

Schedule of Charges

At HSBC Cayman, it is our privilege to provide you with the corporate banking services you require to achieve your business goals. It is also our commitment to keep you informed about the fees and charges that apply to the products and services you have chosen.

The following guide details the standard fees applicable to HSBC Corporate Banking products and services effective January 1, 2012. If you require further information regarding a service which is not included in this document please contact your Relationship Manager.

Important information

- Fees and charges listed in this guide are effective from the date printed on this guide and are subject to change. We will advise you of any changes to these fees either in writing or through advertisements no later than the day the variation takes effect.
- Our charges are reviewed regularly to ensure that our products and services remain competitive.
- The fees detailed in this guide do not include any additional charges other banks may levy.
- Charges levied by overseas correspondents and intermediary banks will be passed on to you.
- Where government fees, duties, charges and taxes apply, these are passed on to you.
- For foreign currency accounts, fees are converted from the USD equivalent at the prevailing rate.

ACCOUNT SERVICES

CORPORATE ACCOUNT

Service	Fee Applies	KYD	USD
Minimum opening balance		\$8,333.33	\$10,000.00
Monthly account maintenance fee	Per account	\$25.00	\$30.00
Cheque clearing	Per cheque	\$0.00	\$0.00
Fee per transaction	Per transaction	\$0.00	\$0.00
C.I. Government Levy	Per debit transaction	\$0.25	\$0.30
Unauthorised overdraft	Per item	\$25.00	\$30.00
Unauthorised overdraft rate		HSBC Base Lending rate plus 6% per annum	
Return cheque	Per cheque	\$30.00	\$36.00
Inward dishonor	Per cheque	\$30.00	\$36.00
Stop payment	Per cheque	\$40.00	\$48.00
Change to statement frequency (standard monthly)	One time fee	\$15.00	\$18.00
Charge per statement if frequency more than one per month	Per statement	\$5.00	\$6.00
Replacement of duplicate statement	Per statement	\$10.00	\$12.00
Interim statement	Per statement	\$5.00	\$6.00
Cheque book	100 standard business cheques	\$20.00	\$24.00
Dormant account fee	Inactive letter issued after 2 years. Per account	\$25.00	\$30.00
Account opening fee *Note: Accounts not funded within 90 days will be closed		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	\$100.00	\$120.00
Account closure fee (if closed within 90 days of opening)	Per account	\$100.00	\$120.00
FIXED DEPOSIT			
Minimum opening balance		\$83,333.33	\$100,000.00
Early termination of fixed deposits	Per fixed deposit	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.	

Service	Fee Applies	KYD	USD
CHEQUES/DRAFTS PURCHASED			
Managers cheque drawn on HSBC and deposited to existing HSBC account	Per cheque	\$0.00	\$0.00
Cheques and drafts credited to existing account	Per cheque	\$0.00	\$0.00
Cheques and drafts sent for collection	Per item	\$50 (plus costs)	\$60 (plus costs)
Dishonour of overseas cheque	Per item	\$50 (plus costs)	\$60 (plus costs)
ELECTRONIC BANKING SERVICES			
HSBCnet			
Maintenance fee	Monthly	\$0.00	\$0.00
SWIFT MESSAGING			
MT900, MT910, MT940 and MT950	Monthly fee per account	\$25.00	\$30.00
PAYMENT SERVICES			
OUTGOING WIRES			
Manual requests	Per transfer	\$100.00	\$120.00
Requested via HSBCnet	Per transfer	\$25.00	\$30.00
Non receipt/amendment/cancellation on remitted payment requested via fax	Per request	\$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	\$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	\$25.00	\$30.00
Copy of incoming payment message	Per copy	\$20.00	\$24.00
TRANSFERS BETWEEN ACCOUNTS			
Manual requests	Per request	\$25.00	\$30.00
Initiated online	Per request	\$0.00	\$0.00
FOREIGN DRAFTS			
Manual requests	Per request	\$50.00	\$60.00
Requested via HSBCnet	Per request	\$25.00	\$30.00
Stop payment on Draft	Per request	\$50 (plus costs)	\$60 (plus costs)
Replacement of Draft	Per request	\$25.00	\$30.00
Re-purchase/refund of Draft	Per request	\$25.00	\$30.00
Copy of demand Draft	Per copy	\$25.00	\$30.00
LOCAL MANAGER'S CHEQUE (CASHIER'S ORDER)			
Manual requests	Per request	\$10.00	\$12.00
Requested via HSBCnet	Per request	\$5.00	\$6.00
Replacement of Local Manager's Cheque	Per request	\$10.00	\$12.00
Stop payment on Local Manager's Cheque	Per request	\$30.00	\$36.00
Re-purchase/refund of Local Manager's Cheque	Per request	\$10.00	\$12.00
Copy of cashier's order	Per copy	\$25.00	\$30.00
STANDING INSTRUCTIONS			
Standing instructions set-up	Per instruction	\$5.00	\$6.00
Standing instruction transfer to another HSBC Bank (Cayman) Limited account	Per instruction	\$0.00	\$0.00
Standing instruction transfer other payment	Per transfer	\$10 (plus transaction fee)	\$12 (plus transaction fee)
Standing instruction amendment	Per amendment	\$5.00	\$6.00
Non-payment due to insufficient funds	Per item	\$30.00	\$36.00
DIRECT CREDITS (ACH DEBITS) to HSBC Bank (Cayman) Limited accounts only			
Set up fee	Per set-up request	\$0.00	\$0.00
Maintenance fee	Monthly per account	\$0.00	\$0.00
ACH payment	Per payment	\$0.00	\$0.00

Service	Fee Applies	KYD	USD
DIRECT DEBITS (ACH DEBITS) to HSBC Bank (Cayman) Limited accounts only			
Set up fee	Per set-up request	\$0.00	\$0.00
Maintenance fee	Monthly per account	\$0.00	\$0.00
ACH payment	Per payment	\$0.00	\$0.00
MT101			
Set-up fee	One time fee per account	\$150.00	\$180.00
Transaction Fees	Per transaction	Transaction fees are applied at the HSBCnet transactional rates	
INWARD PAYMENTS			
Inward Wire Payments not needing repair	Per item	\$0.00	\$0.00
Inward payments requiring repair in order credit funds to the appropriate account	Per item	\$10.00	\$12.00

CARD SERVICES

CORPORATE CREDIT CARDS			
Annual fee		N/A	\$75.00
Interest rate		N/A	13%
Cash advance		N/A	1.5% of adv min \$2.50
Copy of current / previous statement	Per statement	N/A	\$10.00
Copy of sales slips	Per sales slip	N/A	\$15.00
Courier		N/A	\$35.00
Credit limit increase		N/A	\$0.00
Late payment		N/A	\$30.00
Over limit	Per item	N/A	\$35.00
Replacement cards	Per card	N/A	\$20.00
Rush cards	Per card	N/A	\$35.00
Disputes / Inquiries		N/A	\$0.00
Temporary limit increase		N/A	\$0.00

LOANS AND CREDIT SERVICES

LOANS AND OTHER CREDIT FACILITIES			
Facility fees	Fees for loans and credit facilities are determined on application and detailed in the Letter of Offer and facility documentation.	As detailed in Letter of Offer and facility documentation	
Settlements	Where settlement is attended by HSBC staff and documents are received against payment of money or documents are surrendered against receipt of money.	\$100.00	\$120.00
Searches	Searches of Government records undertaken by HSBC staff, including title searches, company searches, business names, bills of sale and all other searches.	\$100.00	\$120.00
Documentation review and preparation	Documents relating to loans and securities may, at HSBC's discretion, be reviewed and/or prepared by HSBC staff. Where, at HSBC's discretion documentation is reviewed and/ or prepared by external legal services, costs are for the account of the customer.	Fees will apply and are available on application	

Service	Fee Applies	KYD	USD
MISCELLANEOUS FEES			
MISC FEES			
Document search fee (deposit, cheque, record or voucher)	Per hour (minimum 1 hour)	\$50.00	\$60.00
Document copy fee (deposit, cheque, record or voucher)	Per copy	\$5.00	\$6.00
Audit balance certificate/audit confirmation	Per certificate	\$60.00	\$72.00
Bank reference domestic	Per request	\$25.00	\$30.00
Bank reference international	Per request	\$30.00	\$36.00
Standby Letter of Credit	Per request	By negotiation	

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