



SCHEDULE OF SERVICES AND TARIFFS

HSBC Premier, HSBC Advance and Personal Banking

Last updated: 14 August 2017



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SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 14 AUGUST 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 or c) For employees of CEP companies only Get a Personal Loan at a preferential rate starting from 6.74% p.a. and upgrade to HSBC Advance*** | 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.

*** 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 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

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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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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.

** Some HSBC ATMs are not on the GATs network and as a result Visa/Plus charges will apply. Please click [here](#) for a list of countries that are on the GATs network.

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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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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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

- a) Above charges are HSBC UAE charges only.
- b) 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.
- c) 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.

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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 |

* You are eligible for free valet parking service at select locations if you have made a minimum spend of AED 3,000 during that specific calendar month on your HSBC Credit Card. You will be charged for any valet uses during any month if you have not met the minimum spend required. Effective 15 July, 2017.

Notes

- (1) *Electronic* = Transactions originating from internet banking and electronic standing instructions
- (2) *Manual* = Transactions originating through Branches and telephone Banking

- 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.

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

SCHEDULE OF SERVICES AND TARIFFS

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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

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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

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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 + 2.47650% p.a. | 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. Note: The rates quoted in this section are exclusive of any additional amount related to your insurance cover. |
| Loan Top Up and Equity Release Loan | 3 Month EIBOR + 2.97650% p.a. | |
| Personal Banking and Non Resident Customers New Home Purchase, Balance Transfer, Balance Transfer plus Top Up | 3 Month EIBOR + 2.97650% p.a. | |
| Loan Top Up and Equity Release Loan | 3 Month EIBOR + 3.47650% 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 + 2.47650% p.a. | |
| Loan Top Up and Equity Release Loan | 3 Month EIBOR + 2.97650% 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 + 1.72650% p.a. | |
| Loan Top Up and Equity Release Loan | 3 Month EIBOR + 2.47650% p.a. | |
| 3 Months EIBOR as at 1st July 2017: 1.51350% | | |
| 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

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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 1st July 2017 which shall be effective from 2 July 2017.
- 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.

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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% | 3.25% | 3.25% | 3.25% |
| Finance charge / interest on cash withdrawals per month* | 2.25% | 2.25% | 3% | 3.25% | 3.25% | 3.25% | 3.25% |
| 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 Processing Fee 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). 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. 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 Services and Tariffs. | 2.75% | 2.75% | 2.75% | 2.80% | 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 |

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

**** Some HSBC ATMs are not on the GATs network and as a result the VISA/Plus or Master/Cirrus charges will apply. Please click [here](#) for a list of countries that are on the GATs network.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 14 AUGUST 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 |
|---|--|--------------------------|-------------------------|-----------------------------|----------------|----------------------|------------------------|
| Urgent Card Delivery service charges | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 |
| 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. | | | | | | |
| No liability certificate | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 |
| Liability letter | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 | AED 100 |
| 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: 14 AUGUST 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 as at 1 July 2017 – 1.74183% |

| | | |
|--|-----------------|--|
| 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: 14 AUGUST 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) *Eibor Rate as of 1st July 2017 which shall be effective from 2 July 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.*

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