

# PERSONAL CUSTOMERS

## Rates as of 1<sup>st</sup> September 2011



General conditions for the main transactions for retail customers

The prices, rates and information in this leaflet cover the main services which are available on request.

All prices include VAT and are correct as of the date on the front of this booklet.

The price list and interest list may change from time to time.

Any changes not included in the general terms and conditions of your current account agreement will be available in your HSBC branch or via direct banking channels.

## Contents

Standard tariff rates	3
Opening and managing your account	4
Direct banking	4
Payments	5
Packages – « Conventions »	7
Operating incidents	8
Overdrafts and loans	8
Saving and Investments	10
Insurance and protection	11
International account	12
Services no longer on sale	12
<b>Free operations and services</b>	<b>13</b>
Resolve a commercial dispute	15

# Standard tariff rates

Please find below the tariff rates except for packages, discounts or specific offers.

Service list	Price in euros
• Access to your accounts online ( <b>Ma Banque en ligne</b> ) .....	Free
• Product offers or stock market information sent by text message ( <b>HSBC Alertes</b> ) .....	2 € per month, allowing to receive 6 alerts a month per year 24 €
• International debit card with immediate debit ( <b>Carte Bleue Visa</b> ) .....	36 € per year
• International debit card with deferred debit ( <b>Carte Bleue Visa</b> ) .....	46 € per year
• Withdrawal card with automatic limit ( <b>Carte Visa Electron</b> ) .....	31 € per year
• Withdrawal in euros in another bank's cash machine in the Euro zone with an international debit card .....	1 € per withdrawal, from the 5th withdrawal per month
• External occasional SEPA transfer in the Euro zone .....	in the branch, by transfer 3.75 € not available online
• Charge of direct debit authorization .....	set up of direct debit authorisation Free per debit Free
• Operating incident .....	8.10 € per transaction With a limit per day of 24.30 €
• Banking loss or theft insurance ( <b>HSBC Volassur</b> ) .....	24 € per year

# Opening and management of your account

## Opening, processing, closing

• Opening / closing of current account .....	Free
• HSBC Easy, quick and simple account transfer service .....	Free
• Account transfer to another French HSBC Branch .....	Free
• When account is closed, and on customer's request, provision of a list of transactions operated by the bank .....	15 €

## Account statement

- Monthly statement or e-statement <sup>(1)</sup> .....	Free
- Biweekly .....	1.5 € per month
- Daily .....	15 € per month

## Account fee

• Account fee .....	6 € per quarter
---------------------	-----------------

## Services in branches

• Charge for searching documents or supplying a copy <sup>(2)</sup> .....	from 6 € to 20 €
• Inheritance	
- Inheritance application charge .....	0.60 % of assets
	min. 130 €
	max. 700 €
- Annual management charge + recovery of costs (correspondence, postage) .....	40 €
• Safe rental charge (depending on capacity) .....	please contact us
• Charge for sending card or cheque book (excluding postage costs) .....	2.75 €
• Cash withdrawals from account holding branch without issuing a cheque .....	Free
• Cash withdrawals by cheque up to 450 € per seven-day period at all French HSBC branches .....	Free

# Direct Banking

• Access and management of your account online or over the phone <sup>(1)</sup>	
- Online banking on <a href="http://www.hsbc.fr">www.hsbc.fr</a> <sup>(1)</sup> .....	Free
- Telephone banking: HSBC Customer Relationship Centre on 0 810 2 4 6 8 10 <sup>(1)</sup> .....	Free
- HSBC Mobile on <a href="http://mobile.hsbc.fr">http://mobile.hsbc.fr</a> <sup>(1)</sup> .....	Free

• Alert services: "HSBC Alertes"	
(banking or stock market information sent by email or text)	
- Monthly charge for 6 SMS or e-mails/month .....	2 €
- Monthly charge for 25 SMS or e-mails/month .....	5 €
- Beyond subscription <sup>(3)</sup> .....	per SMS 0.35 €
	per e-mail 0.15 €

# Payments

## Bank cards

50% discount for additional card on the same account where the card is of identical or lower category

### Annually charge

• Visa Infinite .....	295 €
• Visa Premier .....	128 €
• Gold MasterCard .....	128 €
• Carte Bleue Visa .....	Deferred debit 46 € Immediate debit 36 €
• Carte Visa Electron .....	31 €
• Carte Plus (withdrawal card) .....	18 €
• Separate Moneo card .....	12 €
• Moneo integrated into debit card .....	Free

### Other transactions

• Issuing of new card .....	9 €
• Change of visual .....	9 €
• Re-issuing PIN code .....	8 €
• Cancellation of cards .....	Free

## Transactions in the euro zone

• Cash withdrawals in euros from HSBC ATMs .....	Free
• Cash withdrawals in euros from another bank's ATMs :	Free
- For holders of Visa Premier / Gold MasterCard / Visa Infinite or HSBC package ("convention") .....	
- For holders of carte Bleue Visa, from the 5 <sup>th</sup> withdrawal per month .....	1 €
- For holders of carte Plus, Visa Electron, from the 3 <sup>rd</sup> withdrawal per month .....	1 €
• Cash withdrawals at any counter of the Visa or MasterCard network branches .....	5 €
• Payments in the euro zone .....	Free

## Transactions outside of the euro zone

• Cash withdrawals from HSBC ATMs <sup>(4)</sup> .....	Free
• Cash withdrawals from other banks' ATMs .....	per withdrawal 3.05 € + 2.90 % <sup>(5)</sup>
• Cash withdrawals at any counter of the Visa or MasterCard network branches .....	per withdrawal 5 € + 2.90 % <sup>(5)</sup>
• Payments outside of the euro zone .....	2.90 % <sup>(5)</sup>

## Transfers

### Domestic payment transaction

- Automatic transfer set up ..... Free
- External transfer ordered online ..... Free
- Transfer between HSBC accounts for the same holder ..... Free
- Charge for standing order through your branch to a third party ..... 0.95 €  
..... per transfer
- External transfer ordered through your branch with all data for automatic processing (SWIFT / IBAN) ..... 3.75 €

### European transfers

Transfer ≤ 50 000 €

Transfer in euros or Swedish krona to / from a EEA country (27 Member States + Iceland, Liechtenstein, Norway) and Switzerland.

Only option available: "Share"

- Sending European transfer carried out online<sup>(6)</sup>
  - On HSBC Personal Internet Banking ..... Free
  - On "My Global Transfer" page ..... Free
- Sending European transfer through your branch ..... 3.75 €

### International transfers

European transfer > 50 000 €

Transfers within EEA countries in all currency denominations (except euros and Swedish krona) without any restriction on the amount to an EEA country.

Only option available: "Share"

Any other transfer, irrespective of the amount and currency

Options available: "Share", "Ben", "Our"

- Receiving an international transfer ..... 16 €<sup>(7)</sup>
- Sending an international transfer on Internet
  - On HSBC Personal Internet Banking ..... 10 €<sup>(6)(7)</sup>
  - On "My Global Transfer" page ..... by transfer 5 €<sup>(6)(7)(8)</sup>
- Sending an international transfer through your branch ..... 0.10 % of the transaction  
min. 16 €<sup>(7)</sup>

### Other fees

- Correspondent fees ..... 18 €
- Additional charges (applicable if IBAN or SWIFT not provided or incorrect) ..... 14 €

### Direct debit authorisation

- Automatic transfer set up ..... Free
- Cancellation of direct debit authorisation ..... Free
- Payment of interbank title of payment ( TIP) ..... Free

### Cheques<sup>(9)</sup>

- Cheque-book ..... Free
- Bank cheque issue charge ..... 11 €
- Charge for cheque(s) to be stopped by issuer ..... 12.50 €
- Cheque returned unpaid ..... 16 €

### Collection of foreign cheques<sup>(10)</sup>

- Payment and Transfer charges ..... 0.12 % of the transaction  
min. 16.50 €
- Postage costs<sup>(11)</sup> ..... 25 €

# Packages - "Conventions"

## HSBC Hexagone

The package to make day to day banking easier:

### • Debit card

- Carte Bleue Visa, Visa Premier, Gold MasterCard or Visa Infinite

### • Services Included

- No account monthly fees
- No transfer-related charges
- Free cash withdrawals in France and EEA countries from all ATM's
- Free issuing of new card
- Free order of new PIN
- No charge for sending card or cheque book (excluding postage costs)
- No charge for stopping cheques

### • Overdraft facility : up to 3,000 €/month<sup>(12)</sup>

### • Exemption from bank charges : up to 12 €/quarter

### • Insurance against loss / theft of cards or cheques

- HSBC Volassur<sup>(13)</sup>

### • Remote banking services

- HSBC Alerts - 25 e-mails or SMS/month

### • Monthly charge:

	Individual	Joint
- Carte Bleue Visa .....	7.95 €	10.20 €
- Visa Premier / Gold MasterCard .....	14.30 €	20.40 €
- Visa Infinite .....	28.50 €	41.70 €

## HSBC Passeport

### • International services

- 25% discount on support services for account opening abroad within the HSBC Group and provision of bank card and chequebook<sup>(14)</sup>
- International transfer online on www.hsbc.fr
- Free international transfers<sup>(15)</sup>
- Free cash withdrawals from any HSBC ATMs<sup>(4)</sup>
- Opening of interest bearing account in foreign currency
- Legal assistance abroad<sup>(16)</sup>
- Access to internet site dedicated to expatriates

### • Monthly charge

- HSBC Passeport bought separately ..... 21 €
- HSBC Passeport in addition to HSBC Hexagone ..... 15.75 €

## Alternative Banking Tools<sup>(17)</sup> (ABT)

### • Debit card

- Carte Visa Electron

### • Services Included

- Free Domestic payment transaction
- Free transfer issuing & direct debit through your branch
- Discount on account monthly fee
- Discount on incident in your account requiring specific process

### • Yearly charge ..... 42 €

These special conditions are reserved only for students up to 28 years of age :

- HSBC Hexagone : enjoy a 50 % discount on your monthly Carte Bleue Visa charge

- HSBC Passeport : free, on demand.

Supplementary advantages are reserved for students from our partner schools : please contact your local branch for further information.

# Operating incidents

## Incident account fees

- Incident in your account requiring specific process (activity resulting in an irregular debit from the account, collection and issuing of a non-formalised cheque, missing signature, transactions on an account subject to legal restriction, wrong cheque deposit, etc.)
  - Per transaction, up to 3 per day ..... 8.10 €

## Specific transactions

- Charge for blocking card by bank for improper use ..... 36 €
- Charge per unpaid direct debit<sup>(18)</sup> ..... amount of debit  
max. 20 €
- Standard charge per cheque rejected due to insufficient funds<sup>(18)</sup>
  - Cheque ≤ 50 € ..... 30 €
  - Cheque > 50 € ..... 50 €

- Report to Banque de France
  - Due to card cancellation following payment incidents ..... 30 €
  - Due to issued cheque during restricted ..... 20 €

## Payment incidents

- Management of banking restriction from another bank ..... 30 €
- Fiscal seizure charge ..... 100 €
- Garnishment charge ..... 100 €
- Administrative seizure ..... max. 100 €  
up to 10 %  
of amount blocked
- Cost of information letter prior to cheque being rejected due to insufficient funds<sup>(19)</sup> ..... 13 €
- Letter informing customers about unauthorised overdraft ..... 15 €

# Overdrafts<sup>(20)</sup> and loans

## Overdraft facility and/or overdrafts<sup>(20)</sup>

### Authorised overdraft

The Effective Annual Rate is indicated on the preliminary offer or statement

- Annual nominal rate<sup>(21)(22)</sup> ..... Base Rate<sup>(23)</sup> + 4.50 to 8 %
- Application fee ..... per offer 20 €

### Overdraft facility provided under a HSBC package ("convention")<sup>(12)</sup>

- Annual nominal rate ..... BR + 7 to 9.50 %

### Unauthorised overdraft

- Annual nominal rate<sup>(21)</sup> ..... BR + 9.50 %

### Other fees

- Minimum flat-rate charge (for overdrafts < 400 euros based on daily average between two cut-offs)<sup>(24)</sup> ..... per month 5 €  
or per quarter 15 €

## Consumer loans

### Personal<sup>(22)(25)</sup> and student loans

The effective annual rate is indicated on the preliminary loan offer or conventional loan statement. Interest rates are set based on market conditions

- Application fee ..... 1 %  
min. 55 €  
max. 120 €
- Student loan application fee ..... 43 €
- Change in payment schedule requested by the client ..... 15 €
- Notice of default ..... 80 €
- Annual information letter on guarantees ... per guarantee commitment 20 €

### “Libertel” credit option on debit card

- Annual Visa Libertel bank card charge ..... Free
- Annual nominal rate (excluding optional insurance) ..... BR + 3.50 to 6.50 %
- Annual management charge<sup>(26)</sup> ..... 29 €

## Loans

### Mortgages

The effective annual rate is indicated on the preliminary offer or conventional loan statement, fixed or variable rate, with flexible repayments, interest-only loan, home savings loan. Interest rates are set based on market conditions.

- Application charge based on borrowed funds<sup>(27)</sup> ..... 1 %  
min. 300 €  
max. 1,000 €

- Additional fees if funds released in several instalments<sup>(27)</sup> ..... 185 €
- Mortgage fees
  - Reminder letter in the event of unpaid mortgage instalments ... 80 €
  - Issuing an amendment to loan agreement or amended offer (charge for loan agreement transfer) ..... 250 €
  - Statement of repayment schedule ..... 50 €
  - Flexible repayment request ..... 25 €
  - Re-issuing repayment schedule ..... 25 €
  - Mortgage guarantee release certificate ..... 15 €
- Annual information letter on guarantees ... per guarantee commitment 20 €

### “Buying a home in France” offer

Support for our English-speaking customers’ property projects in France and quotation available in English ..... 1 %  
max. 2,000 €

## Issue of guarantees

(tax, rent, etc.)

- Charge for drawing up a deed ..... from 45 € to 110 €
- Addendum ..... 45 €
- Annual risk fee (calculated based on amount of guarantee and received quarterly in advance) ..... 1.20 to 2 %  
min. 30 €

# Savings and investments

## Savings

### Services

- Elysées Rémunération : automatic savings service .... per year 10 €
- Charge for transferring a PEL or CEL savings account to another institution ..... 55 €

### Elysées Patrimoine Statements<sup>(28)</sup>

Document summarising assets and loans held

- Personal<sup>(29)</sup> or family<sup>(30)</sup> statement
  - Monthly ..... 5 €
  - Quarterly ..... 9 €
  - Half-yearly ..... 13 €
  - Annually ..... 22 €

## Investments

### Stock market orders

#### Euronext market<sup>(31)</sup>

- Order placed online or through the customer relationship centre.
  - 2 formulas based on the order amount :

Orders up to 2 350 €		Orders over 2 350 €	
HSBC Invest Package		HSBC Invest Expert Package	
Order up to 1,500 €	9.60 € per order	Order up to 6,000 €	15 € per order
Order over 1,500 €	0.64 % of amount of order	Order over 6,000 €	0.25 % of amount of order

- Order placed in branch
  - Up to 1,000 € ..... per order 15 €
  - Over 1,000 € ..... 1.50% of amount of the order

- Deferred settlement service<sup>(32)</sup> ..... optional
  - Charge prorated (calculated on carrying day) ..... 0.022 %
  - Extension ..... 0.299 % min. 10 €
- Unlimited access to Euronext<sup>(31)</sup> stock prices with real-time streaming ..... per month 5 €

### Other euro zone markets<sup>(33)</sup>

In branch or via the Customer Relationship Centre's Securities Desk

	Proportional fee <sup>(34)</sup>	Minimum charge
Up to 16,000 €	1.55 %	85 €
Over 16,000 €	1.45 %	excluding foreign brokerage fees

### Custodian fees

Custodian fees are received on a half-yearly basis and calculated in view of the securities held in the portfolio at 30th June and 31st December each year

- Custodian fees on HSBC Group UCITS ..... Free
- Custodian fees on other values, depending on the number of executed orders on the Euronext<sup>(31)</sup> Market during the semester :

Amount of portfolio <small>based on total value of billable lines only</small>	Up to 15 orders			more than 15 orders
	Proportional charge per level	Set charge per line	Minimum Charge	
Up to 100,000 €	0.12 %	2.5 € <sup>(35)</sup>	15 €	free
Over 100,000 €	0.08 %			

## Securities transactions

• Cleared transaction .....	per transaction	15.30 €
• Uncleared transaction .....		0.33 % <sup>(36)</sup>
	min.	15.30 €

## Other securities transactions

• Share-based savings scheme management charge (excluding custodian fees) .....		Free
• Payment of coupons:		Free
- Euronext securities <sup>(32)</sup> .....		Free
- Foreign securities, Euroclear deposit ISIN <sup>(32)</sup> .....		Free
- Foreign securities, foreign deposit ISIN .....		3 %
• Charge for external UCITS .....	per transaction	30 € <sup>(37)</sup>
• Transfer of securities to another institution		
- Deposit: France, Belgium, Netherlands .....	per line	5 €
	min.	40 €
- Deposit: foreign .....	per line	50 €
• Transfer of share-based savings scheme to another institution <sup>(38)</sup> .....		60 €

HSBC's third party provider receives a commission for the sale of the HSBC France UCITS range (refund on management fee valued on net asset)

- Equities : 0.60 % to 1.48 %
- Bonds or other debt securities: 0.33 % to 0.94 %
- Diversified : 0.55 % to 1.40 %
- Money market : 0.05 % to 0.50 %

In accordance with Article 314-76 of the AMF's general regulations, HSBC France may be contacted should investors require any further information.

These rates are likely to change in view of changes in the markets and UCITS.

## Portfolio statement<sup>(28)</sup>

• Annual statement .....	Free
• Monthly, quarterly or half-yearly statement .....	10 €
• French wealth tax statement .....	25 €
• Statement on request .....	30 €

# Insurance and protection

## Personal protection

• HSBC Famille Prévoyance <sup>(13)</sup> Accidental death insurance associated with current account and savings accounts .....		26 €
• HSBC Garantie des Accidents de la Vie (GAV) insurance <sup>(13)</sup>		
- Individual .....	105 € or 128 € <sup>(39)</sup>	
- Family .....	190 € or 236 € <sup>(39)</sup>	
• HSBC Capital Prévoyance <sup>(40)</sup> Death insurance – all causes .....		please contact us

## Protection of your belongings

• HSBC Volassur <sup>(13)</sup> Insurance against loss / theft of banking tools .....	24 €
• HSBC Garantie Habitation <sup>(41)</sup> Home Insurance .....	please contact us

# International account

## Foreign exchange

A foreign currency commission, calculated per level, applies for any transaction requiring the buying or selling of currencies

- Foreign exchange commission (cash or forward)
    - Up to 75,000 € ..... 0.05 %
    - 75,001 € to 150,000 € ..... 0.025 %
    - Over 150,000 € ..... 0.0125 %
- min. 16.50 €

## Manual exchange

- Issuing and buying back bank notes ..... per transaction 5.40 €

- Issuing Travellers Cheques in other currencies / euros ..... 1.50 % <sup>(42)</sup>  
min. 5.40 €

- Buying back Travellers Cheques in other currencies ..... 1.50 % <sup>(42)</sup>

## HSBC emergency encashment

- Assistance service abroad for an HSBC France customer ..... 15 € <sup>(43)</sup>
- Assistance service in France for a foreign customer flat-rate (varying depending on the country)

## Account opening

- Support for setting up a bank account overseas and provision of banking tools<sup>(14)</sup> ..... 140 €

# Services no longer on sale

## Packages - "Conventions"

### Monthly charge

- Convention HSBC Patrimoine individual / joint
  - Visa Infinite card ..... 31.60 € / 43.60 €
  - Visa Premier / GoldMasterCard cards ..... 17.10 € / 24.10 €
- Convention HSBC Dynamique individual / joint
  - Visa Premier / GoldMasterCard ..... 14.80 € / 20.80 €
  - Carte Bleue Visa ..... 8.15 € / 11.20 €
- Convention HSBC Avenir ..... 3.75 €

### Quarterly charge

- Passeport Avenir ..... 8.75 €
- Convention Elysées 2 individual / joint ..... 26.50 € / 31.50 €
- Convention HSBC Premier 2 individual / joint ..... 33 € / 41 €

### Half-yearly charge

- Convention Première Avenue ..... 16.50 €

### Annually charge

- Convention Elysées 1 ..... 77 €
- Convention HSBC Premier ..... 97 €

## Bank card

### Annually charge

- Carte Bleue Nationale .....  
deferred debit 46 €  
immediat debit 36 €

## Other services

- Annual management charge, Plan Elysées Bourse ..... 15 €
- Home CCTV surveillance, Elysées Surveillance  
Monthly charge for apartment / house ..... per month 29.50 € / 37 €
- Health insurance ..... please contact us

# Free operations and services

		All customers	HSBC Advance <sup>(44)</sup>	HSBC Premier <sup>(45)</sup>
<b>Free</b>	• Opening / closing of current account	✓	✓	✓
<b>Free</b>	• Monthly statement or e-statement <sup>(1)</sup>	✓	✓	✓
<b>Free</b>	• HSBC Easy, quick and simple account transfer service	✓	✓	✓
<b>Free</b>	• Direct Banking <sup>(1)</sup>	✓	✓	✓
<b>Free</b>	• Cash withdrawals from HSBC ATMs <sup>(4)</sup>	✓	✓	✓
<b>Free</b>	• Cash withdrawals from another bank's ATMs for holders of an HSBC Package or Visa Infinite / Visa Premier / Gold Mastercard cards	✓	✓	✓
<b>Free</b>	• Cash withdrawals from account holding branch without issuing a cheque	✓	✓	✓
<b>Free</b>	• Cash withdrawals by cheque of up to 450 € per seven-day period at all French HSBC branches	✓	✓	✓
<b>Free</b>	• Moneo integrated into debit card	✓	✓	✓
<b>Free</b>	• Cheque-book	✓	✓	✓
<b>Free</b>	• External online transfer instruction	✓	✓	✓
<b>Free</b>	• Transfer instruction between HSBC France accounts for a same holder	✓	✓	✓
<b>Free</b>	• Automatic transfer set-up	✓	✓	✓
<b>Free</b>	• Cancellation of direct debit authorisation	✓	✓	✓
<b>Free</b>	• Cancellation of cards	✓	✓	✓

# Free operations and services

		All customers	HSBC Advance <sup>(44)</sup>	HSBC Premier <sup>(45)</sup>
<b>Free</b>	• Banking centre opened 24/7 <sup>(1)</sup>		✓	✓
<b>Free</b>	• Emergency encashment up to USD 2,000, or the local currency equivalent, in case of loss or theft of banking tools		✓	✓
<b>Free</b>	• Support for opening an account abroad within the HSBC Group and provision of banking tools <sup>(14)</sup>		✓	✓
<b>Free</b>	• Account monthly fees			✓
<b>Free</b>	• Bank cheque issue charge			✓
<b>Free</b>	• French wealth tax statement			✓
<b>Free</b>	• Annual asset management statement <sup>(46)</sup>			✓
<b>Free</b>	• Access to our tax and wealth experts			✓
<b>Free</b>	• International transfers between your accounts within the HSBC Group <sup>(6)(8)(15)</sup>			✓
<b>Free</b>	• Curing commission applied an International online Transfers <sup>(47)</sup>			✓
<b>Free</b>	• Set up of rental agreement guarantees			✓
<b>Free</b>	• Bank card for your children up to 18 years of age (Carte Plus <sup>(48)</sup> from 12 years and Carte Visa Electron <sup>(49)</sup> from 16 years).			✓
<b>Free</b>	• Access to the exclusive advantages of the programme HSBC Premier Privilèges			✓

# Resolve a commercial dispute

## **The quality of HSBC service: always available to you**

HSBC is very committed to the quality of service.

To help us to continually improve our service, do not hesitate to contact your Relationship Manager.  
Your Relationship Manager is the cornerstone of your relationship with HSBC.

Alternatively, you can contact our Customer Relationship Quality Department,  
which can answer your questions.

### **DIRECTION DE LA QUALITE "RELATIONS CLIENTELE" (CUSTOMER RELATIONS QUALITY DEPARTMENT)**

103, avenue des Champs-Élysées - 75419 Paris Cedex 08

 **N° Vert 0 800 215 915** <sup>(50)</sup>

Variable cost depending on operators.

In last resort, you can contact the mediator of HSBC,  
whose address and phone number appear on your bank statement.  
He will intervene to facilitate the resolution of the dispute and find the most adequate solution.

We remind you that according to French regulations, private individuals whose fiscal residence is located in France, have to declare, when filling their tax return, all accounts opened and closed abroad. The failure to respect this rule may result in the payment of local tax reminder and fine.

- (1) Excluding internet connection cost.  
Telephone Banking : Cost of a local call in France from a landline HSBC Customer Relationship Centre. Opening hours: Monday to Friday - 8AM to 10PM and Saturday - 9AM to 5.30PM.  
HSBC Mobile : internet compatible mobile. Excluding internet connection cost and GSM subscription, according to operator.
- (2) For significant levels of research, possible quote on request.
- (3) Charged as of receipt of the first SMS/e-mail, whatever the media selected.
- (4) Only MasterCard are accepted by HSBC ATMs located in Canada.
- (5) Of gross transaction amount.
- (6) On Internet banking secured access : up to 12,500€ per day  
From «Global transfers» online: up to 100,000 USD or the local currency equivalent per day.  
These amounts are only for information purposes.
- (7) Additional charges may be applied by French or foreign correspondents, or as required by a specific service.
- (8) Only for «My Global Transfer». Specific conditions for Advance Customers. Special conditions are available for HSBC Premier Customers.
- (9) Cheque remitted before midday: value date D + 1.
- (10) Foreign cheques may be subject to additional charges (correspondent fees).
- (11) For cheques paid if account presents a credit.
- (12) Subject to your application being accepted. Overdraft facility which may be used for up to 15 calendar days per month, consecutive or not. Example for an overdraft of 3,000 € per day for 15 days: total cost of 19.50 € (including the highest overdraft fee calculated at a rate of 0.05%) with an interest rate equal to the HSBC base rate + 7%, i.e. a rate of 14.40% 1st March 2012. APR: 17.13%, giving an APR for a one-day unit period of 0.0433%.
- (13) Collective insurance policy taken out by HSBC France with HSBC Assurances IARD (France), a company governed by the French insurance regulation.
- (14) Subject to your application being accepted by your HSBC branch and in accordance with local regulations.  
Only for students up to 28 years old : 70 € VAT included the first year & 1€ VAT included for the next years if HSBC Hexagone or HSBC Avenir are subscribed.
- (15) Excluding correspondent fees and under the conditions indicated in the contract.
- (16) Subject to contract terms and conditions: carried out by Mondial Assistance France.
- (17) Subscription according to specific conditions, under conditions accepted by your HSBC branch.
- (18) The amount includes all charges (commissions,...).
- (19) Charge not collected if refused.
- (20) Depending on the nature of the overdraft, the APR is indicated on the preliminary offer, agreement or statement.
- (21) Charges and fees are included in the annual percentage rate (APR); the fee on the highest overdraft each month is equal to 0.05%.
- (22) The rate varies depending on the amount of the loan, its term, guarantees, etc.
- (23) BR: HSBC base rate 7.40% at 1<sup>st</sup> June 2011. The base rate is the rate set by each bank depending on the nature of the loan granted and in view of various capital market rates. This rate serves as a basis for calculating the agreement rate for loans.
- (24) Excluding APR. Charge for authorised and unauthorised overdraft.
- (25) The information contained in this section does not constitute a loan offer.
- (26) Exemption from management charges if customers take out the Visa Libertel bank card.
- (27) Except for "Prêts d'Epargne Logement" home savings loans.

- (28) These rates are to be understood “per statement”
- (29) Individual subscription.
- (30) Subscription for couples.
- (31) France, Belgium, Netherlands.
- (32) Only available for securities eligible for the deferred settlement and published by Euronext Paris. These rates are applied in addition to usual brokerage fees and may be changed at any time.
- (33) Excluding France, Belgium, Netherlands. For other markets, please contact us.
- (34) And any local taxes.
- (35) ISIN securities, listed on the Euronext market<sup>(31)</sup>. For other securities, set charge: 5 euros per line.
- (36) Of the amount of the transaction.
- (37) In addition to subscription charges relating to the UCITS.
- (38) In addition to any charges per line.
- (39) Depending on the formula chosen (from 10 or 30% partial permanent disability).
- (40) Individual insurance policy in the event of death or total and definitive disability taken out by HSBC France’s subsidiary of HSBC Assurances Vie (France).
- (41) Collective insurance policy taken out by the subsidiary of HSBC France with Allianz IARD (France) and Protexia (France), companies governed by the French insurance code.
- (42) The foreign exchange commission is included in the exchange rate. The exchange rate applied is that in force on the day of the transaction, as displayed in the branch. For Travellers Cheques, extra flat-rate charge of 3 € if order < 100 € or if sale < 50 €.
- (43) Or its equivalent value in local currencies outside the eurozone.
- (44) HSBC Advance is available for HSBC customers who hold an HSBC package («convention»), a Visa Premier or a Gold MasterCard and :
- Individual monthly income (professional, retirement, real state...) or at least 2, 500 € (or 3, 500 € for a couple) which is paid into their HSBC Bank Account, or
  - a total amount «savings + credit» of at least 30,000€ with HSBC Bank. We request that your annual income is paid into your HSBC Advance Bank Account. HSBC Advance services can also be provided because of the quality of the business relationship.
- (45) HSBC Premier is available for customers who have had an HSBC account for 2 years and :
- Customers who have an individual monthly income of at least 4,500€ ( or 6,000€ for a couple) which is paid into their Premier Bank Account and have one or more products taken out through our independent financial advisory service (excluding mortgage related insurance products), or
  - Customers with savings or investments of at least 75,000 € with HSBC Bank. We request that your annual income is paid into your HSBC Premier Bank Account. HSBC Premier services can be provided thanks to the quality of the business relation.
- (46) Subject to a minimum assets deposit of 75,000 €
- (47) Online transfers made between HSBC accounts.  
For more details, please contact us.
- (48) Only available for Carte Plus attached to a Livret A, Livret Jeune or Compte sur Livret and for Carte Visa Electron attached to a current account which holder is more than 16 years old. Carte Plus & carte Visa Electron are not accepted by HSBC ATMs located in Canada.
- (49) Subject to a successful application at your HSBC branch and in accordance with local regulations. Only available for debit card which transactions are allowed after checking the balance. The card must be attached to the child current account.
- (50) Article L113-5 consumer code (The phone number intended to collect the consumer call to obtain the good execution of a contract concluded with a professional or the treatment of a complaint cannot be surcharged).

## **How to subscribe or find out more?**

Contact your Relationship Manager  
Call HSBC Customer Relationship Centre

**0 810 2 4 6 8 10**

Variable cost depending on operators.

Log on to

**[www.hsbc.fr](http://www.hsbc.fr)**





**Published by HSBC France - 03/12**

**HSBC France**

French Limited Company (Société Anonyme) with a capital of 337,189,135 euros - SIREN number 775 670 284 – Paris trade and company register.  
Head office : 103, avenue des Champs-Élysées - 75008 Paris  
Bank and insurance brokerage company registered with the French insurance intermediary registrar (ORIAS – [www.orias.fr](http://www.orias.fr)) under number 07 005 894.

**HSBC Assurances Vie (France)**

French limited company (Société Anonyme) with a capital of 115,000,000 euros - SIREN number 338 075 062 – Paris trade and company register  
Address : 75419 Paris Cedex 08 – head Office : 15, rue Vernet - 75008 Paris  
Company governed by the French insurance code

**HSBC Assurances IARD (France)**

French limited company (Société Anonyme) with a capital of 7,300,000 euros - SIREN number 380 911 123 – Paris trade and company register  
Address : 75419 Paris Cedex 08 – head office : 15, rue Vernet - 75008 Paris  
Company governed by the French insurance code

© Getty Images