

**Issuance of Demand Drafts
Subject to Bangko Sentral ng Pilipinas Circular 388 (Purchase of Foreign Currency)*

***Should a check be presented against one of your accounts and there are insufficient cleared funds in the account to cover it, we will attempt to contact you to ask for instructions.*

AN EASY GUIDE TO SALARYPLUS SERVICES AND CHARGES

Telegraphic Transfer Services

Outward Telegraphic Transfers Debited from Peso Account	
- via Phonebanking/Internet Banking	PHP700 or FCY equivalent add USD25 HBUS charge for USD transactions, due to serial payment method
- via Over-the-Counter (OTC)	PHP1,350 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
Inward Telegraphic Transfer	
	Documentary Stamp Tax of PHP0.30 for every PHP200
Outward Local Payment	
- via PhoneBanking/Internet Banking	PHP140
- via Over-the-Counter (OTC)	PHP150
Inward Local Payment	
	PHP100

Personal Loans

Interest Rates	Please contact your Relationship Manager.
Processing Fee	Waived
Documentary Stamp Tax (DST)	PHP1 for every PHP200 loan principal or fraction thereof (deducted from loan proceeds)
Late Payment Fee	36% per annum of the due amount
Amendment Fee	Waived
Breakfunding Cost	Waived

The charges of this guide are subject to change without prior notice. For other deposit service fees and charges, please refer to the Easy Guide to Bank Services and Charges downloadable from www.hsbc.com.ph.

Issued by The Hongkong and Shanghai Banking Corporation Limited

Member of the Philippine Deposit Insurance Corporation (PDIC)
Maximum Deposit Insurance for Each Depositor PHP500,000

General Services

ATM Withdrawals*	
Local Withdrawal	
- via HSBC ATMs	Free of charge
- via BancNet, Expressnet & MegaLink	PHP12 per transaction in excess of two (2) per month
International Withdrawal	
- via HSBC ATMs	PHP135 per transaction
- via PLUS ATMs	PHP150 per transaction
ATM Balance Inquiry	
Local Balance Inquiry	
- via HSBC ATMs	Free of charge
- via BancNet, Expressnet and MegaLink ATMs	PHP1 per inquiry
International Balance Inquiry	
- via HSBC ATMs	PHP30 per inquiry
- via PLUS ATMs	PHP40 per inquiry
Debit Card Replacement Fee	PHP400
Credit Card Replacement Fee	PHP400
Over-the-Counter Transactions	PHP100 per transaction
Request for Bank Certification	PHP300 per certification
Statements	
Statement print via ATM / Internet banking	Free of Charge
Statement print	
- within 12 months	PHP100 per statement
- before 12 months	PHP150 per statement
Text Alerts	PHP2 per text alert
Personal Internet Banking Security Device	Free for clients who sign up for e-statements

**Access to the savings/checking account may be restricted in some ATMs abroad and HSBC does not have control over non-HSBC ATMs in other countries. Kindly inform your HSBC Relationship Manager at least 15 banking days in advance if an employee intends to make cash withdrawals overseas.*

AutoSaver Account Services

AutoSaver Account Minimum Transfer

Monthly Transfers	Minimum PHP1,000 or USD50 per transfer, subject to Maximum Account Balance
Bi-Monthly and Fortnightly Transfers	Minimum PHP500 or USD25 per transfer, subject to Maximum Account Balance

Valid as at print date 01 October 2009

AutoSaver ATM Fee (only provided upon client's request)	PHP400
AutoSaver Amendment Fee	PHP100 per amendment
AutoSaver Handling Fee	PHP300

Payroll Debit Card Services

Debit Card Limit Amounts	
Maximum withdrawable amount	PHP50,000 per day
Maximum point of sale transaction amount	PHP50,000 per day
Debit Card Fees	
- Transaction Retrieval Fee	PHP275 per transaction
- Service Fee for Foreign Currency Transactions	1.75% of the converted sum in addition to the reimbursement cost for Visa's assessment fee which is 1% of the converted sum.

Credit Card Services

Annual Fee	
- Primary Card	Free on the first year PHP600 on the succeeding year, if used in the last 12 months
- Supplementary Card	PHP300 per Card
Other Card Fees	
- Minimum Amount Due	5% of outstanding balance or PHP250, whichever is higher
- Finance Charge	3.5% of average daily balance
- Late Payment Fee	7.5% of minimum due or minimum of PHP600
- Cash Advance Fee	3% of drawn amount or minimum of PHP500
- Overlimit Fee	PHP500 shall be charged if card account is overlimit on Billing Date
- Transaction Retrieval Fee	PHP275 per transaction
- Service Fee for Foreign Currency Transactions	1.75% of the converted sum in addition to the reimbursement cost for Visa's assessment fee which is 1% of the converted sum.

Check Account Services (for select clients only)

Checkbooks	
Peso Temporary (20 leaves)	PHP240 per booklet
Peso Regular (50 leaves)	PHP200 per booklet
Peso Check Deposit and Clearing Periods	
Checks deposited and drawn on Metro Manila and other PCHC Greater Manila Area (GMA) clearing regions and Regional banks	Free of charge
Checks deposited and drawn on Provincial banks	Minimum of PHP200 per check or 0.25% of amount of check, whichever is higher plus PHP40 (postage fee)
Peso checks sent for special clearing	PHP1,200 per check

Clearing holds	
Local (Metro Manila/Davao/Cagayan De Oro/Zamboanga)	3 working days
Regional	7 working days
Provincial	Sent for collection

USD/FCY Check Deposited to Peso Account and Clearing Periods	PHP250 plus Documentary Stamp Tax of PHP1.50
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Clearing holds	
In US within New York City	12 working days
In US Mainland	19 working days
Outside Mainland US Territories / Other Countries and Currencies	21 working days

Peso Check Account Services	
Stop Payment Order	PHP1,000 per check
Cancellation of Stop Payment order	PHP1,000 per check

Traveller's Checks (TCs)	
Payment of TCs to account	USD1 per check; minimum USD3 charge per transaction plus Documentary Stamp Tax of PHP0.30 for every PHP200

Manager's Check	PHP100
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Issuance of Demand Drafts*	
By debiting a Peso account with us	PHP220 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof

Returned Check Charges	
Notification Fee**	PHP1,200 per check

Returned Checks presented for the 3rd time and returned to HSBC	PHP1,000 per check or a charge equal to the amount of check multiplied by the Interbank call loan rate for the day, whichever is higher, in addition to the usual returned check charges.
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Returned check charges due to insufficient or uncleared funds	PHP2,000 per check plus PHP200 for every PHP40,000 of the amount of check and a fraction thereof per day
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A check previously stopped by accountholder	PHP2,000 per check
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Check / voucher retrieval	PHP30 per check / voucher
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- Notes:**
- HSBC may decline to purchase, clear, or process checks at its sole discretion.
 - Checks accepted for clearing are reflected immediately in your account but funds and any interest earned will only be available after the clearing hold period lapses.
 - Checks may also be sent for collection. Check sent for collection will only be credited to an account upon receipt of funds by HSBC from the drawee banks. The drawee bank may charge fees for collected items. These will be applied and deducted from the proceeds of the check.
 - Clearing fees shall be deducted from proceeds remitted to presenting bank. Default mode of transmittal is LP unless presenting bank and/or payee specifically requests PDDTS.
 - Documentary Stamp Tax (DST) is a government levy and may vary.