

2015 Fee Schedule Effective 1 September 2015

Account Type	Personal	Advance	Premier	Seniors
Chequing				
Personal Chequing monthly maintenance fee (BMD, USD)	\$10/month	\$10/month	No charge	No charge*
Cheque processing	\$1.75/cheque	\$1.75/cheque	\$1.75/cheque	10 free cheques per month, \$0.50 per cheques thereafter
Cheque books	\$20/100 cheques	\$20/100 cheques	\$20/100 cheques	\$20/100 cheques
Cheque book Mailing	\$10 per order (100 cheques)	\$10 per order (100 cheques)	\$10 per order (100 cheques)	\$10 per order (100 cheques)
Unauthorised Overdraft	\$35/item	\$35/item	\$35/item	\$35/item
Inward dishonour fee for returned cheques	\$25/item	\$25/item	\$25/item	\$25/item
Cheque image copy	\$2.50/cheque	\$2.50/cheque	\$2.50/cheque	\$2.50/cheque

*\$50 average monthly balance required, otherwise \$3/month

Statement Savings				
Statement Savings monthly maintenance fee (all available currencies)	\$1.00	\$1.00	No charge	No charge*

*\$100 average minimum balance required, otherwise \$1/month

Account services				
Audit Confirmation	\$50.00	\$50.00	\$50.00	\$50.00
Bank Reference	\$45.00	\$35.00	\$25.00	\$45.00
Courier	\$60.00	\$60.00	\$60.00	\$60.00
Research	\$50/hour	\$50/hour	\$50/hour	\$50/hour
Statement Reprints	\$10/statement	\$10/statement	\$10/statement	\$10/statement
Advance orders same day pickup	\$5.00	\$5.00	\$5.00	\$5.00
Advance Orders: USD Cash orders less than \$5,000**	No charge	No charge	No charge	No charge
Advance Orders: USD Cash orders more than \$5,000**	0.5% fee amount in excess of \$5000**	0.5% fee amount in excess of \$5000**	0.5% fee amount in excess of \$5000**	0.5% fee amount in excess of \$5000**
Non HSBC Customers				
Cheque Cashing*	\$30/item	N/A	N/A	N/A

*Please see us about opening an account to avoid this fee

**Plus applicable transaction/service fees

Account Type	Personal	Advance	Premier	Seniors
Debit and Credit Cards				
Debit Card annual fee	No charge	No charge	No charge	No charge
Premier BermudaCard with MasterCard annual fee	N/A	N/A	No Charge	N/A
BermudaCard with MasterCard annual fee	\$35.00	\$35.00	\$35.00	\$35.00
MasterCard annual fee	\$45.00	\$45.00	\$45.00	\$45.00
Visa Classic annual fee	\$45.00	\$45.00	\$45.00	\$45.00
Visa Gold annual fee	\$75.00	\$75.00	\$75.00	\$75.00
HSBC Premier MasterCard annual fee	N/A	N/A	No Charge	N/A
HSBC Advance MasterCard annual fee	N/A	\$60.00	N/A	N/A
BermudaCard with MasterCard interest rate	9%	9%	9%	9%
MasterCard interest rate	18%	18%	18%	18%
Visa Classic interest rate	18%	18%	18%	18%
Visa Gold interest rate	18%	18%	18%	18%
HSBC Premier MasterCard interest rate	N/A	N/A	18%	N/A
HSBC Advance MasterCard interest rate	N/A	18%	N/A	N/A
HSBC Premier BermudaCard with MasterCard interest rate	N/A	N/A	9%	N/A
BermudaCard with MasterCard supplemental card	\$30.00	\$30.00	\$30.00	\$30.00
MasterCard supplemental card	\$40.00	\$40.00	\$40.00	\$40.00
Visa Classic supplemental card	\$40.00	\$40.00	\$40.00	\$40.00
Visa Gold supplemental card	\$70.00	\$70.00	\$70.00	\$70.00
HSBC Premier BermudaCard with MasterCard supplemental card	N/A	N/A	No Charge	N/A
HSBC Premier MasterCard supplemental card	N/A	N/A	No Charge	N/A
HSBC Advance MasterCard supplemental card	N/A	\$45.00	N/A	N/A
BermudaCard with MasterCard monthly service fee based on unpaid balances				
\$999 or less	\$3.00	\$3.00	\$3.00	\$3.00
\$1000 - \$2999	\$8.00	\$8.00	\$8.00	\$8.00
\$3000-\$4999	\$12.00	\$12.00	\$12.00	\$12.00
\$5000 and over	\$16.00	\$16.00	\$16.00	\$16.00

Account Type	Personal	Advance	Premier	Seniors
Debit and Credit Cards				
Credit Card Cash Advance	2.50% of cash advance (min \$2.50)	2.50% of cash advance (min \$2.50)	2.50% of cash advance (min \$2.50)	2.50% of cash advance (min \$2.50)
Replacement cards	\$35/card	\$35/card	\$35/card	\$35/card
Debit card cash withdrawals from non-HSBC Bermuda ATMs	2.5% of cash withdrawal, (min \$3.50)	2.5% of cash withdrawal, (min \$3.50)	2.5% of cash withdrawal, (min \$3.50)	2.5% of cash withdrawal, (min \$3.50)
Copy of sales slip	\$15.00	\$15.00	\$15.00	\$15.00
Credit Limit Increase	No Charge	No Charge	No Charge	No Charge
Late payment	\$40.00	\$40.00	\$40.00	\$40.00
Overlimit Fee*	\$40.00	\$40.00	No Charge	\$40.00
Research	\$50/hour	\$50/hour	\$50/hour	\$50/hour
Statement Reprints	\$10/statement	\$10/statement	\$10/statement	\$10/statement
International Transaction Fee** (credit cards only)	0.6%	0.6%	0.6%	0.6%
Rush Card Order	\$35/card	\$35/card	\$35/card	\$35/card
Lost or Stolen Debit Card Fraud Deductible	\$50card	\$50card	\$50card	\$50card
Lost or Stolen Credit Card Fraud Deductible	\$100card	\$100card	\$100card	\$100card

*fee applied per transaction | **applied to each international purchase transaction conducted outside of Bermuda

Safety Deposit Boxes	
Annual Rental Fee	Range from \$33 to \$371.25 per year - Boxes available at St. George's, Church St., Harbourview Centre, or Somerset Branches
Lock and Key Replacement Fee	\$120.00
Lost Key Replacement Fee	\$20.00
Box Break Fee	\$120.00

Local Payments				
Cashier's Cheques ordered via Personal Internet Banking	\$10.00	\$10.00	\$10.00	\$10.00
Cashier's Cheques ordered manually	\$50.00	\$50.00	\$50.00	\$15.00
Internal HSBC Bermuda Transfer via Personal Internet Banking	No charge	No charge	No charge	No charge
Internal HSBC Bermuda Transfer ordered manually	No charge	No charge	No charge	No charge
Payment to other local bank via Personal Internet Banking	No charge	No charge	No charge	No charge
Payment to other local bank ordered manually	\$50.00	\$50.00	\$50.00	\$50.00

Account Type	Personal	Advance	Premier	Seniors
Overseas Payments				
Drafts ordered via Personal Internet Banking	\$15.00	\$15.00	\$15.00	\$15.00
Drafts ordered manually	\$75.00	\$75.00	\$75.00	\$25.00
Outgoing wire via Personal Internet Banking	\$15.00	\$15.00	\$15.00	\$15.00
Outgoing wire ordered manually on bank stationary	\$75.00	\$75.00	\$75.00	\$75.00
Outgoing wire ordered manually on non-bank stationary	\$100.00	\$100.00	\$100.00	\$100.00
International Incoming Wire	\$6.00	\$6.00	\$6.00	\$6.00
Global Transfer (Wire Transfer to overseas HSBC office)	N/A	\$7.00	No Charge	N/A
Stop Payment (International Draft)	\$20/item	\$20/item	\$20/item	\$20/item

Foreign Cheques				
Cheques purchased (at the discretion of HSBC)	0.3% or \$20/item*	0.3% or \$20/item*	0.3% or \$20/item*	0.3% or \$20/item*
Cheques sent for collection/deferral	\$20.00	\$20.00	\$20.00	\$20.00

*whichever is greater

Standing Instructions				
Manual Set Up	\$7.00	\$7.00	\$7.00	\$7.00
Set Up in Personal Internet Banking	No charge	No charge	No charge	No charge
Amendment	\$7.00	\$7.00	\$7.00	\$7.00
Transfer within HSBC Bermuda	No charge	No charge	No charge	No charge
Transfer to other Bermuda financial institution	\$2.50	\$2.50	\$2.50	\$2.50
Local Mail Payment	\$13.00	\$13.00	\$13.00	\$13.00
Foreign Mail Payment	\$16.00	\$16.00	\$16.00	\$16.00
International Wire Payment	\$35.00	\$35.00	\$35.00	\$35.00
Warning Advice (due to insufficient funds after 3 attempts)	\$5.00	\$5.00	\$5.00	\$5.00
Warning Advice	\$5.00	\$5.00	\$5.00	\$5.00

Account Type	Maximum Term	Personal	Advance	Premier	Seniors
Lending Fees					
Home Equity Loan Negotiation Fee	30 years	1%/\$200 minimum	0.90%/\$150 minimum	0.80%/\$150 minimum	1%/\$150 minimum
Home Equity Line of Credit Negotiation Fee	5 years	1%/\$200 minimum	0.90%/\$150 minimum	0.80%/\$150 minimum	1%/\$150 minimum
Personal loan - secured Negotiation Fee	5 years	1%/\$200 minimum	0.90%/\$200 minimum	0.80%/\$200 minimum	1%/\$200 minimum
Personal Loan - unsecured Negotiation Fee	5 years	1%/\$200 minimum	0.90%/\$200 minimum	0.80%/\$200 minimum	1%/\$200 minimum
Overdrafts	1 year	\$25 per quarter under \$10k .25% per quarter over \$10k	\$25 per quarter under \$10k .25% per quarter over \$10k	\$25 per quarter under \$10k .25% per quarter over \$10k	\$25 per quarter under \$10k .25% per quarter over \$10k
Education Loans Secured Negotiation Fee	5 years	1%	0.90%	0.80%	1%
Education Loans Unsecured Negotiation Fee	5 years	1%	0.90%	0.80%	1%
Mortgage Negotiation Fee		1%	0.90%	0.80%	1%
Personal Line of Credit Negotiation Fee		1%	0.90%	0.80%	1%
Personal Line of Credit Late Fee		\$30.00	\$30.00	\$30.00	\$30.00
Request for Deed Copy					
Copy of Conveyance - Certified		\$25.00	\$25.00	\$25.00	\$25.00
Copy of Conveyance - Certification not required		\$15.00	\$15.00	\$15.00	\$15.00
Copy of Site Plan/Schedule		\$10.00	\$10.00	\$10.00	\$10.00

Investment Fees					
Custody and Safekeeping Local Shares		No charge	\$25/quarter for local shares	\$25/quarter for local shares	\$25/quarter for local shares
Execution Fees Local trading up to \$50k		1% of trade	1% of trade	1% of trade	1% of trade
Execution Fees Local trading \$50k - \$100k		0.75% of trade	0.75% of trade	0.75% of trade	0.75% of trade
Execution Fees Local trading over \$100k		0.50% of trade	0.50% of trade	0.50% of trade	0.50% of trade
Minimum Fee		\$100.00	\$100.00	\$100.00	\$100.00
Handling Fee		\$25.00	\$25.00	\$25.00	\$25.00
BSX Fee		0.10%	0.10%	0.10%	0.10%