

# HSBC UAE

## Corporate Tariff and Charges

Effective 1 Feb 2017

## Account Services

Feb 2017

|   |   |
|---|---|
| <b>Current Accounts</b>   |   |
| Minimum monthly average balance   | AED 20,000 or equivalent in foreign currency  |
| Monthly service charge below average balance  | AED 150 or equivalent in foreign currency   |
| <b>Call Deposits</b>  |   |
| Minimum balance   | AED 50,000 or equivalent in foreign currency  |
| Monthly service charge below AED 50,000   | No interest paid  |
| Monthly service charge below AED 25,000   | AED 150   |
| <b>Relationship Balance (Current &amp; Call Accounts)</b>   |   |
| Combined monthly average balance  | AED 100,000 or equivalent in foreign currency   |
| Service charge below relationship balance   | Respective account monthly service charge applies   |
| <b>Time Deposits</b>  |   |
| Minimum balance   | AED 50,000 or equivalent in foreign currency  |
| Below minimum balance   | No interest   |
| Early withdrawal service charge   | A processing charge of AED 100 will be levied, plus a penalty based on prevalent market rates at the sole discretion of the Bank. |
| <b>Account Transaction Charges</b>  |   |
|   | <b>Per Transaction</b>  |
| Up to 5 clearing cheque deposit transaction per month   | Free  |
| Up to 5 cash deposit and 5 cash withdrawal transactions per month                                   | Free  |
| More than 5 clearing cheques deposit, 5 cash deposit and 5 cash withdrawal transactions per month   | AED 20  |
| Bulk Deposit/Withdrawal of coins  | AED10   |
| Deposit/ Withdrawals of foreign currency notes  | 1% (minimum AED 25)   |
| <b>Issuance of Certificates</b>   |   |
|   | <b>Per Transaction</b>  |
| Audit confirmation  | AED 275   |
| <b>Duplicate Certificates/ Statements</b>   |   |
|   | <b>Per Month/ per document</b>  |
| Up to 3 months old  | AED 50  |
| More than 3 months old  | AED 100   |
| <b>Other Services</b>   |   |
| Account closure (within 3 months from opening)  | AED 300   |
| Valid Trade License not provided for more than 30 days after expiry of existing documents (monthly) | AED 250   |
| Statement reporting through SWIFT (monthly)   | AED 200   |
| Express Banking Service (daily pick up)   | AED 1000/month  |
| <b>Express Cash Service</b>   |   |
| Scheduled pick up   | AED 100 before 1600 and AED85 after 1600  |
| Ad Hoc Collections  | (Dubai/Sharjah/Abu Dhabi/AI Ain) AED 300  |
| Express Cash processing fee   | AED 13 per 1,000 notes or part thereof  |
| Cash delivery   | Within Dubai/Sharjah/Abu Dhabi delivered before 16:00, AED 250<br>Within Dubai/Sharjah/Abu Dhabi delivered before 16:00, AED 200  |
| Ad Hoc Cash Delivery  | Dubai/Sharjah/Abu Dhabi/AI Ain, AED 300   |

## Cheques

Feb 2017

| <b>AED Cheques</b>   | <b>Per Cheque</b>   |
|--|---|
| Issuance of Cheque Books   | AED 1 per leaf<br>(Cheque books available in 100 leaves only) |
| Non-compliant cheques collection fees (effective 15th May, 2012)   | AED 100   |
| Non-compliant cheques inquiry (effective 15th May, 2012)   | AED 50  |
| Purchase/ Discounting fee  | 0.125% (Minimum AED 75) (a) plus overdraft interest           |
| Returned purchase/ discounted cheque handling fee  | AED 150   |
| <b>Foreign Currency Cheques</b>  | <b>Per Cheque</b>   |
| Issuance of Cheque Books   | AED 1 per leaf<br>(Cheque Books available in 100 leaves only) |
| Cheques sent for collection  | AED 100 (a)   |
| Purchase/ Discounting fee  | AED 100 (a) plus Overdraft interest                           |
| Returned purchase/ discounted cheque handling fee  | AED 150   |
| <b>Other Services</b>  | <b>Per Cheque</b>   |
| Safe keeping charge for post-dated cheques (PDC)   | AED 25  |
| Withdrawal of PDC prior to maturity or replacement or extension of due date  | AED 50  |
| Cheque return fee due to insufficient funds drawn on own account   | AED 250   |
| Stop payment of cheques  | AED 100   |
| Returned cheques not collected from branch counters within 15 days of intimation   | AED 100<br>per cheque/per month                               |
| <i>(a) Additional correspondent/ other bank's charges (if any, including HSBC outside the UAE) will apply as per actual.</i> |   |

## Payments

Feb 2017

| <b>OUTWARD REMITTANCES</b> <sup>1,2,3</sup>  | <b>ELECTRONIC</b> <sup>4</sup> | <b>SMARTFORM</b> <sup>5</sup> | <b>MANUAL</b> <sup>5</sup> |
|--|--------------------------------|-------------------------------|----------------------------|
| Book transfer to own accounts within HSBC UAE  | Free                           | Free                          | AED 10                     |
| Book transfer to other accounts within HSBC UAE  | Free                           | Free                          | AED 10                     |
| International telegraphic transfer   | AED 55                         | AED 120                       | AED 140                    |
| Local/Central bank telegraphic transfer  | AED 45                         | AED 100                       | AED 110                    |
| Penalty fee for insufficient funds   | AED 25                         | AED 50                        | AED 50                     |
| Payment Referral - submission of incomplete instruction <sup>9</sup>                               | AED 25                         | AED 25                        | AED 25                     |
| Additional charge to send telegraphic transfers in full (all charges to debit account/charges OUR) |                                |                               |                            |
| - Within HSBC Group  | AED 50                         |                               |                            |
| - Outside HSBC Group   | AED 100                        |                               |                            |
| Domestic AED payments via UAEFTS   | AED 1 <sup>11</sup>            |                               |                            |
| <b>CHEQUE OUTSOURCING (COS)</b>  |                                |                               |                            |
| Cheque outsourcing one time set up fee with signature option                                       | AED 300                        |                               |                            |
| Cheque outsourcing one time set up fee without signature option                                    | AED 250                        |                               |                            |
| Cheque outsourcing monthly fee   | AED 200                        |                               |                            |
| Cashier orders - through COS   | AED 6                          |                               |                            |
| Demand drafts - through COS  | AED 15                         |                               |                            |
| Company cheque - through COS   | AED 4                          |                               |                            |
| <b>CASHIER ORDER (COC)/DEMAND DRAFT (DD)</b>   | <b>ELECTRONIC</b> <sup>4</sup> | <b>SMARTFORM</b> <sup>5</sup> | <b>MANUAL</b> <sup>5</sup> |
| COC  | AED 30                         | AED 40                        | AED 40                     |
| International DD issuance  | AED 10                         | AED 20                        | AED 20                     |
| COC / International DD cancellation or stop payment  | AED 150                        |                               |                            |
| <b>INWARD REMITTANCES</b>  |                                |                               |                            |
| Central Bank UAE FTS inward credits  | AED 1 <sup>11</sup>            |                               |                            |
| Foreign Currency inward credits  | AED 25                         |                               |                            |
| Foreign currency inward credits (involves currency exchange)                                       | Free                           |                               |                            |

| <b>AUTOPAY-OUT (ACH Credit Transfers)</b>                     | <b>ELECTRONIC only</b> |
|---|------------------------|
| Issued to HSBC accounts (local currency) per item             | Free                   |
| Issued to third party bank accounts (local currency) per item | AED 10                 |
| Wage Protection Services (WPS) Salary payments                | AED 5                  |
| <b>AUTOPAY-IN (Direct Debit)</b>                              | <b>ELECTRONIC only</b> |
| Registration Fee  | AED 5,000              |
| Maintenance Fee   | AED 500 / month        |
| Mandate set up fee  | AED 25 / mandate       |
| Mandate cancellation/amendment fee                            | AED 25                 |
| Collection processing fee                                     | AED 5 per instruction  |

# Payments

Feb 2017

| Standing Instructions   | Electronic  | Manual  |
|---|---|---------|
| Set up  | Free  | AED 50  |
| Amendment   | Free  | AED 100 |
| Penalty fees  | AED 50  | AED 50  |
| Cancellation of SI  | Free  | AED 25  |
| Payment - Post processing services  |   |         |
| Payment Investigation (amendment/ cancellation / recall of remittance funds/beneficiary claims non receipt) | AED 150 + AED 80 per follow up cable message (maximum charge of AED 500), correspondent bank charges if any |         |
| Returned items  | waived <sup>11</sup>  |         |
| Returned items - other currency   | AED 100   |         |
| Retrieval of swift copies/customer payment instruction/transaction data                                     |   |         |
| Retrieval of data up to 3 months  | AED 50  |         |
| Retrieval of data for more than 3 month history   | AED 150   |         |
| HSBCnet Channel (Corporate)   |   |         |
| Set up charge includes:<br>5 security devices, account loading and initial training                         | AED 500   |         |
| Additional Security Device (per token)  | AED 100   |         |
| Additional training (per visit)   | AED 500   |         |
| Password reset  | Free  |         |
| Additional system administrator   | Free  |         |
| Portfolio maintenance (per month)   | AED 300   |         |
| End of the day outward bank statement charges (MT 940) - (per account per month)                            | AED 200   |         |
| Intraday outward bank statement charges (MT 942) - (per account per month)                                  | AED 350   |         |
| Inward bank statement charges from third party banks (MT 940/MT 942) - (per account per month)              | AED 70  |         |
| HSBCnet Channel (Business)  |   |         |
| Set up charge includes:<br>account loading and initial training   | AED 300   |         |
| Security Device (per token)   | AED 100   |         |
| Additional training (per visit)   | AED 500   |         |
| Password reset  | Free  |         |
| Additional system administrator   | Free  |         |
| Portfolio maintenance (per month)   | AED 200   |         |
| End of the day outward bank statement charges (MT 940) - (per account per month)                            | AED 200   |         |
| Intraday outward bank statement charges (MT 942) - (per account per month)                                  | AED 350   |         |
| Inward bank statement charges from third party banks (MT 940/MT 942) - (per account per month)              | AED 70  |         |
| HSBCnet File Upload - File Processing Charges   |   |         |
| Number of files per month submitted on HSBCnet  | Pricing per file  |         |
| 100 and above   | AED 10  |         |
| Below 100   | AED 30  |         |

## Payments

Feb 2017

### Notes:

- 1) These are HSBC UAE (HSBC) charges only. Other beneficiary bank (ie third-party bank or other HSBC Group office) charges may be deducted from the remitted amount.
- 2) 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 recognise 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.
- 3) The prevailing exchange rate will apply to all cross-currency transactions.
  - Value date is subject to local payment cut-off times and holidays
  - In cases where the correspondent/intermediary charge claims are substantially higher than the above fee, HSBC reserves the right to recover the difference
  - Some beneficiary banks may deduct charges from remitted account. In cases where the correspondent/ intermediary charge claims are substantially higher than the above fee, HSBC reserves the right to recover the difference.
- 4) Electronic: Payment instructions originating from electronic banking channels (HSBC Connect, HSBC*net*, SwiftNet, Automated Standing Structure).
- 5) Manual: Payment instructions originating from branches and telephone banking.
- 6) Payment investigation: When an HSBC customer raises a special request to HSBC for investigation of an issued payment instruction.
- 7) Payment referral: When HSBC is required to refer the payment instruction to an HSBC relationship manager for approval or back to an HSBC customer for additional information.
- 8) The schedule of fees and charges may change with 30 days notice.
- 9) Inward payments received by the customer may be subject to corresponding banking fees, which may be deducted from the proceeds of payment.
- 10) As a consequence of executing transactions, HSBC may receive, give or share the commission, charges or income/revenue with other entities. The fees, charges or commission charged directly by HSBC from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer.
- 11) AED25 was revised to AED1 effective 11th April 2015 as per UAE Central Bank guidelines. Post processing service fees for returning local payments have also been waived.

**Commercial Cards Tariff Sheet - Commercial Banking**

Feb 2017

|  | <b>Standard Card</b>     | <b>Gold Card</b>         | <b>Gold Card (USD)</b>  | <b>Purchasing</b> | <b>Lodged Card</b> |
|--|--------------------------|--------------------------|-------------------------|-------------------|--------------------|
| Card fee   | AED 150                  | AED 400                  | USD 125                 | AED 400           | AED 50             |
| Finance charge per month   | 1.75%                    | 1.75%                    | 1.5%                    | 1.75%             | 1.75%              |
| Finance charge on cash advance per month   | 2.7%                     | 2.7%                     | 2.7%                    | N/A               | N/A                |
| Minimum payment  | 100%                     | 100%                     | 100%                    | 100%              | 100%               |
| Cash advance fee   | 2.7%<br>or AED 100 (min) | 2.7%<br>or AED 100 (min) | 2.7%<br>or USD 27 (min) | N/A               | N/A                |
| Late payment fee   | AED 150                  | AED 150                  | USD 40                  | AED 150           | AED 150            |
| Copy of sales slip   | AED 25                   | AED 25                   | USD 10                  | AED 25            | AED 25             |
| Copy of card statement   | AED 25                   | AED 25                   | USD 10                  | AED 25            | AED 25             |
| Returned cheque  | AED 100                  | AED 100                  | USD 27                  | AED 100           | AED 100            |
| Charge for disputing a transaction subsequently found genuine  | AED 100                  | AED 100                  | USD 27                  | AED 100           | AED 100            |
| Foreign currency transactions<br><br>(Card transactions not in your billing currency will be converted at a wholesale market rate attracting a processing fee) | up to 2.8%               | up to 2.8%               | up to 2.8%              | up to 2.8%        | up to 2.8%         |

| <b>SDOL Charges</b>               |         |
|-----------------------------------|---------|
| Annual Fee                        | AED 750 |
| Implementation fee (one time)     | AED 500 |
| Training fee (one time)           | AED 500 |
| User Registration Fees (Per User) | AED 100 |
| <b>Lodged SDOL Charges</b>        |         |
| Annual Fee                        | AED 100 |
| Additional User registration fee  | AED 50  |

## Payment allocation:

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Feb 2017

Payments to your credit card account will be applied in the following order:

- Balances on promotional interest rates
- Fees
- Billed cash advances
- Billed purchases
- Unbilled fees
- Unbilled cash advances
- Unbilled purchases



## Global Liquidity Solutions

Feb 2017

| <b>Liquidity Solution (Applicable to all products)</b>                           | <b>One-time</b>              |
|--|------------------------------|
| Initial setup fee  | USD 2,500 / AED 9,175        |
| Amendment charges (Include any change to existing solution and / or termination) | USD 500 / AED 1,835          |
| <b>Domestic Cash Concentration</b>   | <b>Per account per month</b> |
| Daily sweep charges  | USD 175 / AED 645            |
| Weekly sweep charges   | USD 80 / AED 295             |
| Monthly sweep charges  | USD 40 / AED 150             |
| <b>Cross Border Cash Concentration</b>   | <b>Per account per month</b> |
| Daily sweep charges  | USD 250 / AED 920            |
| Weekly sweep charges   | USD 100 / AED 365            |
| Monthly sweep charges  | USD 60 / AED 220             |
| <b>Domestic Single Currency Notional Pooling</b>                                 | <b>Per account per month</b> |
| Service charges  | USD 150 / AED 550            |
| <b>Interest Enhancement Facility</b>   | <b>Per account per month</b> |
| Service charges  | USD 150 / AED 550            |
| <b>Interest Optimisation Facility</b>  | <b>Per account per month</b> |
| Service charges  | USD 150 / AED 550            |

## Imports

Feb 2017

| <b>DC Opening Commission</b>  |  |
|---|--|
| Standard Irrevocable DC First AED 100,000   | 0.2% per month (minimum 3 months) Minimum Charge : AED 750   |
| Import DCs via HSBCnet - internet for trade services  | 0.15% per month (minimum 3 months) Minimum Charge : AED 600  |
| Remaining DC value  | 0.1% per month (minimum 3 months)  |
| DC Cancellation Fee   | AED 150  |
| <b>Special types of DCs</b>   |  |
| Red Clause DC Opening commission  | As per DC Opening Commission mentioned above   |
| Revolving DC opening commission (also payable at each reinstatement)  | 0.3% per month (minimum 3 months)<br>Minimum charge AED 750  |
| Revolving DC reinstatement fee  | 0.3% per reinstatement (minimum AED 750)   |
| Back to back DC opening commission  | 0.25% per month (minimum 3 months) minimum charge AED 675  |
| Standby Documentary Credit - Performance/Tender/Bid Bond/Warranty/Maintenance/Retention/Financial/Government Agency/Legal/Advance Payment Bond/Advising/Consumer/Credit or Facility/Customs | 0.2% per month (minimum 3 months) minimum charge AED 500   |
| <b>Charges for amending DCs after issuance</b>  |  |
| Increase the DC amount or extend the expiry date <sup>(a)</sup>   | Commission payable on the increased amount or extended period according to the scale for opening DCs (minimum AED 200) |
| DC amendment processing fee (Base)  | AED 200  |
| Other amendments processing fee   | AED 200  |
| <b>Processing and transmission fees - For all types of DCs and amendments</b>   |  |
| Transmission fee for DCs by SWIFT   | AED 500  |
| Transmission fee for DCs via HSBCnet - internet for trade services  | AED 200  |
| Additional charge for DCs over three pages (SWIFT)  | AED 100 per additional page  |
| Amendments transmission fee (SWIFT)   | AED 250  |
| Amendments transmission fee for DCs via HSBCnet - internet for trade services   | AED 150  |
| <b>Charges for usance DC bills</b>  |  |
| Usance commission (for the tenor of the bill)   | 0.2% per month (minimum AED 300)   |
| Usance processing fee   | AED 150  |
| SWIFT advice of acceptance  | AED 100  |
| <b>Charges for Sight DC bills</b>   |  |
| Sight DC bill processing fee  | AED 150  |
| <b>Handling charges for discrepant bills</b>  |  |
| Discrepancy fee (recovered from exporter)   | AED 500  |
| SWIFT advice of discrepancies   | AED 100  |
| Additional SWIFT messages   | AED 100 per message  |
| Discrepant DC bills not accepted within 14 days   | AED 500  |

Continued

**Imports (Cont.)**

Feb 2017

| <b>Charges for import collection bills</b>  |  |
|---|--|
| Handling commission (a)   | 0.125% of bill value (minimum AED 350)   |
| Avalisation of drafts   | Additional 0.2% per month from acceptance to maturity (minimum AED 600)  |
| SWIFT acknowledgement to remitting bank   | AED 100 will be charged to drawer  |
| Acceptance processing fee   | AED 200  |
| SWIFT advice of acceptance  | AED 100  |
| Processing fee for amendments, if any   | AED 150  |
| <b>Charges for shipping guarantees, delivery orders and custom duty guarantees</b>  |  |
| Commission on shipping guarantees and delivery orders (b)   | 0.25% of the invoice value for the first month and 0.25% of the invoice value per month on subsequent months till receipt of original shipping/air way bill documents (minimum charge AED 750) |
| <b>Charges for financing import bills</b>   |  |
| Clean Import Loans  | Bespoke rate   |
| Finance against own DCs (Usance DC)   | Bespoke rate   |
| Pre-shipment Import Finance   | Bespoke rate   |
| Financing against Avalized Bills  | Bespoke rate   |
| Loans against Exports- Manufacturing Advance  | Bespoke rate   |
| Open account import loan commission   | 0.0625% of loan amount (minimum AED 200)   |
| Swift charges for open account payment  | AED 100  |
| Finance interest (c)  | As per arrangement   |
| Extension to import loan tenor  | AED 250  |
| <b>Charges for payment of Import bills under DC and collection (d)</b>  |  |
| Charges per SWIFT   | AED 100  |
| <b>Notes:</b>   |  |
| <ol style="list-style-type: none"> <li>The above charges are applicable for DCs / amendments established by SWIFT. For DCs / amendments established other than by SWIFT, HSBC reserves the right to levy additional transmission fee.</li> <li>All other charges for special types of DC as per normal irrevocable DCs.</li> </ol> <p>(a) Handling commission is charged regardless of whether documents are released against payment / acceptance or released free of payment.<br/>           (b) Rate of interest charges on import bills financed and loans are subject to prior arrangement and are applicable from the date.<br/>           (c) In addition to these charges a reimbursement fee of AED 150 will be deducted from the proceeds paid to the beneficiary. Two SWIFT messages are required to make a payment in case of a DC bill, sight collection bill and three messages are required in case the bill is collection usance at a charge of AED 100 each.</p> |  |

## Exports

Feb 2017

|  |   |
|--|---|
| <b>DC Advising</b>   |   |
| DC advising commission   | AED 500 for HSBC customer and AED 800 for non HSBC customer     |
| DC amendment advising commission   | AED 300 for HSBC customer and AED 600 for non HSBC customer     |
| Advising of courier / airmail DC's   | AED 500   |
| Advising of amendment to courier / airmail DC's  | AED 250   |
| Advising DCs / amendments to non HSBC customers  | Additional AED 150  |
| <b>Confirmation of export DCs</b>  |   |
| DC confirmation commission   | Available on request <sup>(a)</sup><br>(minimum charge AED 600) |
| Silent Export DC Confirmation  | Available on request<br>(minimum charge AED 600)                |
| <b>Charges for transferring DCs</b>  |   |
| Transfer of DC   | 0.125% of DC value<br>(minimum AED 800)                         |
| Transfer of DC with more than 3 pages  | Additional AED 100 per page                                     |
| DC transmission fee (c)  | AED 300   |
| DC amendment transmission fee (b)  | AED 200   |
| Processing amendments for transferred DC (if the DC value is increasing)               | 0.2% of DC increased value<br>(minimum AED 750)                 |
| <b>Export bills under DC</b>   |   |
| Handling commission  | 0.15% of bill value<br>(minimum AED 500)                        |
| Additional documents checking fee (For multiple invoices submitted under one document) | AED 150 per additional invoice                                  |
| Discrepancy fee  | AED 500 per set of documents                                    |
| Acceptance processing fee (For usance documents)                                       | AED 150   |
| <b>Export bills for collection</b>   |   |
| Handling commission  | 0.15% of bill value<br>(minimum AED 500)                        |
| Acceptance processing fee  | AED 150   |
| <b>Other charges</b>   |   |
| Courier fee (for sending documents to issuing/collecting bank) (c)                     | AED 200 per document  |
| Export bill amendment fee (if the bill value is increasing)                            | 0.125% of the increase<br>in the bill value (minimum AED 200)   |
| SWIFT messages   | AED 100 per message   |
| Handling of revised/additional documents both under DC as well as collection           | AED 100 plus courier fee  |
| Assignment of proceeds (export DC and bills)   | AED 500   |

Continued

**Exports (Cont.)**

Feb 2017

| <b>Charges for financing export</b>  |   |
|--|---|
| Red Clause Advance   | Bespoke rate                                |
| Processing fee on packing credit   | AED 300                                     |
| Export loan commission   | 0.15% of loan amount<br>(minimum AED 500)   |
| Min export bill interest charge (d)  | AED 250                                     |
| Extension to Export loan tenor   | AED 250                                     |
| <b>Charges on payments</b>   |   |
| Commission In Lieu of Exchange (CILE) (e)  | 0.25% of payment value<br>(minimum AED 200) |
| <b>Notes:</b>  |   |
| <p>(a) Prices for confirmation of export DCs will be based on current assessments of the default risk faced in dealing with specific banks in specific countries. Your Relationship Manager will be able to provide you with up to date prices for any particular bank in a given country. Our minimum charge for DC confirmation is AED 500</p> <p>(b) The said charges are applicable for DCs/amendments transferred by SWIFT. For DCs/amendments transferred other than by SWIFT, HSBC reserves the right to levy additional transmission fees</p> <p>(c) Bulk items will be charged according to their weight</p> <p>(d) This charge will be levied in lieu of interest in the event the accrued interest is less than AED 250. Rates of interest charged on export bills financed and loans are subject to prior arrangement and are applicable from the date of financing until the date of reimbursement/settlement.</p> <p>(e) Charged on foreign currency disbursements which do not involve foreign exchange</p> <p>(f) In addition to our charges correspondent banks may deduct fees of their own from bill proceeds. We will identify these to you as 'other bank charges'.</p> |   |

## Other Trade Services Charges

Feb 2017

| <b>Past due import bills and loans</b>  |   |
|---|---|
| Import usance DC bills not paid on maturity   | AED 250 per month   |
| Import collection bills not paid on maturity  | AED 250 per month   |
| Import collection bills not accepted within one month from presentation                     | AED 200 per month   |
| Import loans not paid on maturity   | AED 250 per month   |
| Return of unpaid/unaccepted import collection bills (2 months from recording/maturity date) | AED 400   |
| <b>Overdue/Unaccepted export bills and loans</b>  |   |
| Sight export bills not paid within one month from date of dispatch                          | AED 250 per month   |
| Usance export bills not accepted/paid within one month from dispatch / due date             | AED 250 per month   |
| Export loans not paid within one month from due date  | AED 200 per month plus penalty interest   |
| Returned unpaid/unaccepted export bills   | AED 500 plus other bank charges   |
| <b>Other miscellaneous charges (a)</b>  |   |
| SWIFT messages (including chasers)  | AED 100 per message   |
| Additional courier fees (b)   | AED 200 per document  |
| Local faxes sent at customer request  | AED 25 per fax page   |
| Overseas faxes sent at customer request   | AED 50 per fax page   |
| Misc MIS/Monthly outstanding reports etc  | Min AED 250   |
| <b>Free services</b>  |   |
| Email copy of SWIFT export DC/amendment advised   | Free  |
| Email copy of export/import advices   | Free  |
| Hard copy of advice of transactions   | Free  |
| Personalised advice from certified documentary credit specialists                           | Free. Detailed training / transaction consultancy support can be arranged at an appropriate cost. |
| Access to HSBC's worldwide network of over 9000 offices in 80 countries                     | Free (only out of pocket expenses will be recovered)  |

## Guarantees

Feb 2017

| <b>Guarantees issuance - Consumer/Credit Facility/Government Agency / Legal / Advance Payment bonds / Performance / Tender / Bid bonds / Warranty / Maintenance / Retention / Customs</b> |  |
|---|--|
| Fixed expiry guarantee  | 2% per annum (minimum commission of 3 months or AED 500 per year - whichever is higher)  |
| Open-ended guarantee  | 3% per annum (minimum commission of 3 months or AED 750 per year - whichever is higher)  |
| <b>Guarantee amendments and other expenses</b>  |  |
| Guarantee amendments  | AED 150 minimum, plus as above for increase in guarantee value or extension of period.   |
| Other charges   | <ul style="list-style-type: none"> <li>• Courier fee AED 150</li> <li>• Guarantee handling fee AED 150 (Guarantees received via HSBCnet - Guarantee processing fee WAIVED)</li> <li>• SWIFT AED 100 per SWIFT</li> <li>• FAX AED 25 per page</li> <li>• An additional charge covering Ministry of Labour charges will be levied for each labour guarantee issued under the e-guarantee system</li> </ul> |
| Charges for advising correspondent bank guarantees  | AED 250 for customers, AED 500 for non HSBC customers  |
| Charges for advising amendments to Correspondent bank Guarantees  | AED 150 for customers, AED 250 for non HSBC customers  |
| Handling charges for claims made on behalf of our customers, on other Banks   | AED 300  |
| Correspondent Bank Charges, where applicable  | Will be recovered as per actual  |