

An Easy Guide to Bank Services and Charges

For Products and Services of Classic Account Packages of HSBC Savings Bank (Philippines) Inc. as of 31 December 2015

Open a Classic Account at any of the following locations:

ALABANG

G/F Unit 1 The Commercial Complex, Madrigal Avenue
Ayala Alabang Village, Muntinlupa City 1770
Tel. Nos. (02) 775-0031 to 35
Fax No. (02) 755-5077

BF PARAÑAQUE

G/F Gonzy Building, Lot 14 Block 42
Presidents Avenue Parañaque City 1700
Tel. Nos. (02) 659-2150 to 53
Fax No. (02) 807-9109

CALOOCAN

359 Rizal Ave. Ext.,
Grace Park, Caloocan City
Tel. Nos. (02) 359-6022 to 26
Fax No. (02) 755-5076

COMMONWEALTH

Commonwealth Ave. cor.
Holy Spirit Dr., Barangay Don Antonio Heights
Quezon City
Tel. Nos. (02) 952-3001 to 06
Fax No. (02) 755-5079

CUBAO

G/F PhilamLife Building, Aurora Blvd.
cor. Gen. Araneta Ave., Araneta Center
Cubao, Quezon City
Tel. Nos. (02) 709-1581 to 84
Fax No. (02) 421-4690

FILINVEST SOUTH

G/F BC Group Center, Filinvest Avenue
Filinvest Corporate City, Alabang, Muntinlupa City
Tel. Nos. (02) 581-8490 to 98
Fax No. (02) 755-5085

RCBC PLAZA

G/F Tower 2 RCBC Plaza
Ayala Ave. cor. Makati Ave., Makati City
Tel. Nos. (02) 757-3925 to 30
Fax No. (02) 755-5078

ROCKWELL BRANCH

R1 Level Space 142, Lopez Drive, Powerplant Mall
Rockwell Center, Makati City 1210
Tel. Nos. (02) 729-8665
Fax No. (02) 895-3456

FORT STRIP

G/F Unit 4, The Fort Strip
Fort Bonifacio, Global City, Taguig City
Tel No. (02) 889-4590
Fax No. (02) 755-5081

GREENHILLS

G/F Greenhills Shopping Center
Greenhills, San Juan, Metro Manila
Tel. Nos. (02) 705-1001 to 05
Fax No. (02) 755-5083

KATIPUNAN

299 Katipunan Road
Loyola Heights, Quezon City
Tel. Nos. (02) 436-6067 to 68
Fax No. (02) 755-5084

LEGASPI VILLAGE

G/F Optima Building
221 Salcedo St., Legaspi Village, Makati City
Tel Nos. (02) 830-2576 to 79
Fax No. (02) 755-5080

MAKATI AVENUE

G/F Peninsula Court
8735 Paseo de Roxas cor.
Makati Ave., Makati City
Tel. No. (02) 817-1002
Fax Nos. (02) 755-5073

MALL OF ASIA

G/F One E-Com Center, Mall of Asia
Complex, Pasay City
Tel Nos. (02) 901-5851 to 59
Fax No. (02) 556-4151

VALLE VERDE

G/F Silver City's Auto Mall
Frontera Verde Drive, Julia Vargas, Pasig City
Tel. No. (02) 914-0700
Fax Nos. (02) 755-5091

SAN FERNANDO, PAMPANGA

G/F Odette Grace Building, Barangay Dolores
Mac Arthur Highway, San Fernando, Pampanga
Tel No. (045) 875-8023
Fax Nos. (02) 755-5089 or (045) 961-0799

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 15 July 2010 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 Savings Bank (Philippines) Inc.

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 Savings Bank (Philippines) Inc.

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Account Services

Minimum Balance Requirement Per Savings Account	
Philippine Peso (PHP)	PHP25,000
US Dollar (USD)/Euro (EUR)/Sterling Pound (GBP)	USD/EUR/GBP500
Australian Dollar (AUD)/ Canadian Dollar (CAD)/ Swiss Franc (CHF)/ New Zealand (NZD)/ Singapore Dollar (SGD)	AUD/CAD/CHF/NZD/SGD1,000
Hong Kong Dollar (HKD)	HKD5,000
Japanese Yen (JPY)	JPY75,000
Monthly Service Charge ¹	
Philippine Peso (PHP)	PHP400
US Dollar (USD)/Euro (EUR)/Sterling Pound (GBP)	USD/EUR/GBP8
Australian Dollar (AUD)/ Canadian Dollar (CAD)/ Swiss Franc (CHF)/ New Zealand (NZD)/ Singapore Dollar (SGD)	AUD/CAD/CHF/NZD/SGD16
Hong Kong Dollar (HKD)	HKD80
Japanese Yen (JPY)	JPY1,200
Cash Deposits and Withdrawals	
Philippine Peso	
Over-the-counter	PHP100 per transaction
Foreign Currency ²	
US Dollar	USD2 handling fee for every USD1,000 in excess of USD2,000 cash deposited or withdrawn per day
Other Foreign Currency	0.25% Commission in Lieu of Exchange on total amount

¹Monthly Service Charge

On a calendar month, the Client's Average Daily Balance (ADB) falls below the minimum account balance requirements for two (2) consecutive months; or

- a. Client's Average Daily Balance on active accounts falls below minimum account balance requirements for two (2) consecutive months; or
- b. Client's dormant and unclaimed accounts fall below minimum account balance for one (1) month. Dormant accounts are savings accounts with no activity (deposits and withdrawals) for two (2) years and current accounts with no activity for one (1) year. Unclaimed accounts are savings and current accounts with no activity for three (3) years.

²Foreign 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.

Account Services

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 per amendment
AutoSaver Handling Fee	PHP300
Account Closing fee ³	PHP500
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.

³**Account Closing Fee**
If closed within three months after opening unless Treasurer-In-Trust-For account has been incorporated

Time Deposit Services

Philippine Peso Time Deposits - Minimum Deposit Placement Amount	
Regular Time Deposits (up to one year)	PHP25,000
High-Yield Time Deposit	PHP100,000
One-Year Time Deposit with monthly interest payments	PHP100,000
MoneyBack Time Deposit	PHP150,000
Foreign Currency Time Deposits ⁴	
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 One-Year Time Deposit with monthly interest payments	USD2,500
Handling Charges on Maturing placements	
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 per 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

⁴Foreign 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

Philippine Peso Check Deposit	
Checks deposited and drawn on Provincial banks	Minimum of PHP200 per check or 0.125% of check whichever is higher plus PHP40 (postage fee)
Philippine Peso checks sent for special clearing	PHP1,200 per check
Philippine 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
US Dollar (USD)/Foreign Currency (FCY) Check Deposit	
USD/FCY checks/drafts issued by other banks, companies or personal entities purchased for immediate credit to account (at the Bank's discretion)	Minimum of USD6 per check or 0.2% of amount of check, whichever is higher
USD/FCY checks/drafts issued by HSBC bank/branches and purchased for immediate credit to account (at the Bank's discretion)	Minimum of USD6 per check or 0.125% of amount of check, whichever is higher
For deposit to same FCY account	USD4
For deposit to Philippine Peso account	PHP250 plus Documentary Stamp Tax (DST) 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	
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
Japanese Yen Checks	
Check collection through Japanese Local Bank	JPY6,000
Check drawn on HSBC Tokyo	Free
Traveler's Check	JPY100 per item (Minimum of JPY2,000)
Philippine Peso Check Account Services	
Stop Payment Order	PHP1,000 per check
Cancellation of Stop Payment Order	PHP1,000 per check

Check Account Services

USD Check Account Services	
Via Local Payment (Default)	USD6 per check
Via Transfer (between HSBC Group Accounts in the Philippines)	Free of charge
Via GSRT (Real Time) at the beneficiary's option	USD30 per check
Via Telegraphic Transfer (for checks accepted abroad and presented here in the Philippines for clearing)	USD30 per check
Stop Payment Order	USD20 per check cleared
Cancellation of Stop Payment Order	USD20 per check cleared
Traveler's Checks (TCs) ⁵	
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
Cashier's Order	
Cashier's Order (Manager's Check)	PHP100
Issuance of Demand Drafts ⁶	
A. Accountholders	
By debiting a Philippine 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 per draft
B. Non-HSBC Philippines Accountholders	
Paid in Philippine Pesos	PHP1,000 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
Paid in USD/FCY	USD50
Check/voucher retrieval	PHP30 per check/voucher retrieval

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 Local Payment unless presenting bank and/or payee specifically requests PDDTS.
- f. Documentary Stamp Tax (DST) is a government levy and may vary.

⁵Sales of TCs

Not applicable to encashment of HSBC issued TCs

⁶Issuance of Demand Drafts

Subject to Bangko Sentral ng Pilipinas Circular 388 (Purchase of Foreign Currency)

Telegraphic Transfer Services

Outward Overseas Telegraphic Transfer ⁷	
A. Accountholders	
By debiting a Philippine 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 plus USD20, HBSC Bank, USD charge for USD transactions
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 plus USD20, HBSC Bank, USD charge for USD transactions
Via Phonebanking/Internet Banking (cross-currency)	PHP700 or FCY equivalent plus USD20, HBSC Bank, USD charge for USD transactions
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 Philippine Pesos	PHP1,800 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
Paid in FCY	USD50

Notes Section - Telegraphic Transfers

- 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.
- 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.
- Documentary Stamp Tax of P0.30 for every P200 or fraction thereof is charged if original currency received by HSBC is FCY.

⁷Subject to Bangko Sentral ng Pilipinas Circular 388 (Purchase of Foreign Currency)

Telegraphic Transfer Services

Inward Overseas Remittances	
A. Accountholders	
USD/FCY for credit to Philippine Peso account	Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
USD/FCY for credit to USD/FCY account	USD2 or FCY equivalent
B. Non-HSBC Philippines Accountholders	
For Further credit to other banks via:	
Local Telegraphic Transfer in Philippine Pesos	PHP350
Local Telegraphic Transfer in USD	USD20
FCY Demand Draft	USD50 or FCY equivalent
Philippine Domestic Dollar Transfer System (PDDTS)- GSRT/Outward Overseas Telegraphic Transfer	USD30
For collection over the counter (not credited to an HSBC account)	
Paid in FCY	USD70
Paid in Philippine Pesos	PHP3,850 plus Documentary Stamp Tax of PHP0.30 for every PHP200 or fraction thereof
Outward Local Payment	
Paid in Philippine Pesos	
Over the counter	PHP150
Via Internet Banking/ Phonebanking/Date-triggered Standing Instruction	PHP140
Philippine Domestic Dollar Transfer System (PDDTS) – RTGS For same day credit to beneficiary's account	PHP1,350
Paid in Foreign Currency	
Over the counter	USD6
Internet Banking/Phonebanking/Date-triggered Standing Instruction	USD4
Philippine Domestic Dollar Transfer System (PDDTS) For same day credit to beneficiary's account	USD30
Inward Local Payment	
Philippine Peso for credit to Philippine Peso account	PHP100
USD for credit to USD account	USD3
USD for credit to Philippine Peso or different FCY account	PHP100
Via PDDTS for credit to account	USD5
Via RTGS for credit to account	PHP200

Loans

Personal Loan	
Processing Fees	PHP1,500 (deducted from loan proceeds)
Breakfunding Cost	Refer to Pre-payment of Loans Section (Page 13)
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 ⁸	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 (BFC)	Refer to Pre-payment of Loans Section (Page 13)
Penalty Charges	Outstanding Principal and Interest balance x 36% x No. of days/360
For any pre-payments, pre-terminations or amendments resulting to restructuring or rebooking on repricing date	PHP500 if amendment is more than Php100,000 PHP2,000 if amendment is less than Php100,000
For any pre-payments, pre-terminations or amendments resulting to restructuring or rebooking that does not fall on repricing date	PHP500 if amendment is more than Php100,000 plus applicable BFC PHP2,000 if amendment is less than Php100,000 plus applicable BFC
Notarial Fee for Termination/Closing of Home Loans	PHP150
Asset Link	
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 ⁹	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

⁸Documentary Stamp Tax exemption

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

⁹Documentary Stamp Tax (DST) 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 Pre-termination of Loans prior to Maturity or next Interest Repricing Date¹⁰

The Break Funding Cost is computed as follows:

$(\text{Ref 1} - \text{Ref 2}) \times (\text{Amount Prepaid}) \times (\text{No. of Days prior to loan maturity divided by No. of Days in a year (360)})$

Where:

Ref 1 is the published daily PDST-F* rate during drawdown date.

Ref 2 is the Published daily PDST-R1* (MART rates) rate on pre-termination date.

* Relevant rates are published in www.pdex.com.ph

Sample computation:

1. Client takes up a PHP100,000 loan on 01 June 2009 for 24 months. Ref 1 is based on PDST-F rate at time of drawdown, assumed rate is 9.00%.
2. On 29 July 2010, client decides to pre-pay the outstanding balance of PHP50,000, and his Ref 2 is 6.6329% based on the day's PDST-R1 rate as of 11:45am.

Break Funding Cost is computed as follows:

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

Ref 1: 9.00%

Ref 2: 6.6329%

Amount Prepaid: PHP50,000

No. of Days prior to loan maturity: 307 days

No. of Days in a year: 360 days

Sundry Services

Replacement of lost/stolen/expired ATM card¹¹	PHP300 per card
ATM/Debit Card Fees	
Local Cash Withdrawal	
Via HSBC ATM	No charge
Via BancNet/Megalink/ExpressNet	No charge
International Cash Withdrawal	
Via HSBC ATMs	PHP100 per withdrawal
Via PLUS ATMs	PHP150 per withdrawal
Local Balance Inquiry	
Via HSBC ATM	No charge
Via BancNet/Megalink/ExpressNet	PHP2 per inquiry
International Balance Inquiry	
Via HSBC ATMs	No charge
Via PLUS ATMs	No charge
Interbank Funds Transfer (IBFT)	
Transfers within HSBC Accounts via HSBC ATM	No charge
IBFT via HSBC ATM	PHP25 per transfer PHP90 per transfer in excess of three IBFT daily
IBFT via BancNet/Megalink ExpressNet ATM	PHP25 per transfer PHP90 per transfer in excess of three IBFT daily
Request for Bank Certification	
Certification of balance	PHP300 per certification
Certification of inward remittance	PHP300 per certification
Other certifications	PHP300 per certification
Third Party Verification Request	PHP300 per request
Statements	
Statement reprint via ATM/ downloaded via Internet Banking (download via Internet Banking as an e-Statement)	No charge

Notes Section - Sundry Services

¹¹Replacement of lost/stolen/expired ATM card
Replacement of defective and expired card is free of charge

Sundry Services

Statement Reprint	
Within 12 months	PHP100 per monthly statement
Beyond 12 months	PHP150 per monthly statement
Collect/Hold Statement	PHP200 per month
Text Alerts	PHP2 for each alert
Security Device	
New Security Device	No charge upon sign-up/registration
Replacement of Security Device	PHP500
Communications	
Telex/Relay Message/HSBC Worldwide Accountholder	USD15
Local facsimile	PHP50 per page
International facsimile	PHP100 per page
Photocopies	PHP25 per 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	PHP100
via EasyPay Machines	No charge
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

Debit Card

Debit Card	
Maximum Daily Withdrawable Amount	PHP50,000
Maximum Daily Visa Point of Sale Transaction Amount	PHP50,000
Replacement of Lost/Stolen Debit Card	PHP300 per card
Sales Slip Retrieval	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

Member of the Philippine Deposit Insurance Corporation.
Maximum Deposit Insurance for Each Depositor P500,000.

Issued by HSBC Savings Bank (Philippines) Inc.