HSBC Cashback	HSBC Platinum	HSBC Platinum Select	HSBC Gold	HSBC Zero
Foreign Currency Processing Fee⁵ Applicable on foreign currency transactions that are not in your billing currency ⁶	2% (2.1% Inclusive of VAT) of the transaction amount as converted into your billing currency ⁶									
Credit Shield Plus ⁷	0.1465% (inclusive of VAT) of Outstanding Balance	N/A								
Credit Card paper statement charges	No Fees									
Urgent Card Delivery service charges	AED 100 (AED 105 inclusive of VAT)									
No liability certificate	AED 50 (AED 52.5 inclusive of VAT)									
Liability letter	AED 50 (AED 52.5 inclusive of VAT)									
Balance Transfer (BT)	Reducing balance fixed Annual Percentage Rate - 0.00% to 29.88%. The interest rate offered will be dependent on your individual circumstances and the plan term. Early settlement fee - AED 0									
Cash Instalment Plan (CIP)	Reducing balance fixed Annual Percentage Rate - 0.00% to 29.88%. The interest rate offered will be dependent on your individual circumstances and the plan term.									
Flexi Instalment Plan (FIP)	Reducing balance fixed Annual Percentage Rate - 0.00% to 29.88% The interest rate offered will be dependent on your individual circumstances and the plan term. Flexi Instalment Plan fee - A Fee of 2.00% (2.10% inclusive of VAT) of the purchase amount will apply for instalment conversions of education related purchases. No fee to apply on other instalment conversions. Early settlement fee - AED 0									
Minimum payment due	Your minimum repayment shall be the total of: (A) The total of any Flexible Instalment Plan, Cash Instalment and any other flexible instalment monthly payment plan, any amount in excess of your credit limit and any relevant insurance premium; and (B) For each purchase, Cash Advance, Balance Transfer, Cash Instalment Plan or any other Credit Card Features you have taken out, the greater of: i. the total plan balance or AED 100 (whichever is lower); or ii. 5% of the balance of that category of transactions on your account; or (C) the total monthly interest and fees charged including any annual membership fee ; and (D) any unpaid minimum amounts from previous billing period.									

SCHEDULE OF SERVICES AND TARIFFS

INVESTMENT FEES & CHARGES

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Description	Subscription Fees	Redemption Fees	Custody Fees	Platform Fees
Mutual Funds*				
Money Market	0%		No Fees	
Bonds	2% (2.1% inclusive of VAT) of the investment amount (lump sum) #2% (2.1% inclusive of VAT) of each regular instalment (regular savings plan)		No Fees	
Equities and Others	3% (3.15% inclusive of VAT) of the investment amount (lump sum) #3% (3.15% inclusive of VAT) of each regular instalment (regular savings plan)		No Fees	

* There are currently no charges for switching your mutual fund investments taken through us

Alternative Investments				
HSBC Global RAIF Portfolios	1% (1.05% inclusive of VAT) of the investment amount.		No fees	

HSBC Savings Plan				
Perpetual Savings Plan	Charges a one-time initial fixed fee which is equal to the first monthly instalment plus VAT [†]		No Fees	

Fixed Income				
Bonds and Sukuk	2% (2.1% inclusive of VAT) of the notional amount		No Fees	
US Treasury Bills	0.25% (0.26% inclusive of VAT) of the notional amount		No Fees	

Structured Products				
The subscription fees applicable will vary depending on the relevant Structured Product subject to investment. The applicable subscription fees will be mentioned in the Structured Product Key Facts Statement document and the Structured Product Application Form.			No fees	

Investment financing				
The Investment financing Facility Interest Rate is comprised of an Interest Margin and the 3 Month EIBOR. We will review and update the 3 Month EIBOR Rate quarterly on every Rate Review Date. The Details of the Interest Rate and the Rate Review Date can be found in the Master Investment financing Terms and Conditions.				
3 Months EIBOR at 2 January 2024		5.38139% per annum		
Interest Margin		1% per annum		

Margin Finance				
Effective 8 December, 2022, Margin Finance Facility is available on variable Interest Rate, comprised of an Interest Margin and the Reference Rate. We will review and update the Reference Rate periodically on every Rate Review Date. The details of the Interest Rate and the Rate Review Date can be found in the Margin Finance Master Terms and Conditions.				
“Reference Rate” means:		Rate %		
in respect of a Loan for which the Loan Currency is US dollars, 3 Month Term SOFR at 2 January 2024:		5.33016% per annum		
in respect of a Loan for which the Loan Currency is Sterling, 3 Month Term SONIA at 2 January 2024:		5.2053% per annum		
in respect of a Loan for which the Loan Currency is Euro, 3 Month EURIBOR at 2 January 2024:		3.893% per annum		
Interest Margin		1% per annum		

SCHEDULE OF SERVICES AND TARIFFS

INSURANCE

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

General Insurance	
For distributing the GIG Motor insurance HSBC will receive a commission rate of up to 15% of the premium paid.	
For distributing the GIG Home insurance HSBC will receive a commission rate of up to 25% of the premium paid.	
For distributing the GIG Travel insurance HSBC will receive a commission rate of up to 25% of the premium paid.	
For distributing the GIG Personal Accident insurance HSBC will receive a commission rate of up to 30% of the premium paid.	
Group Life Insurance	
For arranging cover under HSBC’s MetLife Credit Shield Plus (CSP) Policy HSBC will receive a commission rate of 10% of Outstanding Credit Card Balance	
Life Insurance	
HSBC receives commission from the Zurich International Life Ltd (insurance provider) which is paid directly by Zurich and the below highlights the maximum commissions.	
The actual commission paid will vary according to the policy term and the type of cover, for fuller details refer to the provider’s Summary of Fees and Charges document shared with you at the point of sale.	
YourLife	Up to 150% of your annualised premium
YourCare	Up to 100% of your annualised premium
For Policies issued on or after 15 Oct 2020:	
International Term Assurance	Up to 160% of your annualised premium
Critical Illness Protection	Up to 160% of your annualised premium
International Decreasing Term Insurance Products	Up to 160% of your annualised premium
Futura	
Regular premiums	Up to 109.6% of your annualised premium
Single premiums	Up to 6% of your single premium
Wealth Accumulation Plan	Up to 4.5% of your single premium
For Policies Issued before 15 Oct 2020:	
International Term Assurance	Up to 174% of your annualised Premium
International Decreasing Term Assurance	Up to 174% of your annualised premium
Futura	
Regular premiums	Up to 130.5% of your annualised premium
Single premiums	Up to 14% of your single premium
Wealth Accumulation Plan	Up to 4.5% of your single premium

SCHEDULE OF SERVICES AND TARIFFS

ONLINE TRADING PLATFORM

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Orders Submitted through Online Trading Platform

Description	Fees			
Fee Type	HSBC Global Private Banking	Premier	Advance	Personal Banking
Buy Transaction Fees	0.3% (0.315% inclusive of VAT) of transaction value or USD 35 (USD36.75 inclusive of VAT) or equivalent in Security Currency, whichever is higher.		0.5% (0.525% inclusive of VAT) of transaction value or USD50 (USD52.5 inclusive of VAT) or equivalent in Security Currency, whichever is higher.	
Sell Transaction Fees	Fixed Fee USD35 (USD36.75 inclusive of VAT) or equivalent in Security Currency.		Fixed Fee USD50 (USD52.5 inclusive of VAT) or equivalent in Security Currency.	

Orders Submitted through Relationship Manager

Fee Type	Eligible Customers Only
Buy Transaction Fees	1% (1.05% inclusive of VAT) of transaction value or USD100 (USD105 inclusive of VAT) or equivalent in Security Currency, whichever is higher.
Sell Transaction Fees	Fixed Fee USD100 (USD105 inclusive of VAT) or equivalent in Security Currency.

In addition to the above, the customer will be charged the following brokerage fees payable to the broker HSBC Bank PLC (UK) if the customer order is relating to an Equity Security.

Exchange Market	Brokerage Fees per Trade	Minimum Brokerage Fee per Trade
US	\$0.0025CPS (\$0.0026 CPS inclusive of VAT)	USD5 (USD5.25 inclusive of VAT)
UK	0.01% (0.0105% inclusive of VAT) of transaction value	GBP4 (GBP4.2 inclusive of VAT)
HK	0.05% (0.0525% inclusive of VAT) of transaction value	

In addition to the above, customer will be charged each the following Buy and Sell Transaction Fees depending on the Exchange Market if the customer order is relating to an Equity Security.

Exchange Market Fees	Buy Transaction Fees	Sell Transactions Fees
United States – Security and Exchange Commission	No Fees	0.00229% (0.002405% including VAT)
United Kingdom – Stamp Duty	0.5% (0.525% inclusive of VAT) of transaction value. Stamp Duty doesn’t apply on Exchange Traded Funds.	No Fees
United Kingdom – Panel of Takeover and Mergers	GBP 1 (GBP1.05 inclusive of VAT) per trade if transaction is > GBP10,000 Or EUR1.5 (EUR1.575 inclusive of VAT) per trade if transaction is > EUR15,000	GBP 1 (GBP1.05 inclusive of VAT) per trade if transaction is > GBP10,000 Or EUR1.5 (EUR1.575 inclusive of VAT) per trade if transaction is > EUR15,000
Hong Kong Market – Trading Fee	0.005% (0.00525% inclusive of VAT) of transaction value	0.005% (0.00525% inclusive of VAT) of transaction value
Hong Kong Market – Transaction Levy	0.0027% (0.002835% inclusive of VAT) of transaction value	0.0027% (0.002835% inclusive of VAT) of transaction value
Hong Kong Market – Stamp Duty	0.13% (0.1365% inclusive of VAT) of transaction value	0.13% (0.1365% inclusive of VAT) of transaction value

SCHEDULE OF SERVICES AND TARIFFS - AMANAH

HSBC UAE NO LONGER OFFERS NEW AMANAH PRODUCTS SINCE OCTOBER 2012

THE AMANAH TARIFF IS ONLY APPLICABLE TO ANY EXISTING AMANAH CUSTOMERS

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Amanah Personal Finance	Fee
Liability Letter	AED 50 (AED 52.5 inclusive of VAT)
Release Letter	AED 50 (AED 52.5 inclusive of VAT)
No Liability Certificate	AED 50 (AED 52.5 inclusive of VAT)
Finance Rescheduling Fee	AED 250 (AED 262.5 inclusive of VAT)
Partial payment of Amanah Personal Finance before maturity date	1% (1.05% inclusive of VAT) of partial payment amount or max fee of - AED 10,000 (AED 10,500 inclusive of VAT)
Early settlement of Amanah Personal Finance	1% (1.05% inclusive of VAT) of partial payment amount or max fee of - AED 10,000 (AED 10,500 inclusive of VAT)
Late Payment Fee	2% (2.10% inclusive of VAT)of the delayed amount minimum of AED 50 (AED 52.5 inclusive of VAT) and maximum AED 200 (AED 210 inclusive of VAT)

Amanah Home Finance		
6 Months EIBOR at 2 January 2024: 5.28712%		
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		Life Takaful Cover is mandatory and must be assigned to the bank. Please ask your Home Finance Advisor for more details
Valuation Fee	AED 2,625	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. These fees are a direct cost from the valuation company which we collect from you and pass on to the relevant valuation company.
Late Payment Fee	2% (2.10% inclusive of VAT) of the outstanding overdue balance or minimum AED 50 (AED 52.5 inclusive of VAT) and maximum AED 140 (AED 147 inclusive of VAT)	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
Termination of the Ijarah lease	AED 2,500 (AED 2,625 inclusive of VAT)	At the time of the termination of lease agreement
Home Finance liability letter	AED 50 (AED 52.5 inclusive of VAT)	Charge per letter
Non-Standard Statement production	AED 100 (AED 105 inclusive of VAT)	

- 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) EIBOR Rate as of 2 January 2024 which shall be effective from 2 January 2024.
- 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.

SCHEDULE OF SERVICES AND TARIFFS - AMANAH

HSBC UAE NO LONGER OFFERS NEW AMANAH PRODUCTS SINCE OCTOBER 2012

THE AMANAH TARIFF IS ONLY APPLICABLE TO ANY EXISTING AMANAH CUSTOMERS

LAST UPDATED: 31 MARCH 2024

Symbol indicates fees which are automatically recurring. All other fees will be charged every single time it applies.

Amanah Home Finance		
Providing copies of documents	AED 100 (AED 105 inclusive of VAT)	
Assignment of Buildings Takaful / Insurance	AED 500 (AED 525 inclusive of VAT)	Payable if HSBC Buildings Insurance is not used
Change of Parties on the Offer	AED 500 (AED 525 inclusive of VAT)	Charged on re-issuance of offer due to change of names
Consolidation via property swaps offered by Developer	AED 1320 (AED 1386 inclusive of VAT)	To be paid when the property financed is being swapped before the handover with a different property offered by Developer, inclusive of valuation fee
Issuance of NOC for Consolidation of liabilities with the same Developer	AED 150 (AED 157.5 inclusive of VAT)	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) EIBOR Rate as of 2 January 2024 which shall be effective from 2 January 2024.
- 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.

HSBC Bank Middle East Limited

WorldTrader Fees and Charges applicable to investments transacted through the HSBC WorldTrader online trading platform

VAT refers to value added tax applicable in the UAE.

Description	Transaction Fees		Administration Fees
	Buy Transaction Fees	Sell Transaction Fees	
Mutual Funds with the following underlying:			
Money Market	No Fees	No Fees	No Fees
Bonds	2% (2.1% inclusive of VAT) of the investment amount (lump sum)	No Fees	No Fees
Equities and Others	3% (3.15% inclusive of VAT) of the investment amount (lump sum)	No Fees	No Fees
Mutual Funds Switching	If you are switching between mutual funds provided by the same fund house, you will not be charged a sell transaction fee or buy transaction fee for the switch. If you sell your investment fund and purchase another fund with a different fund house, you will be charged our transaction fees (plus applicable VAT) on both the sell order and the buy order. Please refer to the section above under the heading "Mutual Funds with the following underlying" for details.		No Fees
Alternative Investments HSBC Global RAIF Portfolios	1% (1.05% inclusive of VAT) of the investment amount	No Fees	No Fees
Mutual Funds Regular Savings Plan	A buy transaction fee will be charged with each regular instalment and these fees will be automatically recurring until the plan is cancelled. These recurring fees will be calculated as a percentage of each regular instalment (plus applicable VAT) - Please refer to the section above under the heading "Mutual Funds with the following underlying" for details.	No Fees	No Fees
HSBC Perpetual Savings Plan	We will charge you a one-time initial fixed fee which is equal to the first monthly instalment plus applicable VAT	No Fees	No Fees

In addition to the transaction fees described above in relation to investment funds, we will also receive from the fund house a percentage of the Annual Management Charge (AMC) of the investment funds you hold in your Investment Account.

Description	Transaction Fees		Administration Fees*
	Buy Transaction Fees	Sell Transaction Fees	
Fixed Income Products			
Bonds and Sukuks	1.5% (1.575% inclusive of VAT) of the notional amount	0.5% (0.525% inclusive of VAT) of the notional amount	0.1% Per Annum of each of your investment holdings (0.105% per annum inclusive of VAT)
US Treasury Bills	0.25% (0.2625% inclusive of VAT) of the notional amount. Minimum Fee per Transactions is USD10 (10.5 inclusive of VAT)	0.05% (0.0525% inclusive of VAT) of the notional amount. Minimum Fee per transaction is USD10 (10.5 inclusive of VAT)	0.1% Per Annum of each of your investment holdings(0.105% per annum inclusive of VAT)

Description	Transaction Fees		Administration Fees*
	Buy Transaction Fees	Sell Transaction Fees	
Exchange Traded Products			
Equities or Shares, Exchange Traded Funds and Equity Linked Securities	Market Specific tiered Transaction Fees that reduce depending on number and value of the trades. This fee is subject to 5% VAT. Please see below tables for details on the Market Specific tiered Transaction Fees	Market Specific tiered Transaction Fees that reduce depending on number and value of the trades. This fee is subject to 5% VAT. Please see below tables for details on the Market Specific tiered Transaction Fees	0.1% Per Annum of each of your investment holdings (0.105% per annum inclusive of VAT)
Exchange Traded Products Regular Savings Plan	A Buy Transaction Fee will be charged with each regular instalment. This fee is subject to 5% VAT. These fees will be automatically recurring until the plan is cancelled. These recurring fees will be calculated as a percentage of each regular instalment (plus applicable VAT) - Please refer to the section above under the heading “Equities or Shares, Exchange Traded Funds and Equity Linked Securities – Buy Transaction Fees” for details.	Market Specific tiered Transaction Fees that reduce depending on number and value of the trades. This fee is subject to 5% VAT. Please see below tables for details on the Market Specific tiered Transaction Fees	0.1% Per Annum of each of your investment holdings (0.105% per annum inclusive of VAT)

If you submit a limit order to buy or sell a fixed income product or exchange traded product and your limit order is executed as more than one trades over multiple trading days, you will be charged separate transaction fees on each individual trade, calculated based on the executed quantity or trade value of each trade.

If your order is to buy or sell an investment product in a currency other than USD, GBP, EUR, HKD or AED we will debit or credit your USD Investment Funding Account with the applicable amounts converted from USD to the currency of the investment product or vice versa. Interactive Brokers (UK) Limited will apply the applicable FX rates to such conversions.

* An administration fee will be charged to you based on each fixed income product or equity security (an “**investment holding**”) held in your Investment Account with Interactive Brokers (UK) Limited. We will calculate this administration fee for so long as you continue to hold one or more investment holdings in your Interactive Brokers (UK) Limited Investment Account. The payment currency of this administration fee applicable to each investment holding must be the currency of such product.

The administration fee accrues on a daily basis and the daily accrued fee (exclusive of VAT) applicable to each investment holding is calculated as:
0.1% of the total value of your investment holding(s) held in the same currency as recorded by Interactive Brokers (UK) Limited on each day divided by 365.

We provide an illustrative example below on how the administration fee is calculated, assuming there are investment holdings in different currencies in an Investment Account.

Illustrative Example

Investment Holding Value	Holding Period	Annual Administration Fee Percentage	Accrued Daily Administration Fee	Accrued Administration Fee for the Holding Period – Exclusive of Value Added Tax	Accrued Administration Fee for the Holding Period – Inclusive of Value Added Tax	Charge Account – Investment Funding Account (CCY)
100,000 USD	30 days	0.1%	0.274 USD	8.22 USD	8.63 USD	USD
20,000 GBP	10 days	0.1%	0.055 GBP	0.55 GBP	0.57 GBP	GBP
5,000 EUR	5 days	0.1%	0.014 EUR	0.07 EUR	0.07 EUR	EUR
100,000 HKD	3 days	0.1%	0.274 HKD	0.85 HKD	0.86 HKD	HKD
0 AED	0	0.1%	0	0	0	AED
200,000 SGD	15 days	0.1%	0.548 SGD	8.22 SGD	8.63 SGD	USD

The administration fee accrued in each calendar month (a “**monthly accrued administration fee**”) will be payable by you to us on the first day of the following month (a “**payment due date**”) and we will debit such fee from your Investment Funding Account on the payment due date.

If there are insufficient funds in your Investment Funding Account to cover any monthly accrued administration fee on its payment due date, we will debit that amount from your Investment Funding Account on the payment due date falling in the subsequent month.

If any monthly accrued administration fee is payable in a currency other than USD, GBP, EUR, HKD or AED, we will debit such fee from your USD Investment Funding Account and we will apply our prevailing foreign exchange rate at the time of the debit. You can view the foreign exchange rate applied by us in your composite bank statement.

Market Specific Tiered Transaction Fees

USA

Monthly Volume (shares)	Fee per Share (USD)	Minimum Fee per Order	Maximum Fee Per Order
<5,000	USD 0.1	USD 15	2%
5,001 – 10,000	USD 0.08	USD 10	2%
10,001- 20,000	USD 0.05	USD 10	2%
20,001 – 50,000	USD 0.03	USD 5	2%
50,001+	USD 0.01	USD 5	2%

Canada - Securities denominated in USD

Monthly Volume (shares)	Fee per Share (USD)	Minimum Fee per Order	Maximum Fee Per Order
<5,000	USD 0.1	USD 15	2%
5,001 – 10,000	USD 0.08	USD 10	2%
10,001- 20,000	USD 0.05	USD 10	2%
20,001 – 50,000	USD 0.03	USD 5	2%
50,001+	USD 0.01	USD 5	2%

Austria, Estonia, Latvia, Lithuania, Belgium, France, Germany, Italy, Netherlands, Portugal, Switzerland, United Kingdom, Sweden, Hungary
Securities Denominated in EUR

Monthly Trade Value (EUR)	Transaction Fees	Minimum Fee per Order
0 – 100,000	0.25%	EUR 15
100,001 – 500,000	0.15%	EUR 10
500,001 – 2,000,000	0.10%	EUR 10
2,000,001 -5,000,000	0.07%	EUR 5
5,000,0001 +	0.05%	EUR 5

United Kingdom Market - For securities denominated in GBP

Monthly Trade Value GBP	Transaction Fees	Minimum Fee per Order
0- 100,000	0.25%	GBP 12
100,001 – 500,000	0.15%	GBP 8
500,001 – 2,000,000	0.10%	GBP 8
2,000,001 – 5,000,000	0.07%	GBP 5
5,000,001 +	0.05%	GBP 5

United Kingdom Market - Securities denominated in USD

Monthly Trade Value EUR	Transaction Fees	Minimum Fee per Order
0- 100,000	0.25%	USD 15
100,001 – 500,000	0.15%	USD 10
500,001 – 2,000,000	0.10%	USD 10
2,000,001 – 5,000,000	0.07%	USD 5
5,000,001 +	0.05%	USD 5

We will use the Euro equivalent amount for the USD trade value to determine which tier you are on.

Switzerland –Securities denominated in GBP

Monthly Trade Value GBP	Transaction Fees	Minimum Fee per Order
0 – 100,000	0.25%	GBP 12
100,001 – 500,000	0.15%	GBP 8
500,001 – 2,000,000	0.10%	GBP 8
2,000,001 – 5,000,000	0.07%	GBP 5
5,000,001 +	0.05%	GBP 5

Switzerland –Securities denominated in USD

Monthly Trade Value EUR	Transaction Fees	Minimum Fee per Order
0 – 100,000	0.25%	USD 15
100,001 – 500,000	0.15%	USD 10
500,001 – 2,000,000	0.10%	USD 10
2,000,001 – 5,000,000	0.07%	USD 5
5,000,001 +	0.05%	USD 5

We will use the Euro equivalent amount for the USD trade value to determine which tier you are on.

Netherlands – Securities Denominated in USD

Monthly Trade Value (EUR)	Transaction Fees	Minimum Fee per Order
0 -100,000	0.25%	USD 15
100,001 – 500,000	0.15%	USD 10
500,001 – 2,000,000	0.10%	USD 10
2,000,001 – 5,000,000	0.07%	USD 5
5,000,001 +	0.05%	USD 5

We will use the Euro equivalent amount for the USD trade value to determine which tier you are on.

Spain - For Securities denominated in EUR

Spain	Transaction Fees
Transaction Fee	0.25%
Minimum fee per order	EUR 15

Hong Kong - For Securities denominated in HKD

Monthly Trade Value (HKD)	Transaction Fees	Minimum Fee per Order
0 -100,000	0.25%	HKD 40
100,001 – 500,000	0.15%	HKD 25
500,001 – 2,000,000	0.10%	HKD 25
2,000,001 – 5,000,000	0.08%	HKD 18
5,000,001	0.07%	HKD 18

Hong Kong - For Securities denominated in USD

Monthly Trade Value (HKD)	Transaction Fees	Minimum Fee per Order
0 -100,000	0.25%	USD 15
100,001 – 500,000	0.15%	USD 10
500,001 – 2,000,000	0.10%	USD 10
2,000,001 – 5,000,000	0.08%	USD 5
5,000,001	0.07%	USD 5

We will use the HKD equivalent amount for the USD trade value to determine which tier you are on.

Singapore – For Securities Denominated in USD

Monthly Trade Value (SGD)	Transaction Fees	Minimum Fee per Order
0 – 100,000	0.25%	USD 15
100,001 – 500,000	0.15%	USD 10
500,001 – 2,000,000	0.12%	USD 10
2,000,001 – 5,000,000	0.10%	USD 5
5,000,001 +	0.08%	USD 5

We will use the SGD equivalent amount for the USD trade value to determine which tier you are on.

Singapore – For Securities Denominated in GBP

Monthly Trade Value (SGD)	Transaction Fees	Minimum Fee per Order
0 – 100,000	0.25%	GBP 12
100,001 – 500,000	0.15%	GBP 8
500,001 – 2,000,000	0.12%	GBP 8
2,000,001 – 5,000,000	0.10%	GBP 5
5,000,001 +	0.08%	GBP 5

We will use the SGD equivalent amount for the GBP trade value to determine which tier you are on.

Singapore – For Securities Denominated in EUR

Monthly Trade Value (SGD)	Transaction Fees	Minimum Fee per Order
0 – 100,000	0.25%	EUR 15
100,001 – 500,000	0.15%	EUR 10
500,001 – 2,000,000	0.12%	EUR 10
2,000,001 – 5,000,000	0.10%	EUR 5
5,000,001 +	0.08%	EUR 5

We will use the SGD equivalent amount for the EUR trade value to determine which tier you are on.

Singapore – For Securities Denominated in HKD

Monthly Trade Value (SGD)	HSBC Transaction Fees	Minimum Fee per Order
0 – 100,000	0.25%	HKD 40
100,001 – 500,000	0.15%	HKD 25
500,001 – 2,000,000	0.12%	HKD 25
2,000,001 – 5,000,000	0.10%	HKD 18
5,000,001 +	0.08%	HKD 18

We will use the SGD equivalent amount for the HKD trade value to determine which tier you are on.

All the above fees are subject to 5% Value Added Tax

Please note Interactive Brokers (UK) Limited’s fees and charges applicable to your buy or sell orders for investment funds, fixed income products or equity securities through the HSBC WorldTrader online trading platform will be included in our Transaction Fees described above.

You will also be charged any applicable third party fees and charges, exchange market fees and stamp duty or taxes.