

SCHEDULE OF CHARGES

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

*New schedule of charges is effective 1 January 2016.
Applicable to HSBC Bank Egypt only*

General Conditions:

- 1- The Bank reserves the right to levy additional charges for services and change the fees and charges at its sole discretion.
- 2- All fees and charges will be debited in the same account currency based on the daily exchange rate determined by the Bank.
- 3- Other expenses such as stamps, postage, cable, fax charges ... etc, which are not included in this flyer will be charged where incurred.
- 4- Charges for any services not mentioned in this flyer would be available upon request.

Description	Personal Banking	HSBC Advance	HSBC Premier
Current/Savings Accounts			
Account Opening Fees	EGP 30	Free	Free
Eligibility Criteria / Minimum Balance	a) Minimum monthly average balance in deposits and/or investments of EGP 10,000, USD 2,000 (or equivalent in foreign currency) or b) Minimum gross monthly salary of EGP 5,000 (or equivalent in foreign currency) transferred to HSBC	a) Minimum monthly average balance in deposits and/or investments of EGP 150,000 (or equivalent in foreign currency) or b) Minimum gross monthly salary of EGP 10,000 (or equivalent in foreign currency) transferred to HSBC	a) Minimum monthly average balance in deposits and/or investments of EGP 500,000 (or equivalent in foreign currency) ⁽¹⁾ or b) Minimum gross monthly salary of EGP 40,000 (or equivalent in foreign currency) transferred to HSBC for the first 12 months after which point (a) applies
Monthly Account Maintenance Fees ⁽²⁾	EGP 7	Free	Free
Account Closing Fees	NIL	NIL	NIL
Salary based fixed monthly service charge	NIL	EGP 75 ⁽³⁾	Free
Monthly Service Charge (below minimum balance)	EGP 50 or equivalent in other Foreign Currencies ⁽⁴⁾	EGP 75	EGP 300 ⁽⁵⁾

(1) The Bank may withdraw Premier status and reclassify the account if the required balance is not maintained for 6 months a year. Applicable on balance-based customers only.

(2) Monthly account maintenance fee deducted on Quarterly basis on a customer level and includes personal loan accounts, dormant accounts and cardholders without an account with HSBC

(3) Employees working in any of the bank's approved list of companies will be exempted from the Advance Salary-based monthly service charge

(4) If the minimum combined average balance is EGP 10,000 or equivalent, including balances in Current / Savings and Term Deposits, no monthly service charge will be applied. If the combined average balance is not maintained, individual account balances and service monthly charges apply. Monthly service charge is not applied on suffix level for payroll/pension accounts and loan/bancassurance settlement accounts

(5) A monthly service charge of EGP 300 will be levied if a minimum average relationship balance of EGP 500,000 (or equivalent in any other major foreign currency) is not maintained in deposit(s) / investments with HSBC Bank Egypt. HSBC Premier Children Savings account is exempted from the monthly service charge, however all tariffs apply.



SCHEDULE OF SERVICES AND TARIFFS

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (continued)

Description	Personal Banking	HSBC Advance	HSBC Premier
Money Market Fund			
"Kol Yom" Fund Monthly Maintenance Fees	EGP 20 EGP 50 (Corporate)	EGP 20 EGP 50 (Corporate)	EGP 20 EGP 50 (Corporate)
Time Deposit⁽¹⁾			
Minimum Balance	EGP 10,000, USD 2,000, GBP 1,500, EUR 2,000	EGP 10,000, USD 2,000, GBP 1,500, EUR 2,000	EGP 10,000, USD 2,000, GBP 1,500, EUR 2,000
Saving Certificate⁽²⁾			
Minimum Balance	EGP 10,000	EGP 10,000	EGP 10,000
Cross Border			
Account Opening Fees	USD 200	USD 100	Free

Important Notes:

- 1- In case of early redemption for the EGP 12 Months Time Deposit with monthly interest, a 3% to be deducted from the principle amount and such applies during anytime prior to the maturity date
- 2- In case of early redemption for all other Time Deposits, no early redemption fees applies, however, the time deposit will not be eligible for any interest
- 3- In case of early redemption for the Saving Certificate, the bank will apply early redemption fees of 6% for the first year, 5% for the second year, 4% for the third year to be deducted from the principle

SCHEDULE OF SERVICES AND TARIFFS

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (continued)

Description	Personal Banking	HSBC Advance	HSBC Premier
Debit Cards			
Card Annual Fees	EGP 40	Free	Free
Annual Fees Payroll	EGP 25	Free	Free
Card replacement Fees	EGP 40	EGP 40	Free
PIN Replacement Fees	Free	Free	Free
FX Mark-up ⁽¹⁾	3%	3%	3%
Charges in Egypt at Bank ATM's (per transaction)	Free	Free	Free
Usage charges in Egypt at 123 sharing network ⁽³⁾ (per transaction)	EGP 10	EGP 10	EGP 10
International ATM withdrawals (per transaction)	EGP 30	EGP 30	EGP 30
Usage Charges at Group network (per transaction)	EGP 25	EGP 25	Free ⁽²⁾
Paywave technology	NIL	NIL	PayWave with maximum Limit EGP 300 or equivalent per transaction (where applicable)
Card / PIN Delivery (local delivery)	Free	Free	Free

(1) Transactions in foreign currency is converted into the equivalent in Egyptian Pounds at the prevailing market rate at the posting date and not at the transaction date attracting the foreign currency mark-up fees and charges as per the 'Schedule of Charges' announced on our website.

Foreign Currency Transactions are converted into your billing currency by the card scheme (Visa or MasterCard®) or HSBC Bank Egypt using their applicable exchange rates on the day conversion is made (which is the transaction posting date on HSBC bank Egypt system and not the actual date of transaction and which may involve a conversion to US Dollars or Hong Kong Dollars first).

(2) In the event of a transaction charge being levied when using an HSBC ATM, please contact our Premier Call Centre on 0800 PREMIER within Egypt or +202 3 535 9800 from outside Egypt.

(3) In case the 123 sharing network is down/not operating while withdrawing, the PLUS network (international withdrawal) charges will be applied

SCHEDULE OF SERVICES AND TARIFFS

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (continued)

Description	Personal Banking	HSBC Advance	HSBC Premier
Cheques ⁽¹⁾			
Outward Cheques for Collection			
In Local Currency	0.2% (min. EGP 5 – max. 500)+ postage charges	0.2% (min. EGP 5 – max. 500)+ postage charges	Free (Postage charges apply)
In Foreign Currency ⁽⁵⁾	0.3% (min. EGP30 – max. 600)+ postage charges	0.3% (min. EGP30 – max. 600)+ postage charges	Free (Postage charges apply)
Inward Cheques for Collection			
In Local Currency (outside clearing)	EGP 250 if settled by a Telegraphic Transfer	EGP 250 if settled by a Telegraphic Transfer	Free
In Foreign Currency	EGP 30 if settled by a Demand Draft EGP 250 if settled by a Telegraphic Transfer	EGP 30 if settled by a Demand Draft EGP 250 if settled by a Telegraphic Transfer	EGP 30 if settled by a Demand Draft EGP 120 if settled by a Telegraphic Transfer
Outward Clearing Cheques			
In Local Currency	EGP 5 / cheque	EGP 5 / cheque	Free
In Foreign Currency	0.3% (min. EGP 30-max. 600)	0.3% (min. EGP 30-max. 600)	Free
Post dated cheques for collection (Local and Foreign Currency) ⁽²⁾	EGP 50/cheque	EGP 50/cheque	EGP 50/cheque
Return cheques drawn on own bank ⁽³⁾	EGP 30 / cheque	EGP 30 / cheque	EGP 30 / cheque
Return cheques drawn on other Bank's	EGP 30 / cheque	EGP 30 / cheque	EGP 30 / cheque
Stop Payment / cheque ⁽⁴⁾	EGP 50 / cheque	EGP 50 / cheque	EGP 50 / cheque
Inward Transfers			
Inward Transfers in Local Currency			
Credit to customer account	Free	Free	Free
Credit to beneficiary account with other banks	0.2% (min. EGP 20 – max. EGP 250)	0.2% (min. EGP 20 – max. EGP 250)	0.2% (min. EGP 20 – max. EGP 250)
Inward Transfers in Foreign Currency			
Credit customer account	Free	Free	Free
Credited to beneficiary account with other banks	0.3% (EGP 30 – 600) + EGP 120 cable	0.3% (EGP 30 – 600) + EGP 120 cable	0.3% (EGP 30 – 600) + EGP 120 cable

(1) In case of Cheques for collection, other bank charges may apply on the amount which is subject to the corresponding and the issuing bank's schedules of charges

(2) Post dated charge is in addition to the normal cheque clearing collection fee which is deducted when cheque is presented for collection.

(3) Full charges apply for Return of Outward cheques for collection in local / foreign currencies

(4) Stop payment of cheques is not applicable to cheques reported lost or stolen.

(5) For US Dollar cheque(s)/Demand Draft(s) which are drawn on HSBC Group Affiliates accepted for physical collection, processing time will be approximately 6 - 8 weeks and Drawee Bank charges may apply, which vary from USD 45 to USD 200. Courier charges may apply on USD cheques drawn on HSBC entities and affiliates for clearing through physical collection outside Egypt



SCHEDULE OF SERVICES AND TARIFFS

HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (continued)

Description		Personal Banking	HSBC Advance	HSBC Premier
Outward Transfers				
Outward Telegraphic Transfers				
Global transfers to own account (me2me) via Global View	Online Banking	NIL	USD 7 / transaction ⁽¹⁾	Free ⁽²⁾
	Branch	NIL	NIL	Free
Foreign Currency transfers ⁽³⁾ (Local & International)	Online Banking	0.21% (min. EGP 49 – max. EGP 700) + EGP 70 cable charges	0.21% (min. EGP 49 – max. EGP 700) + EGP 70 cable charges	EGP 70 ⁽⁴⁾
	Branch	0.3% (min. EGP 70 – max. EGP 700) + EGP 140 cable charges	0.3% (min. EGP 70 – max. EGP 700) + EGP 140 cable charges	EGP 100
Local transfer in Local Currency	Online Banking	0.14% (min. EGP 14 – max. EGP 250)	0.14% (min. EGP 14 – max. EGP 250)	0.14% (min. EGP 7 - max. of EGP 70)
	Branch	0.2% (min. EGP 20 – max. EGP 250)	0.2% (min. EGP 20 – max. EGP 250)	0.2% (min. EGP 10 – max. EGP 100)
Bank Drafts				
Issuance	Online Banking	0.21% (min. USD 3.5 – max. USD 100)	0.21% (min. USD 3.5 – max. USD 100)	Free
	Branch	0.3% (min. USD 5 – max. USD 100)	0.3% (min. USD 5 – max. USD 100)	Free
Cancellation		EGP 10	EGP 10	EGP 10
Stop Payment		EGP 60 + EGP 140 cable	EGP 60 + EGP 140 cable	EGP 60 + EGP 140 cable
Cashier Orders				
Issuance	Online Banking	0.14% (min. EGP 14 - max. EGP 400)	0.14% (min. EGP 14 - max. EGP 400)	Free
	Branch	0.2% (min. EGP 20 - max. EGP 400)	0.2% (min. EGP 20 - max. EGP 400)	Free
Cancellation		EGP 10	EGP 10	EGP 10
Stop Payment		EGP 50	EGP 50	EGP 50
General Charges on Outward Transfers				
Investigation Charges		EGP 140 cable+ other charges if any	EGP 140 cable+ other charges if any	EGP 140 cable+ other charges if any

(1) For Advance Customers, Global Transfers option is currently available for Inward international transfers only

(2) To activate Global Transfers, the customer must visit the nearest branch in order to sign the required and related documentation

(3) HSBC will charge a flat correspondent bank fee of USD 25 when your charge type in foreign currency transaction is mentioned as OUR. The charge of USD 25 will be deducted at the time of payment processing

(4) Excludes correspondent bank charges



SCHEDULE OF SERVICES AND TARIFFS

PERSONAL FINANCE & OVERDRAFTS

Description	Personal Banking	HSBC Advance	HSBC Premier
Personal Finance and Overdrafts			
Personal Finance			
Administration Fees	1.5% - 2% (min. EGP 200- no max.)	1.5% - 2% (min. EGP 200 - no max.)	1.5% - 2% (min. EGP 200 - no max.)
Application Assessment Fees	Free	Free	Free
Early Full / Partial Settlement Fees	5% of settled finance amount	5% of settled finance amount	5% of settled finance amount
Loans Monthly Maintenance Fees	EGP 7	EGP 7	EGP 7
Rescheduling Fees	Free	Free	Free
Late Payment Fees	EGP 75/installment	EGP 75/installment	EGP 75/installment
Overdue interest	4% above product rate	4% above product rate	4% above product rate
Overdrafts			
Annual Admin Fees (salary transfer)	Free	Free	Free
Monthly commission on highest debit balance⁽¹⁾	0.15%	0.15%	0.15%

(1) Overdraft over limit penalty will be communicated by the Bank upon customer's request

SCHEDULE OF SERVICES AND TARIFFS

CREDIT CARDS

Description	Personal Banking	HSBC Advance	HSBC Premier
Credit Cards			
Credit Cards Annual Fees			
Primary Card	Visa Classic: EGP 150 Visa Gold: Free ⁽¹⁾ for life provided spend is EGP 5,000/year or more. Visa Platinum: Free ⁽²⁾ for life provided spend is EGP 20,000/year or more.	Visa Classic: EGP 150 Visa Gold: Free ⁽¹⁾ for life provided spend is EGP 5,000/year or more. Visa Platinum: Free ⁽²⁾ for life provided spend is EGP 20,000/year or more. Advance MasterCard Platinum: Free	Visa Classic: EGP 150 Visa Gold: Free ⁽¹⁾ for life provided spend is EGP 5,000/year or more. Visa Platinum: Free ⁽²⁾ for life provided spend is EGP 20,000/year or more. Premier MasterCard Platinum: Free
Supplementary Card	Visa Classic: EGP 50 Visa Gold: Free for life ⁽³⁾ Visa Platinum: Free for life	Visa Classic: EGP 50 Visa Gold: Free for life ⁽³⁾ Visa Platinum: Free for life Advance MasterCard Platinum: Free	Visa Classic: EGP 50 Visa Gold: Free for life ⁽³⁾ Visa Platinum: Free for life Premier MasterCard Platinum: Free
General Charges on Credit Cards ⁽⁴⁾			
Monthly Finance Charge	Visa Classic: 2.95% Visa Gold: 2.95% Visa Platinum: 2.95%	Visa Classic: 2.95% Visa Gold: 2.95% Visa Platinum: 2.95% Advance MasterCard Platinum: 2.95%	Visa Classic: 2.95% Visa Gold: 2.95% Visa Platinum: 2.95% Premier MasterCard Platinum: 2.59%
Cash Advance Fees	2% (min. EGP 20)	2% (min. EGP 20)	2% (min. EGP 20)
Card Replacement Fees	Visa Classic: EGP 50 Visa Gold: EGP 100 Visa Platinum: EGP 200	Visa Classic: EGP 50 Visa Gold: EGP 100 Visa Platinum: EGP 200 Advance MasterCard Platinum: Free	Visa Classic: EGP 50 Visa Gold: EGP 100 Visa Platinum: EGP 200 Premier MasterCard Platinum: Free

(1) Minimum spend threshold for Visa Gold cards is limited to purchase transactions only carried by both the primary & supplementary card(s) (if any). Cash advance/withdrawals are not included. In case minimum spend threshold is not met, EGP 150 annual fees will apply.

(2) Minimum spend threshold for Visa Platinum is limited to purchase transactions only carried by both primary and supplementary card(s) (if any). Cash advance withdrawals are not included. In case minimum threshold is not met, EGP 200 annual fees will apply.

(3) Supplementary cards annual fees are free for life irrespective of spend

(4) Any increase or decrease in lending interest rates imposed by the regulator might impact cards interest rates with immediate effect and will notify the customer after applying the changes.

SCHEDULE OF SERVICES AND TARIFFS

CREDIT CARDS (continued)

Description	Personal Banking	HSBC Advance	HSBC Premier
Cards Monthly Maintenance Fees (Non-Account Holders)	EGP 7	EGP 7	EGP 7
FX Mark-up⁽³⁾	3%	3%	3%
PIN Issuance Fees	Free	Free	Free
PIN Replacement Fees through Phone Banking	Free	Free	Free
Statement Delivery	EGP 5 / cycle	EGP 5 / cycle	Free (for Premier MasterCard Platinum only)
Copy of previous statements	EGP 5 / month	Free (for Advance MasterCard Platinum only)	Free (for Premier MasterCard Platinum only)
Late Payment Fees	EGP 75	EGP 75	EGP 75
Exceed Credit Limit Fees	EGP 30	EGP 30	Free (for Premier MasterCard Platinum only)
Card limit increase	Free	Free	Free
Card temporarily limit increase	Free	Free	Free
Card Delivery Fees (Locally)	Free	Free	Free
Copy of transaction slip /Dispute investigation fees	EGP 50	EGP 50	EGP 50
Optional Credit Cover Insurance Fees on monthly outstanding balance	0.2% of monthly outstanding balance	0.2% of monthly outstanding balance	0.2% of monthly outstanding balance
Credit Bureau Investigation Fees⁽⁴⁾	EGP 35	EGP 35	EGP 35
Cash Installment Plan Rate			
Monthly Finance Charge	Visa Classic: 1.80% Visa Gold: 1.80% Visa Platinum: 1.60%	Visa Classic: 1.80% Visa Gold: 1.80% Visa Platinum: 1.60% Advance MasterCard Platinum: 1.60%	Visa Classic: 1.80% Visa Gold: 1.80% Visa Platinum: 1.60% Premier MasterCard Platinum: 1.60%
Early Settlement Fees	2% of outstanding Cash Instalment Plan amount (min. EGP 100)	2% of outstanding Cash Instalment Plan amount (min. EGP 100)	2% of outstanding Cash Instalment Plan amount (min. EGP 100)
Processing Fees	NIL	NIL	NIL
Tenure Options	6, 12, 18 & 24 months	6, 12, 18 & 24 months	6, 12, 18 & 24 months

(3) Transactions in foreign currency is converted into the equivalent in Egyptian Pounds at the prevailing market rate at the posting date and not at the transaction date attracting the foreign currency mark-up fees and charges as per the 'Schedule of Charges' announced on our website.

Foreign Currency Transactions are converted into your billing currency by the card scheme (Visa or MasterCard®) or HSBC Bank Egypt using their applicable exchange rates on the day conversion is made (which is the transaction posting date on HSBC bank Egypt system and not the actual date of transaction and which may involve a conversion to US Dollars or Hong Kong Dollars first).

(4) Credit Bureau investigation fee applies to new issuance, renewal and limit increase.



SCHEDULE OF SERVICES AND TARIFFS

OTHER SERVICES

Description	Personal Banking	HSBC Advance	HSBC Premier
Other Services			
Personal Phone Banking			
All enquiry services	Free	Free	Free
Personal Internet Banking			
Subscription Fees	Free	Free	Free
Standing Instructions			
Setup / Amendment	EGP 75	EGP 75	EGP 75
Counter Cash Withdrawals			
Amounts within the ATM limit ¹	EGP 25	EGP 25	Free
Payroll Service			
Automated (i.e through online)	Free (HSBC acc's)	Free (HSBC acc's)	Free (HSBC acc's)
Manual (Diskette)	EGP 200	EGP 200	EGP 200
Cheque Book Issuance			
Small size 24 notes	EGP 60	Free	Free
Large size 48 notes	EGP 120	Free	Free
Safe Deposit Lockers Rent³ (For Personal Accounts)			
Small Safe	EGP 600 / annum	EGP 600 / annum	EGP 600 / annum
Medium Safe	EGP 1,000 / annum	EGP 1,000 / annum	EGP 1,000 / annum
Large Safe	EGP 1,500 / annum	EGP 1,500 / annum	EGP 1,500 / annum

(1) Applicable on withdrawals below EGP 20,000 per day for Advance customers & EGP 15,000 per day for Personal Banking customers

(2) Safe Deposit Lockers fees are only applicable on existing customers, no new requests are accepted

SCHEDULE OF SERVICES AND TARIFFS

OTHER SERVICES (continued)

Description	Personal Banking	HSBC Advance	HSBC Premier
Account Statement Charges			
Paper statement delivery	EGP 15 / cycle	EGP 15 / cycle	Free
Online statements	Free	Free	Free
Extra copy of previous months / years	EGP 15 / month	EGP 15 / month	Free
SMS Alerts			
Banking Transactions	Free	Free	Free
Credit Card Transactions	Free	Free	Free
General Charges			
Internal Power of Attorney	EGP 50	EGP 50	EGP 50
Emergency Encashment	USD 20	Free ²	Free ²
Issuance of certificate (account balance / bank letters)	EGP 50 / certificate / letter	EGP 50 / certificate / letter	Free
Retrieval of documents processed by Bank	EGP50 for less than 6 months documents EGP100 for more than 6 months documents	EGP50 for less than 6 months documents EGP100 for more than 6 months documents	EGP50 for less than 6 months documents EGP100 for more than 6 months documents
Bank Signature Authentication (CBE Fees)	EGP 10	EGP 10	EGP 10
Signature Verification Fees	EGP 20	EGP 20	EGP 20

(1) For Advance customers, Global Transfers option is currently available for inward international transfers only

(2) To activate Global Transfers, the customer must visit the nearest branch in order to sign the required and related documentation

SCHEDULE OF CHARGES

HSBC Premier, HSBC Advance and Personal Banking

Effective 1 January 2016