

A close-up photograph of a hand placing a gold coin on top of a tall stack of similar coins. Another shorter stack of coins is visible in the background to the left. The entire image is framed by a thick red border.

Retail Banking and Wealth Management

# Tariff of Charges

1 June 2011

HSBC 

The world's local bank



Dear Customer,

At HSBC, we believe that you, our customer, should be made fully aware of the fees that may be levied on your account. We maintain that transparency and honesty are the key to a strong long-term relationship with our valuable clients.

We therefore publish a full tariff of charges for our Retail Banking and Wealth Management products.

If you have any questions, please visit **[www.hsbc.com.lb](http://www.hsbc.com.lb)** or call us on **03/01-36HSBC (364722)**.

A handwritten signature in black ink, appearing to read 'Jonathan Nabrotzky', written in a cursive style.

**Jonathan Nabrotzky**  
**Head of Retail Banking and Wealth Management**

Tariff is effective from 1 June 2011. Applicable to HSBC branches in Lebanon only.

# General Conditions

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1. Charges listed are primarily in USD. Depending on the currency of the account, some fees may be based in LBP.
2. Any fees listed in this booklet apply to normal transactions. The Bank reserves the right to levy additional charges for services at its sole discretion.
3. Other expenses, such as fiscal stamps, postage, cable, fax charges, etc. not included in this list will be charged where incurred.
4. Charges for any services not mentioned in this booklet will be available on request.
5. All terms and conditions mentioned in this booklet are subject to change without notice and will be directly reflected on HSBC Lebanon website [www.hsbc.com.lb](http://www.hsbc.com.lb).

Abbreviations used in this booklet:

A/C - Account

ATM - Automated Teller Machine

PIN - Personal Identification Number

TC - Travellers Cheques

TT - Telegraphic Transfers

USD - US Dollars

LBP - Lebanese Pounds

FCY - Foreign Currency

N/A - Not Applicable

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		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP

## Personal Accounts

Account Type	Account Description	Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP
Current Account	Minimum monthly average balance required	\$5,000		N/A		N/A	
	Monthly service charge if the balance is not met	\$20		N/A		N/A	
	Cost of chequebook (25 cheques)	\$15		Free		Free	
	Unauthorised overdraft fee (monthly)	\$30		\$30		\$30	
	Unauthorised overdraft commitment fee**	2‰		2‰		2‰	
Savings Account	Minimum monthly average balance required	\$2,000		N/A		N/A	
	Monthly service charge if the balance is not met*	\$15		N/A		N/A	

\*The monthly service charge will be waived for repayment accounts for home, car, personal loans and credit cards from HSBC Lebanon.

\*\* On the highest overdrawn amount during a quarter

Time & Term Deposit Account	Minimum balance required	\$10,000	\$10,000	\$10,000
Advance Account	Minimum monthly salary required	N/A	\$1,500	N/A
	Fixed monthly service charge	N/A	\$15	N/A
	<b>OR</b>			
	Combined average relationship balance (deposits and/or investments)	N/A	\$25,000	N/A
	Monthly service charge if the balance is not met	N/A	\$15	N/A
Premier Account	Combined average relationship balance (deposits and/or investments)	N/A	N/A	\$100,000
	Monthly service charge if the balance is not met*	N/A	N/A	\$50

Notes: We may allow Term Deposits and Blocked Savings to be uplifted prior to maturity subject to Bank costs and prevailing market conditions. If allowed, a minimum of 2% of the deposit amount will be charged. Upon the customer's request to use a special mail courier for mail delivery, the bank resume the right to pass on the costs for mail charges with a maximum of \$10.

\*The service will be discontinued if the required balance or income requirement are not met for six months in a year.

		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP

## Borrowing

		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP
File Fees	Personal Assistance Loan	2% of loan amount (min. \$200)		1.5% of loan amount (min. \$150)		1% of loan amount (min. \$100)	
	Loan for Self Employed Professionals	3% of loan amount (min. \$200)		2.5% of loan amount (min. \$150)		2% of loan amount (min. \$100)	
	AssetLink Loan or Overdraft	2% of loan amount (min. \$200)		1.5% of loan amount (min. \$200)		1% of loan amount (min. \$200)	
	Equity Release Loan	2% of loan amount		1.5% of loan amount		1% of loan amount	
	Home Loan	1.5% of loan amount		0.8% of loan amount		0.6% of loan amount	
	Car Loan		\$175		\$125		\$75
Other Fees	Change of car plate number		\$20		\$20		\$20

Other Fees	Top-up of Personal Loan / Assetlink	3% of total new loan amount (min. \$200)	2% of total new loan amount (min. \$200)	1.5% of total new loan amount (min. \$200)
	Top-up of Home Loan	2.5% of top-up loan amount (min. \$200)	2% of top-up loan amount (min. \$200)	1.5% of top-up loan amount (min. \$200)
	Early settlement of Home Loan (Full/Partial)	2% of loan amount (min. \$200)	1.5% of loan amount (min. \$200)	1% of loan amount (min. \$200)
	Early settlement of Personal Loan / Car Loan / Assetlink (Full/Partial)	3.5% of loan amount (min. \$100)	2.5% of loan amount (min. \$100)	2% of loan amount (min. \$100)
	Late payment fee	\$25/default	\$25/default	\$25/default
	Installment suppression fee	\$25/suppression	\$25/suppression	\$25/suppression
	Release of mortgage	\$20	\$20	\$20
	Loan position letter	\$20	\$20	\$20

Notes: a) Insurance on Home Loan (Life and Property) will be paid monthly.

b) A further \$200 (for villa \$500) non-refundable Home Loan Evaluation fee will be charged.

c) An additional charge of US\$100 will be added to the file fees if facility is granted without meeting our criteria.

		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP

## Credit Cards

		Personal Banking	Advance	Premier
Annual Fees	Gold Visa/MasterCard annual fee	\$150		
	2nd primary card - Gold Visa/MasterCard	\$100	Free HSBC Advance	Free Premier
	Classic Visa/MasterCard annual fee	\$60	Platinum card	MasterCard
	2nd primary card - Classic Visa/MasterCard	\$40		
	Platinum Credit Card	\$225	\$225	\$225
	Supplementary Cards	Free (max.2)	Free (max.2)	Free (unlimited)
Other Fees	Finance charge Premier purchases (monthly)	N/A	N/A	1.50%

Other Fees	Finance charge Advance purchases	N/A	1.9%	N/A
	Finance charge Platinum purchases (monthly)	1.75%	1.75%	1.75%
	Finance charge Gold purchases (monthly)	1.9%	1.9%	1.9%
	Finance charge Classic purchases (monthly)	2%	2%	2%
	Finance charge cash withdrawal (monthly)	2%	2%	2%
	Cash advance charge	3% commission (min. \$10)	3% commission (min. \$10)	3% commission (min. \$10)
	Cash advance charge for non-HSBC cardholders	3% commission (min. \$20)	N/A	N/A
	Foreign currency transaction(s) processing fee	Up to 2.6%	Up to 2.6%	Up to 2.6%
	Card replacement - Premier	N/A	N/A	Free
	Card replacement - Platinum	\$15	\$10	Free

		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP
Other Fees	Card replacement - Gold		\$15		\$10		Free
	Card replacement - Advance		N/A		\$10		N/A
	Card replacement - Classic		\$15		\$10		Free
	PIN replacement		\$5		Free		Free
	Late payment fee		\$20		\$20		\$20
	Exceeding credit limit		\$20		\$20		\$20
	Utility bill payment		\$2		\$2		\$2
	Copy of sales voucher		\$10		\$10		\$10

Other Fees	Credit Card statement (by mail)	\$1	\$1	\$1
	Credit Card eStatement	Free	Free	Free
	Additional copy of credit card statement	\$10	\$10	\$10
	Credit Card Insurance	0.65% of total outstanding	0.65% of total outstanding	Free for Premier and Platinum
	Access to HSBC current / savings account via MasterCard / Cirrus or Visa PLUS ATMs (per transaction)	LBP10,000	LBP10,000	LBP10,000
	Access to HSBC current / savings account via BankerNet ATMs (per transaction)	\$0.87	\$0.87	\$0.87
	Access to HSBC current / savings account via HSBC ATMs in Lebanon (per transaction)	Free	Free	Free
	Access to HSBC current / savings account via HSBC ATMs outside Lebanon	LBP5,000	LBP5,000	Free
	Delivery of credit cards, PINs and statements (in Lebanon)	Free	Free	Free
Charge for disputing genuine transaction	\$25	\$25	\$25	

	Personal Banking		Advance		Premier	
	USD	LBP	USD	LBP	USD	LBP
<b>Cheques</b>						
Cheques payable at Beirut & Jounieh clearing centres (per cheque in USD/LBP)	\$1	LBP1,500	\$1	LBP1,500	Free	
Cheques payable outside Beirut & Jounieh clearing centres (per cheque)	\$2	LBP3,000	\$2	LBP3,000	Free	
Cheques payable outside clearing houses (per cheque)	\$5	LBP7,500	\$5	LBP7,500	\$5	LBP7,500
Cheques returned deposited in own account (per cheque)	\$5	LBP7,500	\$5	LBP7,500	Free	
Cheques returned drawn on own account (per cheque)	\$30	LBP45,000	\$30	LBP45,000	\$30	LBP45,000
Cheques deposited via HSBC ATM	Free		Free		Free	

Foreign Currency Cheques Payable Outside Lebanon	Sent for collection (+ correspondent Bank charges)	0.2% (min. \$25)	0.10% (min. \$25)	0.1% (min. \$15)
	Purchased by the Bank - deposit held for 15 days	0.3% (min. \$25)	0.25% (min. \$20)	0.25% (min. \$15)
	Purchased by the Bank - deposit held for 7 days	0.4% (min. \$25)	0.35% (min. \$20)	0.35% (min. \$15)
Bankers Cheques	Cheques issued in USD (per cheque)	\$10	\$5	Free
	Cheques issued in LBP (per cheque)	LBP15,000	LBP7,500	Free
	Encashment of cheques above \$10,000 over the counter ( <b>Non HSBC Customers</b> )	2‰	2‰	2‰
	Cancellation (per cheque, with original returned)	\$15	\$10	\$5
	Encashment of cheques drawn on HSBC Lebanon	Free	Free	Free
Stop Payment	Stop payment - banker cheque (per cheque)	\$20	\$20	\$20
	Stop payment - personal cheque (per instruction)	\$10	\$10	\$10

Notes: Clearing Bank / Drawee Bank and postage charges, if any, will be on account of customer

	Personal Banking		Advance		Premier	
	USD	LBP	USD	LBP	USD	LBP
<b>Inward Remittances</b>						
If paid in cash	\$25	LBP5,000	Free		Free	
If credited to the beneficiary's account	\$10	LBP5,000	Free		Free	
If credited to the beneficiary's account with other local bank		\$25		\$25		\$25
Encashment of demand drafts drawn on HSBC Lebanon by Group offices		2% (min. \$20)		2% (min. \$20)		2% (min. \$20)

Notes: a) Beneficiary of the remittance may be required to pay a charge depending on the conditions set by the remitter or his bank.

b) For non-account holders, remittances will be paid in cash only if the remittance has originated from an HSBC Group bank.

c) Inward remittances for customers effecting repayments on credit cards or loans are free of charge.

Telegraphic Transfers - Over the Counter	All countries / currencies	\$40	\$35	\$30
	Local Banks TT	\$20	\$15	\$10
	Recall of TT funds	\$50	\$30	\$20
	All Same Value Date funds additional fee	\$15	\$10	\$5
Telegraphic Transfers - Personal Internet Banking	All countries / currencies	\$25	\$20	\$15
	Local Banks TT	\$10	\$8	\$5
	me2me transfer* <small>*Transfer between self-named accounts within the HSBC Group.</small>	N/A	\$7	Free
Fate Enquiry	Internal	\$10	Free	Free
	Beneficiary's Bank	\$15	\$15	\$15

Notes: a) Service standard spot (2 working days value).

b) All correspondent bank charges will be deducted from remittance value.

c) For Outward Remittances sent via New York, an additional fee of \$25 may be incurred by correspondent Bank.

		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP
<b>ATM Cards</b>							
Annual fees		Free		Free		Free	
Card replacement		Free		Free		Free	
PIN replacement		Free		Free		Free	
ATM Usage Fees in Lebanon at HSBC ATMs	Cash withdrawal	Free		Free		Free	
	All currencies deposit facility (cash/cheque/mail)	Free		Free		Free	
	Chequebook request	Free		Free		Free	
	Balance enquiry	Free		Free		Free	

ATM Usage Fees in Lebanon at HSBC ATMs	Mini-statement (last 8 transactions)	Free	Free	Free
	Transfers within HSBC Lebanon accounts	Free	Free	Free
	Credit Card payments	Free	Free	Free
In Lebanon at BankerNet ATMs	Cash withdrawal	\$0.87/transaction	\$0.87/transaction	\$0.87/transaction
	Balance enquiry	Free	Free	Free
In Lebanon at PLUS ATMs	Cash withdrawal	LBP10,000/transaction	LBP10,000/transaction	LBP10,000/transaction
	Balance enquiry	Free	Free	Free
Internationally at HSBC ATMs	Cash withdrawal	LBP5,000/transaction	LBP5,000/transaction	Free
	Balance enquiry	Free	Free	Free
	Transfer within HSBC accounts	Free	Free	Free

		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP
Internationally at PLUS ATMs	Cash withdrawal	LBP10,000/transaction		LBP10,000/transaction		LBP10,000/transaction	
	Balance enquiry	Free		Free		Free	

Notes: a) The maximum reporting period for any ATM dispute is 120 days.

b) For international withdrawals, PLUS ATMs charges may apply on HSBC ATMs should the ATM be in an offline mode.

Phone Banking			
Registration	Free	Free	Free
Enquiries on account balances, transactions and cheques	Free	Free	Free
Ordering chequebooks	Free	Free	Free
Ordering account statements	Free	Free	Free

Transfers within HSBC Lebanon accounts	Free	Free	Free
Ordering remittances	Standard charges	Standard charges	Standard charges
Statement by fax	Free	Free	Free
Fax back of foreign exchange rates	Free	Free	Free
Credit Card bill payments	Free	Free	Free
PIN replacement	Free	Free	Free

## Internet Banking

Registration	Free	Free	Free
Enquiries on account balances, transactions and cheques	Free	Free	Free

	Personal Banking		Advance		Premier	
	USD	LBP	USD	LBP	USD	LBP
Transfer within HSBC Lebanon accounts	Free		Free		Free	
Transfer to other local banks	Please refer to Outward Remittances section		Please refer to Outward Remittances section		Please refer to Outward Remittances section	
Overseas transfers	Please refer to Outward Remittances section		Please refer to Outward Remittances section		Please refer to Outward Remittances section	
Credit Card bill payments	Free		Free		Free	
PIN replacement	Free		Free		Free	
Charge of disputing a genuine transaction	\$50		\$25		Free	
<b>Other Services</b>						
Mini-statement through HSBC ATM in Lebanon	Free		Free		Free	

	Regular statement (by mail)	\$10	Free	Free
	Regular eStatement	Free	Free	Free
	Statement copy (per page) up to 1 year old	\$15	\$10	\$5
	Statement copy (per page) over 1 year	\$20	\$15	\$10
	Statement copy (per page) over 5 years	\$50	\$35	\$20
Travellers Cheques	Travellers cheques encashment commission regarding TCs purchased at HSBC offices. 7 days held*	\$15	\$10	Free
	Other TCs	0.30% (min. \$35)	0.30% (min. \$35)	Free
Miscellaneous	Hold mail facility (per statement)	\$5	\$5	\$5
	Investigation of old entries	\$50	\$25	\$20
	Inactive account (monthly charge)	\$20	\$20	\$20

\*Free for HSBC Lebanon customers.

		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP
Miscellaneous	Utility bill payments (per bill)		\$2		\$2		\$2
	Returned bill for insufficient funds (per bill)		\$20		\$20		\$20
	Clearance letter		\$15		\$10		Free
	Overseas account opening (equivalent to USD)		\$200		\$100		Free
	Overseas account opening for students (equivalent to USD)		\$100		\$100		Free
	Emergency encashment		N/A		Free (upto \$10,000 or equivalent)		Free (unlimited)
	Account balance certificate		\$20		\$10		Free
	Letter of introduction		\$20		\$10		Free

Miscellaneous	Confirmation of signature (universal fee for all documents)	\$10	\$5	Free
	Account closure fees	\$15	\$10	Free
	Cash withdrawal over counter for amounts under daily ATM limit	\$5	\$3	Free
	Cash deposits in LBP notes	Free	Free	Free
	Cash deposits in USD notes (if above \$1,000)	0.25% (min. \$7)	Under \$10,000: Free Over \$10,000: 0.2%	Under \$10,000: Free Over \$10,000: 0.15%
	Cash deposits in LBP/USD/GBP/EUR notes through ATM	Free	Free	Free
	Cash deposits in GBP or EUR	1%	0.75%	0.50%
	Money order	\$100	\$50	\$30
	New standing instruction set-up	Free	Free	Free
	Internal Power of Attorney charges	\$40	\$30	\$20

		Personal Banking		Advance		Premier	
		USD	LBP	USD	LBP	USD	LBP
Miscellaneous	Charge due to inability to effect payment of standing instruction due to insufficient funds		\$10		\$10		\$10
	SMS alerts - credit cards		Free		Free		Free
	SMS alerts - accounts		\$1/month		\$1/month		\$1/month



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