



## General Tariff

38°N - Cappadocia, Turkey

HSBC Premier

HSBC 

The world's local bank

## HSBC Premier brings you preferential rates and a host of bank charge waivers.

### General Banking Services

Handling charges for:

- Cashier's orders Waived
- Standing instructions Waived
- Coin exchange or pay-in Waived
- Foreign Currency notes exchange Waived
- Encashment services of HSBC and American Express Traveller's cheques Waived
- Commission on the purchase of traveller's cheques Waived

### Overseas Banking services

- Establishment of overseas HSBC Account through International Banking Centre Waived
- Establishment of overseas HSBC student accounts Waived

### HSBC Premier ATM card

- Annual fee
  - Sole account Waived
  - Joint account Waived
- ATM Transaction fees
  - Overseas Cash withdrawal using HSBC Premier ATM card
    - > Via HSBC Groups' ATM network Waived
    - > Via PLUS / Cirrus ATM network B\$6 per withdrawal
  - > Cash withdrawal using HSBC Premier MasterCard® credit card via HSBC Groups' ATM network / PLUS / Cirrus ATM network B\$4 plus 2.33% on amount withdrawn. An additional 2% will be charged if payment is not made in full on the due date.

### HSBC Premier MasterCard® Credit Card

- Annual fee
  - Primary card Free
  - Supplementary card Free (up to 2 additional cards)
  - Supplementary card (3rd card onwards) B\$150 per card per annum

- Transaction fee
    - For cash withdrawals using HSBC Premier MasterCard® credit card via HSBC Group, PLUS and Cirrus ATM network
- B\$ 4.00 plus 2.33% on amount withdrawn. Additional 2% will be charged per month if payments are not made in full on due date.

### Safe deposit box

- Initial deposit fee for key
  - First year rental fee for Size 'A' box
- Waived  
Waived;  
50 % discount on rental fee of Size 'A' box for succeeding year/s.

### Service charges:

- Monthly average credit balance below B\$250 for BND Savings accounts
  - Monthly average credit balance below B\$1,000 for BND Current accounts
  - Dormant accounts: Inactive for 12 months
  - Unclaimed accounts: Inactive for 4 years or more
  - Reactivation of unclaimed accounts
  - Current account
    - Half yearly service charge
- Waived  
Waived  
Waived  
B\$35 per half year  
B\$5  
Waived

### Traveller's cheque

- Encashment services of American Express and other HSBC branded traveller's cheques in all HSBC Group offices
  - Purchase of traveller's cheques
    - Commission
- Waived  
Waived

### Standing Instructions (SI)

- Automated SI payments within HSBC Group
  - Setup fee via counter
  - Setup of recurring SI payment via Internet Banking
- Waived  
B\$10  
Free

### General banking services

- Foreign currency notes exchange to BND notes / deposit into BND account
  - Time Deposit (BND)
  - Foreign currency notes for credit to FCY TMD / investment
  - Exchange rate
  - Coin exchange or pay-in
- Waived  
Preferential rates  
0.5% (Min of B\$15)  
Preferential rates  
Waived

## Telegraphic Transfers<sup>1</sup>

• Inward telegraphic transfer	Waived
• Global Transfers (Me2Me)	
- Via Personal PhonetBanking (self-named account)	Waived**
- Via Personal Internet Banking (self-named account)	Waived**
• Outward Telegraphic Transfer	
- Via Personal Internet Banking (third party account)	B\$10*
- Via Personal PhoneBanking (third party account)	B\$15*
- Via Express Banking Centre	B\$15
- Via Special Handling (Urgent) / Counter	B\$35*

Note: For outward telegraphic transfers made in USD, additional charges of B\$35 per transaction will apply.

## Loan / Overdraft

• Interest rates	Preferential rates
• Application fee	50% discount; Waived for pre-approved applications
• Annual fee	Waived

## Discounts on Initial Sales Charge for Unit Trusts (valid for 6-month upon sign-up of HSBC Premier package)

- 2.25% discount for One Lump-Sum investments<sup>2</sup>
- 2.25% discount for Monthly Investment Plan with minimum of 12 monthly subscriptions<sup>3</sup>

## Rebates on Conventional Life Insurance and General Insurance (including non-conventional)

- 7.5% rebate on the 1st year premium for life insurance<sup>4</sup>
- 4% rebate on the 1st year premium for general insurance

1 All overseas bank charges are excluded.

\* Excludes CILE and cover and Overseas bank charges.

\*\* Excludes Overseas bank charges and subject to any overseas regulatory restrictions imposed.

2 Minimum investment amount of B\$10,000 applies.

3 Minimum investment amount of B\$1,000 and maximum amount of B\$10,000 apply.

4 For annual premium payments only.

## Below Balance Service Charges

To qualify for HSBC Premier, you need to maintain a Total Relationship Balance (TRB)<sup>5</sup> of B\$150,000 or above. TRB includes:

- Brunei dollar/foreign currency deposits
- Market value of the following investments: Unit Trusts, Structured Products, Monthly Investment Plan (Unit Trusts) and Foundation of Capital Secured Growth Funds

If your TRB falls below B\$150,000, a Below Balance Fee will be charged monthly (based on average of the Total Relationship Balance over the last three months)

<b>Total Relationship Balance</b>	<b>Below Balance Fee<sup>6</sup></b>
B\$150,000 or above	Free
Less than	B\$100 per month

Should your TRB remain below B\$150,000 for 12 months, your HSBC Premier Service tier may be withdrawn.

To determine your overall TRB in sole capacity, the applicable TRB of all your personal sole account(s)<sup>7</sup> and all your joint account(s)<sup>8</sup> will be included in the calculation.

To determine your overall TRB in joint capacity, the applicable TRB of all your joint account(s)<sup>9</sup> held with the same joint account holder(s) will be included in the calculation.

**For the latest information on our service charges, terms and conditions, please visit any HSBC Premier Centre or HSBC Branch in Brunei or call our 24-hour HSBC Premier PhoneBanking services on (673) 2 252 256. You can also contact your HSBC Premier Relationship Manager for assistance.**

5 There may be a time lag before the value of certain investment transactions (eg Open ended funds and structured notes) will be included in the TRB due to processing time required and therefore may affect the TRB in the Bank's account.

6 The Below Balance Fee applies to each of your accounts.

7 All these accounts must be held or registered under the same name(s) and identity number(s).

8 Your name and identity number held or registered under these joint accounts must be the same as that held or registered under your sole account.

9 All these accounts must be held or registered under the same name(s) and identity number(s).

