



# SCHEDULE OF SERVICES AND TARIFFS

HSBC Premier, HSBC Advance and Personal Banking

Last updated: 1 April 2019



Together we thrive

# SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 1 APRIL 2019

## HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

Description	HSBC Premier	HSBC Advance	Personal Banking
<b>Personal Account</b>			
Account Opening fees	Free	Free	Free
Minimum Balance (Local Currency - Current and Savings)	N/A	N/A	AED 3000
Minimum Balance (Local Currency -Flexi Account)	Nil	Nil	Nil
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 - Flexi Account)	Nil	Nil	Nil
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 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 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) <b>For employees of CEP companies only</b> 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	N/A	N/A
Utility Bill payment (Internet and ATM)	Free	Free	Free
Account closure fee (if closed within 1 year of opening)	AED 100 (AED 105 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)	AED 100 (AED 105 inclusive of VAT)
Standing Instruction set up (through the branch)	AED 50 per instruction, (AED 52.5 inclusive of VAT) Free through Internet or Phone Banking	AED 50 per instruction, (AED 52.5 inclusive of VAT) Free through Internet or Phone Banking	AED 50 per instruction, (AED 52.5 inclusive of VAT) 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 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
No liability certificate	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	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	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	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	Free	Free	Free
Statement of Account (per agreed cycle)	Free	Free	Outside the cycle AED 25, (AED 26.25 inclusive of VAT)
Teller services	Free	Free	Six free transactions per month. Additional AED 10 per transaction (AED 10.5 inclusive of VAT)
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, booking rate for the tenure the deposit is held, minus 1%	If within 30 days, no interest will be paid. After 30 days, booking rate for the tenure the deposit is held, minus 1%	If within 30 days, no interest will be paid. After 30 days, booking 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](http://www.hsbc.ae)

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## HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

Description	HSBC Premier	HSBC Advance	Personal Banking
<b>Cheques</b>			
Cheque Book	Free	Free	Free
Issuing/Cancellation of a demand draft / bank cheque	AED 75 (AED 78.75 inclusive of VAT)	AED 75 (AED 78.75 inclusive of VAT)	AED 75 (AED 78.75 inclusive of VAT)
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 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)	AED 50 (AED 52.5 inclusive of VAT)
Stop payment (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	Free	Free	Free
Cheque photocopy	Free	Free	Less than 1 year AED 10 (AED 10.50 inclusive of VAT), over 1 year AED 20 (AED 21 inclusive of VAT)
<b>Debit Cards</b>			
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
Debit Card Replacement Fee	NIL	AED 25 (AED 26.25 inclusive of VAT)	AED 25 (AED 26.25 inclusive of VAT)
<b>Usage fee in UAE at HSBC ATMs</b>			
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
<b>ATM / Debit Cards (continued)</b>			
<b>In UAE at UAE Switch ATMs</b>			
Cash withdrawal	NIL	NIL	NIL - Free cash withdrawals per month if salary is transferred to HSBC <sup>1</sup> . 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 free balance inquiry per month if salary is transferred to HSBC <sup>1</sup> . Other transactions are charged as per the rate. AED 1 (AED 1.05 inclusive of VAT) for non-salary transfer customers.
(Rate per transaction)			
<b>In GCC at HSBC ATMs</b>			
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)			
<b>In GCC Countries at GCC NET ATMs</b>			
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)			
<b>Internationally at other HSBC ATMs<sup>2</sup></b>			
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)			
<b>Internationally at Visa/Plus ATMs</b>			
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 Fee <sup>3</sup> Applicable on foreign currency transactions that are not in your account currency <sup>4</sup>	2% (2.1% inclusive of VAT) of the transaction amount as converted into your account currency <sup>4</sup>		
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)

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 22<sup>nd</sup> July 2018.

2) 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.

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

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<sup>®</sup>) 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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## HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

Description	HSBC Premier	HSBC Advance	Personal Banking
<b>PHONE BANKING</b>			
Re-issuance of Phone Banking PIN	Free	Free	Free
Ordering account statements - Extra copy (last six months) - Extra copy (beyond six months)	Free	Free	AED 25 (AED 26.25 inclusive of VAT)
Funds transfer between HSBC UAE accounts	Free	Free	Free
Statement by fax	Free	Free	Free
Utility bill payments (Etisalat, DEWA)	Free	Free	Free
<b>PERSONAL INTERNET BANKING</b>			
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
<b>INWARD REMITTANCES (a, b, c, d)</b>			
<b>In Foreign Currency</b>			
If credited to the beneficiary account in the currency of transfer	FREE	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	FREE		

**Notes:**

- 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.
- Beneficiary of the remittance may be required to pay a charge depending on the conditions set by the remitter or his/her bank.
- Inward payments received by the customer may be subject to correspondent banking fees, which may be deducted from the proceeds of payments.
- 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
<b>Outward Remittances (a, b, c)</b>				
<b>DOMESTIC MONEY TRANSFERS IN AED</b>				
Transfer within HSBC UAE	Online Banking / Branch / Phone Banking			
Transfer outside HSBC within UAE	Online Banking / Branch / Phone Banking		FREE	
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	AED 1 (AED 1.05 inclusive of VAT)	AED 1 (AED 1.05 inclusive of VAT)	AED 1 (AED 1.05 inclusive of VAT)
<b>INTERNATIONAL MONEY TRANSFERS WITHIN HSBC</b>				
Transfer via 'Global Transfers' platform (For own accounts only)	Online Banking		FREE	
Transfer to HSBC Jersey & Channel Islands - For amounts above or equal to USD 2,000	Online Banking / 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 (AED 52.5 inclusive of VAT)	
	Branch / Phone Banking			
Transfer to other accounts within HSBC	Online Banking	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	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		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		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 / Branch / Phone Banking		FREE	
<b>INTERNATIONAL MONEY TRANSFERS OUTSIDE HSBC</b>				
Transfer Charges	Online Banking	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	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		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		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 / Branch / Phone Banking		FREE	

### Notes

- Above charges are HSBC UAE charges only.
- 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.
- 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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## HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

Other Charges			
Recall of Money Transfer / Investigation of Status			AED 150 (AED 157.5 inclusive of VAT)
Description	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): Electronic / Manual	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			
Pre-Authorised Overdraft Interest Rate	17% per annum (reducing balance)	19% per annum (reducing balance)	21% per annum (reducing balance)
Un-Authorised / 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
Interest free portion of the Overdraft limit	First AED 5,000	First AED 2,000	First AED 500
Other charges			
International Account Opening	Free	US\$ 100 (US\$ 105 inclusive of VAT)	US\$ 200 (US\$ 205 inclusive of VAT)
Branch Dedicated Teller	Free unlimited number of branch transactions over the counter	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	Free Emergency Encashment service	Free 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

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## PERSONAL LOANS

Description	Fee
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% of the delayed amount with a minimum of AED 50 and maximum AED 140
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*
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*
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*
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)
Interest Rate (new loans only)**	7.49% p.a. to 18.00% p.a.
Payment Holiday Administration Fee	AED 100 (AED 105 inclusive of VAT) for each Payment Holiday

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

\*\* Interest Rate is based on reducing balance, which is the interest calculated on a monthly basis on the remaining principal amount. Individualized interest rate will be depending on corporate employee package along with eligibility criteria. For new loan booking starting from 09/08/2018.



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## VEHICLE LOANS

Description	Fee
Processing fee	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)
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 penal interest charges	2% over agreed rate with a minimum of AED 50 and maximum AED 145
Courier charges (optional)	AED 30 (AED 31.5 inclusive of VAT)

# SCHEDULE OF SERVICES AND TARIFFS

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## HOME LOANS

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* - Starting from 3.99% (exclusive of any additional amount related to your insurance cover)		
<b>3-Month EIBOR Based Rate</b> (Emirates Interbank Offered Rate)		
<b>3 Months EIBOR at 1<sup>st</sup> April 2019 – 2.84786%</b>		
<b>Applicable Interest Rates for Existing Variable Rate Home Loan Customers</b>		
Please contact us on 800-HOUSE if you would like to know further details on your Variable Rate Home Loan		
<b>Home Loan Arrangement Fees</b>		
<b>Balance Transfer</b>		
Personal Banking and Advance Customers	AED 2,500 (AED 2,625 inclusive of VAT)	Arrangement fee for the transfer of the Home Loan.
Premier Customers	AED 2,500 (AED 2,625 inclusive of VAT)	
<b>New Home Purchase and Equity Release Loan</b>		
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.
Premier Customers	0.5% (0.525% inclusive of VAT) of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT)	

\* 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

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## HOME LOANS (CONTINUED)

Description - 3 MONTH EIBOR BASED RATE/EXISTING VARIABLE RATE HOME LOAN CUSTOMERS		
<b>Home Loan Closure Fees</b>		
Early Settlement Charge for home loans	From own funds/sale of property - 1% (1.05% inclusive of VAT) on the outstanding loan amount*	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 - 3% (3.15% inclusive of VAT) on the outstanding loan amount*	When you repay the loan in full within the first 7 years of the Repayment Period, you need to pay an Early Settlement Charge
<b>Other Fees</b>		
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*	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. <b>Note:</b> 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)	
Other certificate	AED 75 (AED 78.75 inclusive of VAT)	
<b>Property Valuation Fees</b>		
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 5<sup>th</sup> November 2018.

### 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 1<sup>st</sup> April 2019 which shall be effective from 1<sup>st</sup> April 2019.
- 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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## HOME LOANS (CONTINUED)

### Description - FIXED INTRODUCTORY LOAN

The Fixed Introductory Interest Rate 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\* - Starting from 3.79% (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.
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.
Premier Customers	0.5% (0.525% inclusive of VAT) of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT)	

### Fixed Introductory Interest rate home loan closure and other fees

#### Home loan closure fees

Fixed Period Repayment Fee during Fixed Interest Rate Period	3% (3.15% inclusive of VAT) on the outstanding loan amount	Your home loan is subject to a Fixed Period Repayment Fee when you settle the loan amount in full during the fixed interest rate period
Early Settlement Charge during the Variable Interest Rate Period	From own funds/sale of property - 1% (1.05% inclusive of VAT) on the outstanding loan amount*	When you repay the loan in full within the first 7 years of the Repayment Period, you need to pay an Early Settlement Charge
	Transfer of home loan to another lender - 3% (3.15% inclusive of VAT) on the outstanding loan amount*	When you repay the loan in full within the first 7 years of the Repayment Period, you need to pay an Early Settlement Charge

\* 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

# SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 1 APRIL 2019

## HOME LOANS (CONTINUED)

Description - FIXED INTRODUCTORY LOAN		
Other Fees		
Overpayment Fee during the Fixed Interest Rate period	3% (3.15% inclusive of VAT) on the amount being overpaid	Overpayment fee applies to any overpayment made during the fixed interest rate period. No re-draws are available. Such overpayment must be made on your monthly instalment date
Overpayment Fee during the 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*	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. <b>Note:</b> 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)	
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	

### 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 1<sup>st</sup> April 2019 which shall be effective from 1<sup>st</sup> April 2019
- 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: 1 APRIL 2019

## CREDIT CARDS

Description	HSBC Black	HSBC Premier Mastercard <sup>*</sup>	HSBC Advance Mastercard	HSBC Visa Platinum Cashback	VISA <sup>®</sup> Platinum	VISA Platinum Select	VISA / Mastercard Gold
Primary card annual fee	AED 1500 (AED 1,575 inclusive of VAT)	Free	Free	AED 299 (AED 313.95 inclusive of VAT)	AED 600 (AED 630 inclusive of VAT)	Free	AED 400, (AED 420 inclusive of VAT)
Supplementary cards (shared limit) annual fee	Free	Free	First 2 free, Fee of AED 50 (AED 52.5 inclusive of VAT) thereafter				
Supplementary cards one time set-up fee for separate limit, all other fees and charges excluding annual fees apply	Free	Free	AED 100 (AED 105 inclusive of VAT) / Supplementary Card				AED 75 (AED 78.75 inclusive of VAT)/ Supplementary Card
Finance charge / interest on purchases per month <sup>1</sup>	2.75%	2.75%	2.99%	3.25%	3.25%	3.25%	3.25%
Finance charge / interest on cash withdrawals per month <sup>1</sup>	2.75%	2.75%	2.99%	3.25%	3.25%	3.25%	3.25%
Cash advance / withdrawal fee <sup>2</sup>	3% (3.15% inclusive of VAT) of total amount or AED 100 (AED 105 inclusive of VAT) (which ever is higher)						
Card replacement fee	Free	Free	Free	Free	Free	Free	Free
Late payment fee, per instance	AED 230						
Over limit fee <sup>3</sup>	Free	Free	AED 250 (AED 262.5 inclusive of VAT)				
Retrieve copy of sales slip	Free	Free	AED 25 (AED 26.25 inclusive of VAT)				
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 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 <sup>4</sup>	N/A	Free	Inside the UAE: Free Outside the UAE: AED 10 (AED 10.50 inclusive of VAT) per transaction				
<b>Foreign Currency Processing Fee<sup>5</sup></b> Applicable on foreign currency transactions that are not in your billing currency <sup>6</sup>	2% (2.1% Inclusive of VAT) of the transaction amount as converted into your billing currency <sup>6</sup>						
Credit Shield Plus <sup>7</sup>	N/A	0.625% of Outstanding Balance					
Credit Card paper statement charges	Free	Free	Free	AED 10 (AED 10.50 inclusive of VAT) per statement			
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)						

1) Will increase by 1% (0.5% for HSBC Black 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<sup>®</sup>, MasterCard<sup>®</sup> 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 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.

5) 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 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<sup>®</sup>) 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) The premium amount is from the insurance provider, American Life Insurance Company (MetLife Alico) which we collect from you and pass onto the insurance company

# SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 1 APRIL 2019

## CREDIT CARDS (CONTINUED)

Description	HSBC Black	HSBC Premier Mastercard*	HSBC Advance Mastercard	HSBC Visa Platinum Cashback	VISA® Platinum	VISA Platinum Select	VISA / Mastercard Gold
Balance Transfer (BT)	Reducing balance interest rate per month - 0% for the BT plan term Plan term – 6,12 or 24 months Balance Transfer fee (a) 6 months plan - 1.50% (1.58% inclusive of VAT) of Balance Transfer amount or AED 100 (AED 105 inclusive of VAT) whichever is higher (b) 12 months plan – 3.00% (3.15% inclusive of VAT) of Balance Transfer amount or AED 100 (AED 105 inclusive of VAT) whichever is higher (c) 24 months plan – 6.00% (6.30% inclusive of VAT) of Balance Transfer amount or AED 100 (AED 105 inclusive of VAT) (whichever is higher). Early settlement fee - AED 0						
Cash Instalment Plan (CIP)	Reducing balance interest rate per month – 0.75% to 1.25%. The interest rate offered will be dependent on your individual circumstances. Plan term – 6,12 or 24 months Cash Instalment Plan fee - AED 0 Early settlement fee - AED 0						
Flexi Instalment Plan (FIP)	Reducing balance interest rate per month – 0% Plan term – Up to 12 months Flexi Instalment Plan fee - Up to 2.00% (2.10% inclusive of VAT) of the purchase amount Early settlement fee- AED 0 For fee details on additional FIPs, please refer to <a href="https://www.hsbc.ae/1/2/personal/banking/cred-cards/special-offers/installment-plan">https://www.hsbc.ae/1/2/personal/banking/cred-cards/special-offers/installment-plan</a>						
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 iii. the total monthly interest and fees charged including any annual membership fee ; and (C) any unpaid minimum amounts from previous billing period.						
Valet parking services in selected locations	Free (Unlimited)	Free (4 per month)	Free (4 per month subject to minimum spend*)	N/A	Free (4 per month subject to minimum spend*)	N/A	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.

# SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 1 APRIL 2019

## INVESTMENT FEES & CHARGES

Description	Subscription Fees	Redemption Fees	Custody Fees	Platform Fees
<b>Mutual Funds*</b>				
Money Market	0%		Free	
Bonds	2% (2.1% inclusive of VAT) of the investment amount		Free	
Equities and Others	3% (3.15% inclusive of VAT) of the investment amount		Free	

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

<b>HSBC Savings Plan</b>				
Perpetual Savings Plan	Equal to the first contribution of invested amount, plus VAT at prevailing rate will apply		Free	

<b>Fixed Income</b>				
Bonds and Sukuk	2% (2.1% inclusive of VAT) of the nominal amount		Free	

<b>Equity Securities</b>				
Exchange Traded Funds	2% (2.1% inclusive of VAT) of the nominal amount		Free	

<b>Investment Financing</b>				
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.				
<b>3 Month EIBOR as at 1<sup>st</sup> April 2019</b>		2.84786% per annum.		
<b>Interest Margin</b>		1.50% per annum.		



## SCHEDULE OF SERVICES AND TARIFFS - AMANAH

LAST UPDATED: 1 APRIL 2019

### 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 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% of the delayed amount (minimum of AED 50 and maximum AED 200)

Vehicle Finance	Fee
Liability letter	AED 50 (AED 52.5 inclusive of VAT)
Changes of due date on standing instructions	AED 25 (AED 26.25 inclusive of VAT)
Instalment deferment fee	AED 100 (AED 105 inclusive of VAT)
Murabahah late payment fees	2% over agreed rate (minimum of AED 50 and maximum AED 145)
Early settlement for car Finance	1% (1.05% inclusive of VAT) of remaining balance
Advance payment of instalment	1% (1.05% inclusive of VAT) of the advanced payment

Amanah Home Finance		
<b>6 Months EIBOR as at 2nd January 2019 – 3.18363%</b>		
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
<u>Valuation Fee</u>	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.
Delayed Payment Amount	AED 700	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
Partial payment of fixed rental (at any time during the lifetime of the financing, prior to the repayment date)	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

# SCHEDULE OF SERVICES AND TARIFFS - AMANAH

LAST UPDATED: 1 APRIL 2019

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

Amanah Home Finance		
Processing fee for early settlement	1% (1.05% inclusive of VAT) on the finance amount outstanding or AED 10,000 (AED 10,500 inclusive of VAT) whichever is less	
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)	
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<sup>nd</sup> January 2019 which shall be effective from 2<sup>nd</sup> January 2019.
- 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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