



In the future, it will take many imports to make an export

Trade & Supply Chain

Tariff Guide

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Introduction

HSBC group is one of the world's largest banking and financial services organisations with its headquarters based in London. The group consists of an international network of more than 10,000 offices in 85 countries in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

HSBC Egypt, a 94.5% owned subsidiary of HSBC Group, is one of the largest multinationals and the fastest growing bank in Egypt, serving customers in Egypt for over 25 years. The bank provides a comprehensive range of Corporate Banking and related financial services through a network of more than 70 branches located in strategic parts of Egypt.

As a leading provider of trade finance throughout Egypt, the Bank offers a comprehensive range of trade related services. Moreover, through its presence across the world, HSBC has relationships with more suppliers and buyers than any other trade services institution, which makes it very well placed to finance trade between Egypt and the rest of the world. This unique position that allows HSBC Egypt to offer faster, more accurate and efficient solutions to its foreign trade customers.

HSBC Trade & Supply Chain (TSC) has been repeatedly recognised by the industry's most prominent publications and associations in numerous awards for its strength in combining innovation and service excellence with end-to-end customer solutions. The bank received several awards including 'Best Trade Bank in the Middle East & North Africa', 'Euromoney Awards 2007', 'Best Trade Services Bank in the Middle East & North Africa', 'Global Trade Review Poll 2007', 'Best Trade Finance Bank in the Middle East & North Africa', 'Global Trade Review and Trade Finance Magazine 2008'.

Our TSC service excellence can be further complemented by HSBC's Internet Trade Services (ITS), which is a state of the art electronic tool linking the customer directly into HSBC's Trade Processing System. ITS saves time and costs and provides our customers with the most effective and up to date features of corporate e-banking.

Range of Services

Core Services

Import Services

- ▶ Documentary Credit Issuance
- ▶ Documentary Collection
- ▶ Open Accounts Trading (form 4)
- ▶ Import Finance (finance under Doc Credit and Doc Collections)

Export Services

- ▶ Documentary Collections
- ▶ Export DC Advising
- ▶ Export DC confirmation
- ▶ Export Finance (Pre / Post Export Finance)

Guarantees

- ▶ Bid Bond
- ▶ Performance / Advance Payment Guarantees
- ▶ Advising of another bank's guarantee

Clean Bills

- ▶ Post dated cheques for Collections
- ▶ Bills of Exchange for collection
- ▶ Discounting of Cheques/Bills

Electronic Services

HSBC Egypt offers sophisticated Internet Trade Services (ITS) and actively encourages its corporate customers to switch to e-banking. Our ITS capabilities include the following features:

- ▶ Trade Account Information – Enquiry on all Trade outstandings
- ▶ Import DC Applications and Amendments
- ▶ Import Bill Instructions (Accept, Reject or Settle Bills)
- ▶ Export Transfer DC – Partial or full transfer of transferable DC's
- ▶ Report and File Download (Download Trade outstanding reports and save to destination of choice)
- ▶ Instant@advice – Receive Import advices to one e-mail address and Export advices to five e-mail addresses

Additionally, the system features Balance and Transaction Reporting, which can provide monitoring of all accounts with HSBC entities and other banks worldwide; 24/7 access to transaction details, access to a variety of daily reports on account positions and transaction information that can be downloaded to the users computer in various file formats.

For additional information on costs of Internet Trade Services, you may write to our Trade & Supply Chain division: tscegypt@hsbc.com

Service Standards

- ▶ Fast and efficient DC issuance Service – Same day processing DC issuance provided that instructions are received by 12.00AM maximum, and next day processing if instructions received after 12.00AM
- ▶ Comprehensive guidance on DC terms and conditions and access to HSBC's vast global expertise, resources and market knowledge.
- ▶ Throughout offices in 85 countries, HSBC can instantly advise and confirm DCs to your suppliers, saving time and costs, and providing you with the benefits of market knowledge and access to information about your suppliers wherever they are.
- ▶ Electronic advising – receive a non-negotiable copy of the DC, amendments and/or advices via e-mail enabling you to start manufacturing and sourcing process immediately
- ▶ DC safe custody – a free service available for our electronic advising exporters to store original DCs at HSBC, saving storage and providing peace of mind
- ▶ L/G application may be immediately processed and issued at your nearest Branch's counters in less than two hours time
- ▶ Swift Collection service for post dated cheques drawn on local banks with value of 1-2 working days according to the zone area

What it will Cost

Apart from our competitive standard tariff, we are flexible and always give special consideration to high volume and long duration transactions.

Imports

Documentary Credit Issuance

Sight credits	1.5% per quarter min \$50.
Deferred payment credits	1.5% per quarter +0.75% per quarter on deferred period min \$50
Ammendments Other than increases/ extensions	\$50 flat
Shipping guarantee or endorsement of shipping docs.under D/C	EGP 100 or \$ 20
Increases/extensions	same tariff as issuance
Revolving L/C	Same as issuing a sight L/C on original amount + 0.3% for each revolving amount (amount exceeding original amount)

Documentary Collections

D/P or D/A(sight/ acceptance)	0.4% min \$ 50 or equivalent
Avalization (if pre-agreed upon)	Same as Above + 1% p.q.
Bills extension	\$20 per each extension

Exports

Inward Documentary Credits

Advising of documentary credits	\$50 or equivalent
Confirmation of Documentary credits	0.4% per quarter min \$ 50 (subject to country/issuing bank risk)
Transfer of documentary	0.5% for each transfer credit

Extensions / Increase	Same as Above
Ammendments	\$50 Flat
Payments/Negotiation	0.3 % min \$ 50
Deferred Payment	0.25% per month
Assignment commission	0.10% on value of assignment
Outward bills for collections	0.25% min \$ 50

Guarantees

Bid Bond	0.3% p.q min EGP 200
Extension / Increase	Same as Above
Performance / Advance payment guarantees	0.6% min EGP 200 p.q for local currency and \$ 75 p.q for foreign currency
Extension/ Increase	Same as Above
Advising of another Bank's guarantee	\$ 100 or equivalent
Ammendments	EGP 100 flat

Bills (Commercial paper P/N,B/E/PDC Post dated Cheques)

Collection	0.2% LCY (min EGP 30 per item/ maximum EGP 1500)
	0.4 FCY (Minimum 15\$)
Protesto fees	EGP 50 per item

General Terms and Conditions

1. We adhere to the prevailing Uniform Customs and Practice for Documentary Credits UCP 600, and uniform rules for collection URC 522, as published by the International Chamber of Commerce from time to time, (and further new establishment rules)
2. No commission is refunded when a credit or Guarantee is cancelled or unutilized (wholly or Partially)
3. Out of the pocket expenses such as postage, stamp duty, cable ,telex, swift, fax telephones as well as other correspondents charges will be charged whenever incurred
4. These terms and conditions cancel and supersede our previous ones in your provisions generally applied by the Bank from time to time
5. Fridays and Saturdays are our weekends, other than the official banking holidays.

Sign up now

HSBC Bank Egypt S.A.E
Trade and Supply Chain Department
306 Corniche El Nile St.,
Maadi, Cairo, Egypt
P.O Box 124 Maadi.

With Immediate effect please send Import/ Export advices in our favour to the following

E mail addresses (Up to 5 emails for export and 1 e-mail for import)

For and on behalf of (company name)

HSBC A/C Number

Signature

Name

Date

We accept that communications over the internet may be subject to interruption, transmission blackout, delayed transmission due to internet traffic or incorrect data transmission due to the public nature of the internet or otherwise. We accept that messages via an electronic mail network may not be secure or error free as they can be intercepted, corrupted, lost, arrive late or may contain viruses. We acknowledge and accept that the bank does not have any liability for errors or omissions in or late arrival of messages sent by a third party electronic mail network