



## **SCHEDULE OF SERVICES AND TARIFFS HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING**

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

*Last update: June 2018*



Together we thrive

## 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
<b>Current/Savings Accounts</b>			
<b>Account Opening Fees</b>	EGP 30	Free	Free
<b>Eligibility Criteria / Minimum Balance</b>	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) <sup>1</sup> 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
<b>Monthly Account Maintenance Fees<sup>2</sup></b>	EGP 7	Free	Free
<b>Account Closing Fees</b>	NIL	NIL	NIL
<b>Salary based fixed monthly service charge</b>	NIL	EGP 75 <sup>3</sup>	Free
<b>Monthly Service Charge (below minimum balance)</b>	EGP 50 or equivalent in other Foreign Currencies <sup>4</sup>	EGP 75	EGP 300 <sup>5</sup>

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

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

### Important Notes:

- 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
- In case of early redemption for the USD 24 months Time Deposit with monthly interest, a penalty charge of 3.1% from principle will be applied according to the period the deposit exists
- In case of early redemption for the USD 36 months Time Deposit with monthly interest, a penalty charge of 4% from principle will be applied according to the period the deposit existed.
- 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
- In case of early redemption of the Saving Certificate, the bank will apply early redemption fees in accordance with the Redemption Schedule under the terms & conditions section that is embedded in the product application form.

# SCHEDULE OF SERVICES AND TARIFFS

## HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

Description	Personal Banking	HSBC Advance	HSBC Premier
<b>Debit Cards</b>			
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 <sup>1</sup>	3%	3%	3%
Charges in Egypt at Bank ATM's (per transaction)	Free	Free	Free
Usage charges in Egypt at 123 sharing network <sup>2</sup> (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 <sup>3</sup>
Paywave technology	NIL	NIL	PayWave with maximum Limit EGP 300 or equivalent per transaction (where applicable)
Card delivery fees(local delivery)	Free	Free	Free
Card delivery fees (overseas delivery)	EGP 200	EGP 200	EGP 200

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 case the 123 sharing network is down/not operating while withdrawing, the PLUS network (international withdrawal) charges will be applied
3. 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 (available only through land lines) or +202 3 535 9800 from outside Egypt.

# SCHEDULE OF SERVICES AND TARIFFS

## HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

Description	Personal Banking	HSBC Advance	HSBC Premier
<b>Cheques <sup>1</sup></b>			
<b>Outward Cheques for Collection</b>			
<b>In Local Currency</b>	0.2% (min. EGP 5 – max. 500)+ postage charges	0.2% (min. EGP 5 – max. 500)+ postage charges	Free (Postage charges apply)
<b>In Foreign Currency <sup>2</sup></b>	0.3% (min. EGP30 – max. 600)+ postage charges	0.3% (min. EGP30 – max. 600)+ postage charges	Free (Postage charges apply)
<b>Inward Cheques for Collection</b>			
<b>In Local Currency (outside clearing)</b>	EGP 250 if settled by a Telegraphic Transfer	EGP 250 if settled by a Telegraphic Transfer	Free
<b>In Foreign Currency</b>	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
<b>Outward Clearing Cheques</b>			
<b>In Local Currency</b>	EGP 5 / cheque	EGP 5 / cheque	Free
<b>In Foreign Currency</b>	0.3% (min. EGP 30-max. 600)	0.3% (min. EGP 30-max. 600)	Free
<b>Post dated cheques for collection (Local and Foreign Currency) <sup>3</sup></b>	EGP 50/cheque	EGP 50/cheque	EGP 50/cheque
<b>Return cheques drawn on own bank <sup>4</sup></b>	EGP 30 / cheque	EGP 30 / cheque	EGP 30 / cheque
<b>Return cheques drawn on other Bank's</b>	EGP 30 / cheque	EGP 30 / cheque	EGP 30 / cheque
<b>Stop Payment / cheque <sup>5</sup></b>	EGP 50 / cheque	EGP 50 / cheque	EGP 50 / cheque
<b>Inward Transfers</b>			
<b>Inward Transfers in Local Currency</b>			
<b>Credit to customer account</b>	Free	Free	Free
<b>Credit to beneficiary account with other banks</b>	0.2% (min. EGP 20 – max. EGP 250 )	0.2% (min. EGP 20 – max. EGP 250 )	0.2% (min. EGP 20 – max. EGP 250 )
<b>Inward Transfers in Foreign Currency</b>			
<b>Credit customer account</b>	Free	Free	Free
<b>Credited to beneficiary account with other banks</b>	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. 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
3. Post dated charge is in addition to the normal cheque clearing collection fee which is deducted when cheque is presented for collection.
4. Full charges apply for Return of Outward cheques for collection in local / foreign currencies
5. Stop payment of cheques is not applicable to cheques reported lost or stolen.

# SCHEDULE OF SERVICES AND TARIFFS

## HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

Description		Personal Banking	HSBC Advance	HSBC Premier
<b>Outward Transfers</b>				
<b>Outward Telegraphic Transfers</b>				
Global transfers to own account (me2me) via Global View	Online Banking	NIL	USD 7 / transaction <sup>1</sup>	Free <sup>2</sup>
	Branch	NIL	NIL	Free
Foreign Currency transfers (Local & International) <sup>3</sup>	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 <sup>4</sup>
	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)
<b>Bank Drafts</b>				
Issuance	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
<b>Cashier Orders</b>				
Issuance	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
<b>General Charges on Outward Transfers</b>				
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
<b>Personal Finance and Overdrafts</b>			
<b>Personal Finance</b>			
<b>Administration Fees</b>	2% (min. EGP 200- no max.)	2% (min. EGP 200 - no max.)	2% (min. EGP 200 - no max.)
<b>Application Assessment Fees</b>	Free	Free	Free
<b>Early Full / Partial Settlement Fees</b>	5% of settled finance amount	5% of settled finance amount	5% of settled finance amount
<b>Loans Monthly Maintenance Fees</b>	EGP 7	EGP 7	EGP 7
<b>Rescheduling Fees</b>	Free	Free	Free
<b>Late Payment Fees</b>	EGP 75/installment	EGP 75/installment	EGP 75/installment
<b>Overdue interest</b>	4% annually above product rate	4% annually above product rate	4% annually above product rate
<b>Overdrafts</b>			
<b>Monthly commission on highest debit balance</b> <sup>1</sup>	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
<b>Credit Cards</b>			
<b>Credit Cards Annual Fees</b>			
<b>Primary Card</b>	<p><u>Visa Gold</u>: Free<sup>1</sup> subject to a spend of EGP 5,000/year or more.</p> <p><u>Visa Platinum</u>: Free<sup>2</sup> subject to a spend of EGP 20,000/year or more.</p>	<p><u>Visa Gold</u>: Free<sup>1</sup> subject to a spend of EGP 5,000/year or more.</p> <p><u>Visa Platinum</u>: Free<sup>2</sup> subject to a spend of EGP 20,000/year or more.</p> <p><u>Advance MasterCard Platinum card</u>: Free</p>	<p><u>Visa Gold</u>: Free<sup>1</sup> subject to a spend of EGP 5,000/year or more.</p> <p><u>Visa Platinum</u>: Free<sup>2</sup> subject to a spend of EGP 20,000/year or more.</p> <p><u>Premier MasterCard Platinum card</u>: Free</p>
<b>Supplementary Card<sup>3</sup></b>	<p><u>Visa Gold</u>: Free</p> <p><u>Visa Platinum</u>: Free</p>	<p><u>Visa Gold</u>: Free</p> <p><u>Visa Platinum</u>: Free</p> <p><u>Advance MasterCard Platinum card</u>: Free</p>	<p><u>Visa Gold</u>: Free</p> <p><u>Visa Platinum</u>: Free</p> <p><u>Premier MasterCard Platinum card</u>: Free</p>
<b>General Charges on Credit Cards</b>			
<b>Monthly Finance Charge<sup>4</sup></b>	<p><u>Visa Gold</u>: 2.95%</p> <p><u>Visa Platinum</u>: 2.95%</p>	<p><u>Visa Gold</u>: 2.95%</p> <p><u>Visa Platinum</u>: 2.95%</p> <p><u>Advance MasterCard Platinum card</u>: 2.95%</p>	<p><u>Visa Gold</u>: 2.95%</p> <p><u>Visa Platinum</u>: 2.95%</p> <p><u>Premier MasterCard Platinum card</u>: 2.59%</p>
<b>Cash Advance Fees</b>	2% (min. EGP 20)	2% (min. EGP 20)	2% (min. EGP 20)
<b>Card Replacement Fees</b>	<p><u>Visa Gold</u>: EGP 100</p> <p><u>Visa Platinum</u>: EGP 200</p>	<p><u>Visa Gold</u>: EGP 100</p> <p><u>Visa Platinum</u>: EGP 200</p> <p><u>Advance MasterCard Platinum card</u>: Free</p>	<p><u>Visa Gold</u>: EGP 100</p> <p><u>Visa Platinum</u>: EGP 200</p> <p><u>Premier MasterCard Platinum card</u>: Free</p>

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 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

Description	Personal Banking	HSBC Advance	HSBC Premier
<b>Cards Monthly Maintenance Fees (Non-Account Holders) – Deducted on quarterly basis</b>	EGP 7	EGP 7	EGP 7
<b>FX Mark-up<sup>1</sup></b>	3%	3%	3%
<b>PIN Issuance Fees</b>	Free	Free	Free
<b>PIN Replacement Fees through Phone Banking</b>	Free	Free	Free
<b>Statement Delivery</b>	EGP 5 / cycle	EGP 5 / cycle	Free (for Premier MasterCard Platinum only)
<b>Copy of previous statements</b>	EGP 5 / month	Free (for Advance MasterCard Platinum only)	Free (for Premier MasterCard Platinum only)
<b>Late Payment Fees</b>	EGP 75	EGP 75	EGP 75
<b>Cash withdrawal from Current/Savings Account from non HSBC ATM</b>	EGP 60 (per transaction)	EGP 60 (per transaction)	EGP 60 (per transaction)
<b>Exceed Credit Limit Fees</b>	EGP 30	EGP 30	Free (for Premier MasterCard Platinum only)
<b>Card limit increase</b>	Free	Free	Free
<b>Card temporarily limit increase</b>	Free	Free	Free
<b>Card Delivery Fees (Locally)</b>	Free	Free	Free
<b>Card Delivery Fees (Overseas)</b>	EGP 200	EGP 200	EGP 200
<b>Copy of transaction slip /Dispute investigation fees</b>	EGP 50	EGP 50	EGP 50
<b>Optional Credit Cover Insurance Fees on monthly outstanding balance</b>	0.2% of monthly outstanding balance	0.2% of monthly outstanding balance	0.2% of monthly outstanding balance
<b>Credit Bureau Investigation Fees<sup>2</sup></b>	EGP 35	EGP 35	EGP 35

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

# SCHEDULE OF SERVICES AND TARIFFS

## CREDIT CARDS

Description	Personal Banking	HSBC Advance	HSBC Premier
<b>Cash Installment Plan Rate</b>			
<b>Monthly Finance Charge</b>	<u>Visa Gold</u> : 1.80% <u>Visa Platinum</u> : 1.60%	<u>Visa Gold</u> : 1.80% <u>Visa Platinum</u> : 1.60% <u>Advance MasterCard Platinum</u> : 1.60%	<u>Visa Gold</u> : 1.80% <u>Visa Platinum</u> : 1.60% <u>Premier MasterCard Platinum</u> : 1.60%
<b>Early Settlement Fees</b>	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)
<b>Processing Fees</b>	NIL	NIL	NIL
<b>Tenure Options</b>	6, 12, 18 & 24 months	6, 12, 18 & 24 months	6, 12, 18 & 24 months
<b>Credit card Balance transfer Rate (effective 20 May 2018)</b>			
<b>Monthly Finance Charge</b>	2% for all Cards Types	2% for all Cards Types	2% for all Cards Types
<b>Early Settlement Fees</b>	NIL	NIL	NIL
<b>Processing Fees</b>	NIL	NIL	NIL
<b>Tenure Options</b>	6, 12, 18 & 24 months	6, 12, 18 & 24 months	6, 12, 18 & 24 months

# SCHEDULE OF SERVICES AND TARIFFS

## OTHER SERVICES

Description	Personal Banking	HSBC Advance	HSBC Premier
<b>Other Services</b>			
<b>Personal Phone Banking</b>			
All enquiry services	Free	Free	Free
<b>Personal Internet Banking</b>			
Subscription Fees	Free	Free	Free
<b>Standing Instructions</b>			
Setup / Amendment	EGP 75	EGP 75	EGP 75
<b>Counter Cash Withdrawals</b>			
Amounts within the ATM limit <sup>1</sup>	EGP 25	EGP 25	Free
<b>Payroll Service</b>			
Automated (i.e through online)	Free (HSBC accounts)	Free (HSBC accounts)	Free (HSBC accounts)
Manual (Diskette )	EGP 200	EGP 200	EGP 200
<b>Cheque Book Issuance</b>			
Small size 24 notes	EGP 60	Free	Free
Large size 48 notes	EGP 120	Free	Free
<b>Safe Deposit Lockers Rent <sup>2</sup>(For Personal Accounts)</b>			
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
<b>Account Statement Charges</b>			
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
<b>SMS Alerts</b>			
Banking Transactions	Free	Free	Free
Credit Card Transactions	Free	Free	Free
<b>General Charges</b>			
Internal Power of Attorney	EGP 50	EGP 50	EGP 50
Emergency Encashment	USD 20	Free	Free
Issuance of certificate (account balance / bank letters)	EGP 50 / certificate / letter	EGP 50 / certificate / letter	Free
Retrieval of documents processed by Bank	EGP 50 for less than 6 months documents EGP 100 for more than 6 months documents	EGP 50 for less than 6 months documents EGP 100 for more than 6 months documents	EGP 50 for less than 6 months documents EGP 100 for more than 6 months documents
Bank Signature Authentication (CBE Fees)	EGP 50 for facility settlement agreements (between banks & customers) EGP 25 for all other documents	EGP 50 for facility settlement agreements (between banks & customers) EGP 25 for all other documents	EGP 50 for facility settlement agreements (between banks & customers) EGP 25 for all other documents
Signature Verification Fees	EGP 20	EGP 20	EGP 20