

An easy guide to bank services and charges

*for personal banking customers
effective: 08 June 2009*



The world's local bank

We aim to provide transparent and easy to understand charges for all our products and services. This guide is designed specifically for our personal banking customers and covers our most commonly used services. We hope you will find it clear and helpful.

The charges in this guide are effective from 08 June 2009 and are subject to change without prior notice. Some Loan Products which are not listed here can be obtained from our Personal Banking Officers. Please note that any account charges listed in US Dollars and other Foreign Currencies are payable in the currency of the relevant transaction account for an equivalent amount based on prevailing exchange rates. The enclosed charges only apply to accounts held with HSBC.

Should you have any questions on any of the charges, products or services referred to in this guide, please do not hesitate to call us at (02) 85-800 or (02) 976-8000 or 1-800-1888-0000 (toll free) or your branch of account.

Thank you for choosing HSBC.

Open a PowerVantage Account at any of the following locations:

BINONDO Uy Su Bin Building,
535 Quintin Paredes St., Binondo, Manila
Tel. Nos. (02) 242-5888 or (02) 242-2528
Fax No. (02) 755-5071

BONIFACIO GLOBAL CITY G/F 3058 Fifth Avenue
West, Bonifacio Global City, Taguig City
Tel. No. (02) 581-7010
Fax No. (02) 581-8170

CEBU G/F Taft Ayala Building, Cardinal Rosales Avenue,
Cebu Business Park, Cebu City
Tel. Nos. (032) 234-4180 to 83
Fax No. (032) 415-8250

CEBU - BANILAD A.S. Fortuna St.,
Banilad, Cebu City
Tel. No. (032) 238-2077
Fax No. (032) 416-0645

DAVAO G/F Luisa Avenue Square,
E. Jacinto Ext., Davao City
Tel No. (082) 226-7012
Fax No. (082) 300-7899

MAKATI G/F The Enterprise Center, Tower 1,
6766 Ayala Avenue cor Paseo de Roxas, Makati City
Tel. No. (02) 830-5186
Fax No. (02) 755-5081

ORTIGAS G/F Discovery Suites, 25 ADB Avenue,
Ortigas Center, Pasig City
Tel. Nos. (02) 584-9252 to 55
Fax No's. (02) 637-1914 or (02) 755-5055

QUEZON CITY G/F 1677 Nexor Building,
Quezon Ave., Quezon City
Tel No. (02) 441-1009
Fax No. (02) 755-5072

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ACCOUNT SERVICES

Minimum Total Relationship Balance Requirement (TRB)¹	Php100,000 or FCY equivalent
Service Charge (for falling below TRB)²	PHP1,250/month
Account Closing fee³	PHP1,250
Interest Rates	Indicative interest rates are posted in our branches but are subject to change at anytime. Please contact your branch of account or call us at (02) 85-800 or (02) 976-8000 or 1-800-1888-0000 (toll free) for up-to-date information.
International Services	
Account opening via IBC	USD200 or FCY equivalent
Foreign Currency Cash Deposits and Withdrawals⁴	
Cash deposit/withdrawal (USD)	USD2 handling fee for every USD1,000 in excess of USD2,000 cash deposited or withdrawn per day
Cash deposit/withdrawal (other FCY)	0.25% Commission in Lieu of Exchange on total amount
Other Account Services	
AutoSaver Account monthly transfer amount	Minimum PHP1,000 or USD50 per month, subject to maximum account balance
AutoSaver ATM Fee (ATM only provided upon client's request)	Php300
AutoSaver Amendment Fee	Php100/amendment
AutoSaver Handling Fee	Php300

Notes Section - Account Services

¹Total Relationship Balance

Total Relationship Balance (TRB) is calculated based on the average total balances in all deposit accounts and investments within the bundled account package (in any one calendar month) per customer.

²Service Charge

Debited against client's demand deposit account if:

- a. Client's TRB on all active accounts fall below TRB requirements for two consecutive months; or

b. Client's dormant accounts fall below TRB minimum requirement for one month. Dormant accounts are savings accounts with no activity (deposits and withdrawals) for two years and current accounts with no activity for one year.

³Account Closing Fee

If closed within 3 months after opening unless Treasurer-In-Trust-For account has been incorporated

⁴Foreign Currency Cash Deposits and Withdrawals

Fees do not apply if cash deposit/withdrawal involves foreign exchange or conversion. Payment of foreign currency notes is subject to availability. Customers are advised to reserve foreign currency notes three working days in advance to ensure transaction can be completed.

TIME DEPOSIT SERVICES

Minimum Deposit Placement Amount

Peso Time Deposits

Regular Time Deposits (up to one year)	PHP25,000
High-Yield Time Deposit	PHP100,000
1-Year Time Deposit with monthly interest payments	PHP100,000
MoneyBack Time Deposit	PHP150,000

Foreign Currency Time Deposits¹

Australian Dollar	AUD3,000
Canadian Dollar	CAD2,500
Euro	EUR2,500
Hong Kong Dollar	HKD20,000
Japanese Yen	JPY250,000
New Zealand Dollar	NZD3,000
Singapore Dollar	SGD5,000
Sterling Pound	GBP2,500
Swiss Franc	CHF3,000
US Dollar	USD2,500
US Dollar MoneyBack Time Deposit	USD2,500
US Dollar 1- Year Time Deposit with monthly interest payments	USD2,500

Handling Charges

Customer initiated instructions on maturing placements	No charge
Customers who have requested bank to contact them for instructions on their maturing placements	PHP100 handling fee/placement

Pre-termination of Time Deposits

Withdrawal of time deposits, prior to maturity date is subject to the Bank's consent and to such applicable penalties and/or withholding taxes which the Bank may impose

Please refer to your Branch of Account for penalties and computation

Notes Section – Time Deposit Services

¹Foreign Currency Time Deposits

Foreign currency time deposits are available from one month to twelve months. Interest on savings accounts and/or time deposits are subject to change without prior notice and may at times be zero. For shorter tenors or lesser amounts, we recommend a savings account in lieu of a time deposit

CHECK ACCOUNT SERVICES

Peso Check Deposit

Checks deposited and drawn on Provincial banks	Minimum of PHP200/check or 0.125% of check whichever is higher plus PHP40 (postage fee)
Peso checks sent for special clearing	PHP1,200/check

Peso Check Deposit Clearing Hold Period

Metro Manila / Cebu / Davao / Cagayan de Oro / Zamboanga	3 working days
Regional	7 working days
Provincial	Sent for collection

USD/FCY Check Deposit

USD/FCY check/drafts issued by other banks, companies or personal entities purchased for immediate credit to account (at the bank's discretion)	Minimum of USD6/check or 0.2% of amount of check, whichever is higher
USD/FCY check/drafts issued by HSBC bank/branches and purchased for immediate credit to account (at the bank's discretion)	Minimum of USD6/check or 0.125% of amount of check, whichever is higher
USD/FCY check deposit	
For deposit to same FCY account	USD4
For deposit to PHP account	PHP250 plus Documentary Stamp Tax of PHP1.50
For deposit to different FCY account (e.g. USD check to GBP account)	PHP250
Sent for collection (at the bank's discretion)	USD17

USD Check Deposit Clearing Hold Period

Clearing hold periods are as follows:

in US within New York City	12 working days
in US Mainland	19 working days
Outside Mainland US Territories/Other Countries and Territories	21 working days

JPY Checks

Check collection through Japanese Local Bank	JPY6,000
Check drawn on HSBC Tokyo	Free
Traveler's Check	JPY100/item (Minimum of JPY2,000)

Peso Check Account Services

Stop Payment Order	PHP1,000/check
Cancellation of Stop Payment Order	PHP1,000/check

USD Check Account Services

Via Local Payment (Default)	USD6/check
Via Transfer (between HSBC Group Accounts in the Philippines)	Free of charge
Via GSRT (Real Time) at the beneficiary's option	USD30/check
Via Telegraphic Transfer (for checks accepted abroad and presented here in the Philippines for clearing)	USD30/check
Stop Payment Order	USD20/check cleared
Cancellation of Stop Payment Order	USD20/check cleared

Traveler's Checks (TCs)¹

Payment of TCs to account or encashment of TCs	USD1 per check; minimum USD3 charge per transaction plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
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Cashier's Order

Cashier's Order (Manager's Check)	PHP100
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Issuance of Demand Drafts²

A. Accountholders

By debiting a Peso account with us	PHP220 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
By debiting USD/FCY account (debit same FCY)	USD18 or FCY equivalent
By debiting Non-USD/FCY account (debit different FCY)	PHP600 or FCY equivalent

Stop Payment Order for Demand Drafts purchased	USD30/draft
B. Non-HSBC Philippines Accountholders	
Paid in Pesos	PHP1,000 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
Paid in USD/FCY	USD50
Returned Check Charges	
Notification Fee ³ for Peso or FCY account	PHP1,200/check or FCY equivalent
Due to Insufficient or Uncleared Funds for Peso account	PHP2,000/check plus PHP200 for every PHP40,000 of the amount of check and a fraction thereof per day
Due to Insufficient or Uncleared Funds for USD account	USD30/check
Due to a check previously stopped by accountholder	PHP2,000/check
Due to returned checks presented for the 3rd time and returned to HSBC	PHP1,000/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
Checkbooks	
Peso Temporary (20 leaves)	PHP240/booklet
Peso Regular (50 leaves)	PHP200/booklet
USD Temporary (20 leaves)	USD6/booklet
USD Regular (50 leaves)	USD12/booklet
Delivery of checkbook⁴	
Within Metro Manila	PHP50
For Provincial/Overseas Areas	PHP500 for every 500 grams or a fraction thereof; minimum of PHP500
Check/voucher retrieval	PHP30 per check/voucher retrieval
Emergency Encashments	USD20

Notes Section - Check Account Services

- a. For non-HSBC Philippines accountholders but HSBC Group customers, outward overseas transactions will be allowed subject to presentation of proof of the account held (e.g. ATM Card, checkbook, passbook, statement) and to the Bank's consent. Outward overseas transaction amount must be minimum of USD500 and maximum of USD5,000. The sale of any demand draft will only be considered against presentation of original identification and a declaration regarding the purpose of the purchase.
- b. HSBC may decline to purchase, clear, or process checks at its sole discretion.

c. 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.
d. 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.
e. 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
f. Documentary Stamp Tax (DST) is a government levy and may vary.
¹Sales of TCs
Not applicable to encashment of HSBC issued TCs
²Issuance of Demand Drafts
Subject to Bangko Sentral ng Pilipinas Circular 388 (Purchase of Foreign Currency)
³Notification Fee
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.
⁴Delivery of Checkbooks
Only applicable to clients with LOI for checkbook mailing

TELEGRAPHIC TRANSFER SERVICES

Outward Overseas Telegraphic Transfer¹

A. Accountholders

By debiting a Peso account with us (over the counter transactions)	Php1,350 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
By debiting same FCY as TT amount (over the counter transactions)	USD30 <i>add USD25 HBUS charge for USD transactions, due to serial payment method*</i>
By debiting a different FCY from TT amount (over the counter transactions)	PHP1,125 or FCY equivalent
Via Phonebanking / Internet Banking (same foreign currency)	USD25 or FCY equivalent <i>add USD25 HBUS charge for USD transactions, due to serial payment method*</i>
Via Phonebanking / Internet Banking (cross currency)	PHP700 or FCY equivalent <i>add USD25 HBUS charge for USD transactions, due to serial payment method*</i>

*Remittance fees are shouldered solely by local remitter (overseas charge type "OUR").

Via Date-Triggered Standing Instruction	AUD30 CAD27 CHF27 EUR18 GBP15 HKD200 JPY2,700 NZD32 SGD37 USD22
Via Date-Triggered Standing Instruction (cross-currency)	PHP1,100 or FCY equivalent
B. Non-HSBC Philippines Accountholders	
Paid in Pesos ²	PHP1,800 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
Paid in FCY	USD50
Inward Overseas Remittances	
A. Accountholders	
USD/FCY for credit to Peso account	Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
USD/FCY for credit to USD/FCY account	PVA - USD2 or FCY equivalent Premier - Free
B. Non-HSBC Philippines Accountholders	
For further credit to other banks via:	
Local Telegraphic Transfer in Pesos	PHP350
Local Telegraphic Transfer in USD	USD20
FCY Demand Draft	USD50 or FCY equivalent
PDDTS/GSRT/Outward Overseas Telegraphic Transfer	USD30
For collection over the counter (not credited to an HSBC account)	
Paid in FCY	USD70
Paid in Pesos	PHP3,850 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
Outward Local Payment	
Paid in Pesos	
Over the counter	PHP150
Via Internet Banking/Phonebanking/Date-Triggered Standing Instruction	PHP140
Philippine Domestic Dollar Transfer System (PDDTS) – RTGS <i>For same day credit to beneficiary's account</i>	PHP1,350

Paid in Foreign Currency	
Over the counter	USD6
Internet Banking / Phonebanking / Date Triggered Standing Instruction	USD4
Philippine Domestic Dollar Transfer System (PDDTS) <i>For same day credit to beneficiary's account</i>	USD30
Inward Local Payment	
Peso for credit to Peso account	PHP100
USD for credit to USD account	USD3
USD for credit to Peso or different FCY account	PHP100
Via PDDTS for credit to account	USD5
Via RTGS for credit to account	PHP200
Notes Section - Telegraphic Transfers	
<p>¹Subject to Bangko Sentral ng Pilipinas Circular 388 (Purchase of Foreign Currency)</p> <p>²Documentary Stamp Tax of Php0.30 for every Php200 or fraction thereof if paid in Pesos and converted to any currency</p> <p>a. For non-HSBC Philippines accountholders but HSBC Group customers, outward overseas transaction to their own HSBC accounts abroad will be allowed subject to presentation of proof of the account held (eg. ATM card, checkbook, passbook, statement) and to the Bank's consent. Outward overseas transaction amount must be minimum of USD500 and maximum of USD5,000. The sale of any demand draft will only be considered against presentation of original identification and a declaration regarding the purpose of the purchase.</p> <p>b. Documentary Stamp Tax is a government levy and may vary. Our charges for remittances do not include any charges which may be levied by banks overseas. Please ask us for details of charges levied by HSBC overseas branches. We will be pleased to provide an indication.</p> <p>c. Documentary Stamp Tax of P0.30 for every P200 or fraction thereof is charged if original currency received by HSBC is FCY.</p>	
LOANS	
Personal Loan	
Processing Fees	PHP1,500 (deducted from loan proceeds)
Breakfunding Cost	Refer to Pre-Payment of Loans Section (Page 10)
Amendment Fee (for modification of loan details)	PHP500 per amendment after drawdown
Late Payment Fee	10% per month on all overdue amounts or a minimum of PHP300

Documentary Stamp Tax ¹	PHP1 for every PHP200 loan amount or a fraction thereof (deducted from loan proceeds).
Overpayment Reversal Fee	PHP500
Loan Certification Fee	PHP300
Home Loan	
Processing Fees	PHP2,000
Breakfunding Cost	Refer to Pre-Payment of Loans Section (Page 10)
Penalty Charges	Outstanding Principal and Interest balance x 36% x No. of days/360
Service Fee for Prepayment, Pretermination, Restructuring, or Changing the Interest Review Date or Repricing Period on any banking day that does not fall on a repricing date	PHP2,000 plus Breakfunding Cost
Service Fee for Prepayment, Pretermination, or Restructuring on repricing date	PHP500 for prepayments of more than PHP100,000 PHP2,000 for prepayments less than PHP100,000
Notarial Fee for Termination / Closing of Home Loans	PHP150
AssetLink	
Processing Fee	No charge
Facility Termination Fee	PHP2,500 (if facility is closed within 6 months from set-up)
Late Payment Penalty	36% p.a. on the overdue monthly interest payment
Documentary Stamp Tax ²	Computed at PHP1.00 for every PHP200 of the AssetLink credit line. The Documentary Stamp Tax is computed based on the principal amount of the loan. Documentary Stamp Tax on additional availments which if taken in the aggregate, exceed the AssetLink credit line, shall also be charged
Amendment Fee	No charge

Notes Section - Loans

¹Documentary Stamp Tax exemption

For loan amounts less than PHP250,000 and use of loan is for Personal Expenditure.

²Documentary Stamp Tax charging

As this is a credit line, clients can avail in excess of the credit limit due to

repayments. HSBC will monitor the cumulative availments from the facility. Availments in excess of the credit limit will then be subject to further DST in the manner stated above.

Pre-Payment Loans

For Pretermination of Personal Loans prior to Maturity

The Break Funding Cost is computed as follows:

$(\text{Ref 1} - \text{Ref 2}) \times (\text{amount prepaid}) \times (\text{No. of Days prior loan maturity divided by 360})$

Where Ref 1 – Appropriate reference rate on Drawdown Date

Ref 2 – Appropriate reference rate for the remaining days prior to Loan Maturity

The following are the applicable reference rates:

Reference Rate on Drawdown Date (REF 1)

Cost of Fund (COF) rate before intermediation on the loan account during drawdown date. This is found in the Loan Scheduler of the account in HLS under Cost of Fund Rate.

Reference Rate on Pre-termination Date (REF 2)

Published daily PDST-R1 (MART2 rates). To get the rate, calculate the remaining days until loan maturity and refer to the Days of Maturity column.

Example:

1) Client takes up a Php 100,000 loan on 01 June 07 for 24 months. Ref 1 is based on COF rate at time of drawdown. Let's assume COF rate is at 9%.

2) On 29 July 08 he decides to prepay the outstanding balance of P50,000, his Ref 2 is 6.6329% based on today's (29 July 2008) MART2 rate as of 11:45am.

Therefore his Break Funding Cost is computed as follows:

$(9.00\% - 6.6329\%) \times (\text{PHP}50,000) \times (307 \text{ days}/360 \text{ days}) = \text{P}1,009.31$

Ref 1	7.0000%
Ref 2	6.6329%
Amount Prepaid	50,000
Days left before maturity	307
No. of Days in a year	360

SUNDRY SERVICES

Replacement of lost/stolen/expired ATM card¹	PHP300/card
ATM Fees	
Local withdrawal	
Via HSBC ExpressNet/Megalink/BancNet ATMs	No charge
International withdrawal	
Via HSBC ATMs	PHP100/transaction
Via PLUS ATMs	PHP150/transaction
Local balance inquiry via non-HSBC ATM	Php10/inquiry
Request for Bank Certification	
Certification of balance	PHP300/certification
Certification of inward remittance	PHP300/remittance
Other certifications	PHP300/certification
Statements	
Statement reprint via ATM / downloaded via Internet Banking (download via Internet Banking as an e-Statement)	No charge
Statement Reprint	
Within 12 months	PHP100/monthly statement
Beyond 12 months	PHP150/monthly statement
Collect/Hold Statement	PHP200/month
Text Alerts	3 free alerts/month. PHP2 for each alert thereafter
Security Device	
New Security Device	No charge
Replacement of Security Device	PHP500
Communications	
Telex/Relay Message HSBC Worldwide accountholder	USD15
Local facsimile	PHP50/page
International facsimile	PHP100/page
Photocopies	PHP25/page
Courier charge for documents sent to other HSBC offices and abroad (availment of this service is subject to the Bank's discretion)	Minimum of PHP500 or rate charged by courier company depending on country of destination plus PHP100 handling fee
Overseas Tracer Fee/Cable Charges	PHP450
Credit Card or Personal Installment Loan Payments	
via Over the counter	PHP70
via Easy Pay Machines	No charge

Safety Deposit Boxes²	
Refundable key deposit (forfeited if key is lost)	PHP2,500
Annual Rental Fee:	
3x5x24 inches	PHP1,500
5x5x24 inches	PHP1,800
3x10x24 inches	PHP2,000
5x10x24 inches	PHP2,750
10x10x24 inches	PHP4,000
Forced-opening charges (if unpaid for 3 months)	PHP3,000
Standing Instructions	
To execute each Standing Instruction and Special Instruction	No separate charge; Charges as applicable for respective services
To Set-up/Amend/Suppress Standing Instructions	No separate charge; Charges as applicable for respective services

Notes section - Sundry Services

¹Replacement of lost/stolen/expired ATM card

Replacement of defective and expired card is free of charge

²Safety Deposit Boxes

Available only to HSBC Premier customers in all HSBC branches.

CREDIT CARDS

Annual Fee	
Visa / MasterCard Gold	PHP2,500 for primary, PHP1,250 for supplementary
Mabuhay Miles Visa Gold	PHP3,000 for primary, PHP1,500 for supplementary
Mabuhay Miles Visa Classic	PHP1,200 for primary, PHP600 for supplementary plus PHP500 annual mileage fee
All other Cards	PHP1,200 for primary, PHP600 for supplementary
Other Card Fees	
Cash Advance Service Fee	3% of amount drawn or PHP500, whichever is higher
Late Charge	PHP600 or 7.5% of Minimum Payment Due
Overlimit Fee	PHP500
Card replacement Fee (not applicable for defective card)	PHP400
Transactional Retrieval Fee Finance Charge	PHP275/transaction 2.75% per month for Mabuhay Miles Visa Gold computed based on ADB. 3.5% per month for all other card types computed based on ADB.

Payment Due	
Issuer Service Fee for FCY transactions*	1.75% of converted sum
HIP Pre-termination Processing Fee	PHP500
Returned Check Fee	PHP1,000

* 1.75% of converted sum plus reimbursement of the assessment fee charged by Visa/MasterCard to the issuer equivalent to 1% of the converted sum.

PVA SERVICES & FEATURES

PowerVantage ATM

You can access your account through HSBC, HSBC Savings Bank, ExpressNet and MegaLink ATMs locally, or through 800,000 HSBC and VISA PLUS ATMs worldwide.

Telegraphic Transfers

Send or receive remittances in various currencies. Our international network allows you to transfer or receive funds quickly.

Demand drafts/Manager's Checks

Get a check guaranteed by the bank and make local or overseas payments.

Personal Internet Banking

Wherever you are, access and transact on your account via the internet. Just log on to www.hsbc.com.ph (online@hsbc).

On Call, HSBC's 24-hour customer service hotline

Perform a wide range of banking transactions by phone.

Text Alerts

With this innovative feature, you'll receive a text message on your mobile phone whenever a transaction is made on your account.

EasyPay Machines

Enjoy the convenience in making deposits and payments at any EasyPay machine in HSBC branches.

Note: All services are subject to the Bank's policies and procedures.

DEPOSITS/INVESTMENT/INSURANCE

Deposit Products

Interest-bearing Peso Checking Account

Earn interest on your checking account. No minimum balance required.

Multi-currency Savings and Time Deposit Accounts

Open an account in pesos or in any of 10 foreign currencies, and choices of deposit tenors.

Peso and US Dollar 1-Year Time Deposit Account

Gives you high interest rates and tax savings, plus the option to withdraw your interest earnings every month.

Peso High-Yield Time Deposit Account

Enjoy higher interest rates than regular time deposits. What's more, we will shoulder the Documentary Stamp Tax* on your behalf. Choose from any of our deposit tenors: 1 month, 2 months, 3 months, 4 months, 6 months or 1 year.

AutoSaver

Increase your savings by moving money automatically into a higher-yielding savings account.

MoneyBack Time Deposit

Get money on the same day you open your deposit.

Directed Trust Service through HSBC

The Directed Trust service provided by the HSBC Trust department allows you access to investment choices that may suit your needs and help you reach your financial goals. For more details, call our Directed Trust Hotline at (02) 683-2741.

Other investment products

Please call us for other investment products that may become available from time to time.

Insurance Services through HSBC Insurance Brokers**

HSBC Insurance Brokers provides a wide range of life and general insurance products to help you and your loved ones feel safe about the future.

* Php1 for every Php200 or fraction thereof, pro-rated based on the term of the deposit.

** HSBC Insurance Brokers (Philippines) Inc. is a wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited.

Note: The bank reserves the authority to change the features of its deposit/investment products from time to time. All products are subject to the Bank's policies and procedures.

