

Schedule of Charges Comparison Guide

At HSBC Cayman it is our commitment to keep you informed about the fees and charges that apply to the Corporate Banking products and services you have chosen.

For your convenience the following comparison guide details the changes in fees and charges that will take effect January 1, 2012.

If you require further information regarding a service which is not included in this document please contact your Relationship Manager.

ACCOUNT SERVICES					
CORPORATE ACCOUNT					
Service	Fee Applies	Current Pricing		New Pricing	
		KYD	USD	KYD	USD
Monthly account maintenance fee	Per account	\$20.00	\$24.00	\$25.00	\$30.00
Cheque clearing	Per cheque	\$0.20	N/A	\$0.00	\$0.00
Change to statement frequency (standard monthly)	One time fee	N/A	N/A	\$15.00	\$18.00
Charge per statement if frequency more than one per month	Per statement	N/A	N/A	\$5.00	\$6.00
Cheque book	100 standard business cheques	\$0.00	\$0.00	\$20.00	\$24.00
Account opening fee *Note: Accounts not funded within 90 days will be closed	N/A	N/A	N/A	Fee to be based on complexity of account opening requirements (to a max of KYD2,500/ USD3,000)	
New account unfunded fee	Charge if account unfunded after 60 days after the initial opening date.	N/A	N/A	\$100.00	\$120.00
Account closure fee (if closed within 90 days of opening)	Per account	\$40.00	\$48.00	\$100.00	\$120.00
FIXED DEPOSIT					
Early termination of fixed deposits	Per fixed deposit	Fee is equal to the forfeiture of interest for the original contract period up to a maximum of USD500		Early termination of fixed deposits may only be approved at the sole discretion of HSBC. If an early termination is approved, forfeiture of interest and other charges may apply.	
CHEQUES/DRAFTS PURCHASED					
Cheques and drafts sent for collection	Per item	\$40 (plus costs)	\$48 (plus costs)	\$50 (plus costs)	\$60 (plus costs)
Dishonour of overseas cheque	Per item	\$40 (plus costs)	\$48 (plus costs)	\$50 (plus costs)	\$60 (plus costs)
ELECTRONIC BANKING SERVICES					
HSBCnet					
Maintenance fee	Monthly	N/A	N/A	\$0.00	\$0.00
SWIFT MESSAGING					
MT900, MT910, MT940 and MT950	Monthly fee per account	N/A	N/A	\$25.00	\$30.00

PAYMENT SERVICES

OUTGOING WIRES					
Service	Fee Applies	Current Pricing		New Pricing	
		KYD	USD	KYD	USD
Manual requests	Per transfer	\$83.33	\$100.00	\$100.00	\$120.00
Non receipt/amendment/cancellation on remitted payment requested via fax or other	Per request	\$30.00 (plus other bank's charges)	\$36.00 (plus other bank's charges)	\$50.00 (plus other bank's charges)	\$60.00 (plus other bank's charges)
Non receipt/amendment/cancellation on remitted payment requested via HSBCnet	Per request	N/A	N/A	\$15.00 (plus other bank's charges)	\$18.00 (plus other bank's charges)
Return wire payment not credited, bank unable to apply (deducted from return)	Per request	N/A	N/A	\$25.00	\$30.00
Copy of incoming payment message	Per copy	N/A	N/A	\$20.00	\$24.00
TRANSFERS BETWEEN ACCOUNTS					
Manual requests	Per request	\$20.00	\$24.00	\$25.00	\$30.00
FOREIGN DRAFTS					
Manual requests	Per request	\$25.00	\$30.00	\$50.00	\$60.00
Requested via HSBCnet	Per request	\$15.00	\$18.00	\$25.00	\$30.00
Stop payment on Draft	Per request	\$40 (plus costs)	\$48 (plus costs)	\$50 (plus costs)	\$60 (plus costs)
Copy of Demand Draft	Per copy	N/A	N/A	\$25.00	\$30.00
LOCAL MANAGER'S CHEQUE (CASHIER'S ORDER)					
Stop payment on Local Manager's Cheque	Per request	N/A	N/A	\$30.00	\$36.00
Copy of Cashier's Order	Per copy	N/A	N/A	\$25.00	\$30.00
STANDING INSTRUCTIONS					
Standing instructions set-up	Per instruction	N/A	N/A	\$5.00	\$6.00
DIRECT CREDITS (ACH CREDITS) TO HSBC BANK (CAYMAN) LIMITED ACCOUNTS					
Set up fee	Per set-up request	N/A	N/A	\$0.00	\$0.00
Maintenance fee	Monthly per account	N/A	N/A	\$0.00	\$0.00
ACH payment	Per payment	N/A	N/A	\$0.00	\$0.00
MT101					
Set-up fee	One time fee per account	N/A	N/A	\$150.00	\$180.00
Transaction fees	One time fee per account	N/A	N/A	Transaction fees are applied at the HSBCnet transactional rates	
INWARD PAYMENTS					
Inward payments requiring repair in order credit funds to the appropriate account	Per item	N/A	N/A	\$10.00	\$12.00
DIRECT DEBITS (ACH DEBITS) TO HSBC BANK (CAYMAN) LIMITED ACCOUNTS					
Set-up-fee	Per set-up request	N/A	N/A	\$0.00	\$0.00
Monthly maintenance fee	Monthly per account	N/A	N/A	\$0.00	\$0.00
ACH payment	Per payment	N/A	N/A	\$0.00	\$0.00
MISCELLANEOUS FEES					
MISC FEES					
Audit Balance Certificate/Audit Confirmation	Per certificate	\$40.00	\$48.00	\$60.00	\$72.00

www.hsbk.ky/corporate

HSBC House
68 West Bay Road
P.O. Box 1109
Grand Cayman, KY1-1102
CAYMAN ISLANDS

January 2012

©HSBC Bank Cayman Limited. All rights reserved.
Issued by HSBC Bank (Cayman) Limited which is licensed to do banking business by the Cayman Islands Monetary Authority.