



## TERMS & CONDITIONS

The Terms and Conditions set forth herewith govern standing instructions and are in addition to any other agreements, account documentation and Personal Banking General Terms and Conditions.

- I/We understand that a charge (as stated in the Schedule of Services and Tariffs) will be debited from my/our account for each of the above arrangements; and for each payment requiring manual handling, a transaction charge will also be debited from my/our account. A charge will be levied for any new standing order and for each subsequent amendment.
- I/We understand that I/We should maintain sufficient funds in the account one day before the payment date for the above arrangement and that a charge may be levied, at the Bank's discretion, on each standing instruction payment returned due to insufficient funds, and that the bank may cancel the above instruction without advice to me/us if the payment has been returned thrice consecutively due to insufficient funds on my/our account.
- I/We understand that the Bank will not be liable for any delay or failure to carry out the standing instructions where such delay or failure is attributable (whether directly or indirectly) to any cause beyond the Bank's control including any equipment malfunction or failure and under no circumstances shall the Bank be responsible to me/us for any consequential or indirect losses arising out of or in connection with the carrying out or otherwise of my/our instructions.
- I/We understand that if the payment date falls on a bank holiday the standing instruction will be effected on the last working day, before the holiday.
- I/We understand that the standing order shall remain in full force and effect until advised in writing by I/Me that no further payment is required.
- I/We understand that any amendments or cancellations of this standing order by Me/Us should be in writing and reach the Bank at least one week before the next successive payment is due.
- I/We understand that neither the Bank, nor its Branches, Correspondents, or Agents are responsible for any loss, delay, error, or omission arising out of any mode of communication used for effecting those payments.
- I/we understand and accept that there could be instances where the Bank may not effect payments if there is any legal or regulatory restriction on the Bank doing so (including but not limited to where it is suspected that making the payment would involve a breach of international financial sanctions laws and regulations).
- I/We understand that the Bank will not be liable for any hold or delay in my/our payments if the Bank at any time subsequently, is of the opinion that the information is incomplete or insufficient or does not meet any act of a regulatory authority / Government agency.
- I/We understand that a charge will be made for enquiries received in respect of any standing order payments where the Bank is not at fault, e.g., refunds, cancellations, amendments, duplicate advices, fate of funds, copies of cleared payments, etc. (a charge will be made per payment instruction).

For Overseas Non Resident customers only:

- I/we confirm that I/we have approached HSBC in order to apply for a product(s) and/or Service(s). Accordingly, I/we further confirm that any decision taken thereof to benefit from those product(s) and/or Service(s) has been made at my/our own discretion. I/we confirm that we have read, understood and expressly agree to the applicable terms and condition along with the relevant product literature and that no prior solicitation has been made by HSBC in relation to these product(s) and/or Service(s).

I/We agree to the Terms and Conditions given herewith.

Customer Name: .....

Customer Signature: .....

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Bank Staff Name & Signature: .....

## Sending Country Purpose of Payment (POP) Codes

Country	POP Code	Purpose of Payment Description
UAE	OAT	Own account transfer
UAE	FAM	Family Support (Workers' remittances)
UAE	EDU	Educational Support
UAE	CRP	Credit Card Payment
UAE	UTL	Utility Bill Payments
UAE	PIN	Personal Investments
UAE	RNT	Rent Payments
UAE	EMI	Equated Monthly Installments
UAE	GDS	Goods Bought or Sold
UAE	STR	Travel
UAE	INS	Insurance services
UAE	FIS	Financial services
UAE	CHC	Charitable Contributions
UAE	LNC	Loan Charges
UAE	LIP	Loan Interest Payments
UAE	DCP	Pre-Paid Reloadable & Personalized Debit Card Payments
UAE	GOS	Government goods and services embassies etc
UAE	IPO	IPO Subscriptions
UAE	GMS	Processing repair and maintenance services on goods
UAE	STS	Sea transport
UAE	ATS	Air transport
UAE	OTS	Other modes of transport
UAE	SCO	Construction
UAE	IPC	Charges for the use of intellectual property royalties
UAE	TCS	Telecommunication services
UAE	ITS	Computer services
UAE	IFS	Information services
UAE	RDS	Research and development services
UAE	PMS	Professional and management consulting services
UAE	TTS	Technical trade-related and other business services
UAE	PRS	Personal cultural audio visual and recreational services
UAE	IRP	Interest rate swap payments
UAE	IRW	Interest rate unwind payments
UAE	MWI	Mobile wallet cash in
UAE	MWP	Mobile wallet payments
UAE	PRP	Profit rate swap payments
UAE	PRW	Profit rate unwind payments
UAE	SVI	Stored value card cash-in
UAE	SVP	Stored value card payments
UAE	TOF	Transfer of funds between persons Normal and Juridical
UAE	TAX	TAX payment to the UAE Federal Tax Authority

## Receiving Country Purpose of Payment (POP) Codes

INDIA	P0601	Life Insurance premium except term insurance
INDIA	P0011	Repayment of loans extended to Non-Residents.
INDIA	P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)
INDIA	P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
INDIA	P0306	Other travel receipts
INDIA	P0101	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.) – Other than Nepal and Bhutan
INDIA	P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value) – Other than Nepal and Bhutan
INDIA	P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF –other than Nepal and Bhutan
INDIA	P0104	Receipts against export of goods not covered by the GR /PP /SOFTEX /EC copy of shipping bill etc. (under Intermediary/transit trade, i.e., third country export passing through India
INDIA	P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade*
INDIA	P0109	Export realisation on account of exports to Nepal and Bhutan, if any
INDIA	P0501	Receipts on account of services relating to cost of construction of projects in India
INDIA	P0603	Other general insurance premium including reinsurance premium; and term life insurance premium
INDIA	P0701	Financial intermediation except investment banking –Bank charges, collection charges, LC charges, etc.
INDIA	P0702	Investment banking –brokerage, under writing commission etc.
INDIA	P0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.
INDIA	P0801	Hardware consultancy/implementation
INDIA	P0802	Software consultancy/implementation (other than those covered in SOFTEX form)
INDIA	P0803	Data base, data processing charges
INDIA	P0804	Repair and maintenance of computer and software
INDIA	P0805	News agency services
INDIA	P0806	Other information services-Subscription to newspapers, periodicals, etc.
INDIA	P0807	Off-site Software Exports
INDIA	P1002	Trade related services –commission on exports / imports
INDIA	P1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire-Airlines companies
INDIA	P1004	Legal services
INDIA	P1005	Accounting, auditing, book keeping services
INDIA	P1006	Business and management consultancy and public relations services
INDIA	P1007	Advertising, trade fair service
INDIA	P1008	Research & Development services
INDIA	P1009	Architectural services
INDIA	P1010	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.
INDIA	P1013	Environmental Services
INDIA	P1014	Engineering Services
INDIA	P1015	Tax consulting services
INDIA	P1016	Market research and public opinion polling service
INDIA	P1017	Publishing and printing services
INDIA	P1018	Mining services like on-site processing services analysis of ores etc.
INDIA	P1019	Commission agent services
INDIA	P1020	Wholesale and retailing trade services.
INDIA	P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hireShipping companies
INDIA	P1022	Other Technical Services including scientific/space services.
INDIA	P1099	Other services not included elsewhere
INDIA	P1101	Audio-visual and related services like Motion picture and video tape production, distribution, and projection services.
INDIA	P1103	Radio and television production, distribution, and transmission services
INDIA	P1104	Entertainment services

## Receiving Country Purpose of Payment (POP) Codes

INDIA	P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)
INDIA	P1109	Other Personal, Cultural & Recreational services
INDIA	P1301	Inward remittance from Indian non-residents towards family maintenance and savings.
INDIA	P1304	Grants and donations to governments and charitable institutions established by the governments
INDIA	P1401	Compensation of employees
INDIA	P1501	Refunds / rebates on account of imports
INDIA	P1701	Receipts on account of processing of goods
JORDAN	0106	Family Support
JORDAN	1111	Credit Card Payment
JORDAN	0102	Utility Bill Payment
JORDAN	1112	Loan Payment
JORDAN	0303	Insurance Premium
JORDAN	0811	Rent Payments
JORDAN	0812	Property Purchase
JORDAN	0101	Purchase of Goods
JORDAN	0404	Travel Expenses
JORDAN	0705	Charity Communities Aid
JORDAN	0802	Financial Services
JORDAN	0803	Information Technology Services
JORDAN	0804	Professional Services
JORDAN	0805	Construction Services
JORDAN	0810	Cultural & Entertainment Services
JORDAN	0813	Taxes
JORDAN	0815	Commissions
CHINA	/BUSINESS/ CURRENT ACC TXN	For income income and current transfers, remittance of profits, bonus, dividends, tax payment, scholarships, salary payment (to individual account) and, any other any other current account items transactions other than trade in goods or service
CHINA	/BUSINESS/ CAPITAL TRF	For items such as capital injection and reduction, securities investments, shareholder's loan/repayment and, any other capital transactions
CHINA	/BUSINESS/ CHARITY DONATION	For donation to charities (non-profit making profit organizations)
CHINA	/BUSINESS/ GOODS TRADE	For trade in goods
CHINA	/BUSINESS/ SERVICE TRADE	For trade in services

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