

Non-transferred securities accounts

General conditions applicable to the main operations as of October 31, 2025

These general conditions cancel and replace the previous versions and are subject to change at any time.

In accordance with the best banking practices of December 2018 for customers identified as financially vulnerable¹, HSBC Continental Europe in France ensures that such customers are not charged more than €25 per month in regards to the fees outlined below.

¹ The situation of financial vulnerability is defined in Article R 312-4-3 of the Monetary and Financial Code.

1. Fees related to the management of securities accounts

1.1 Bank statements

Service		Fees (in euros, incl. VAT)
Personal or Family statement, fees per statement	Monthly	5 €
	Quarterly	9 €
	Six-monthly	13 €
	Annual	22€

1.2 Financial Investments: holding and transactions carried out on securities accounts equity savings plans

The paragraph below is only applicable in the context of sales transactions.

Investment Advice and Order Transmission

In accordance with applicable regulations and in respect of the provision of non-independent investment advisory services and the receipt and transmission of orders on behalf of third parties, the Bank reserves the right to receive management fee retrocessions received by the management company of a UCI marketed by the Bank. This retrocession will be calculated on the basis of the net assets of the UCI concerned in accordance with the investment agreements concluded between the Bank and the management companies of the UCIs distributed by the latter. Details of the rate and amount applicable to the transaction carried out by the investor will be presented to the investor before subscription, then annually, after the provision of the service.

Transactions carried out on UCIs marketed by the Bank may also result in the Bank collecting load fees, the maximum amount of which may vary depending on the UCI, will be indicated in the regulatory documents of the relevant UCI (in particular the Key Investor Information Document (KIID) or Key Information Document (KID)). The investor will be informed by the Bank, prior to subscription, of the amount of these entry fees.

1.2.1 Stock market orders - Securities account

These fees are quoted exclusive of Securities Acquisition Tax, at the rate applicable on the date of publication of the brochure of 0.3% of the transaction amount (rate subject to change).

Transaction fees

Market	% of the order amount	Min.
Euronext markets ²	1,40 %	17,50 €
Other markets ^{3,3} (excluding foreign broker fees) ⁴	1,50 %	49 €

1.2.2 Custody fees

Account custody fees are charged semi-annually in July and January and are calculated on the basis of the securities held in the portfolio on 30 June and 31 December.

Service	Fees (in euros, incl. VAT)
Custody fees on HSBC Group securities and UCIs (Undertakings for Collective Investment) and non-HSBC Group UCIs advised by the HSBC Group	Free

² The rates shown are applied to the amount of the order.

³ Excluding any foreign exchange commission and local taxes.

⁴ Frais Market intermediary fees (brokers) for the main markets: New York (NYSE & Nasdaq) 0.06% of the order amount with a minimum of USD 26.4 per order. The exchange rate corresponds to the exchange price of the currency at the time the transaction is executed plus a margin that varies according to the amount of the transaction and the currency traded. Other markets: please contact us.

Service		
Custody fees on securities, or assets, according to the number of orders executed on the Regulated or Unregulated Markets:		
Securities accounts*	Less than 15 orders on the Euronext market ⁵ during the half-year under review	15 orders and more on the Euronext market during the half-year under review
Portfolio amount determined on the total value of billable lines only	Proportional commission per tranche + Fixed fee per line	
Up to 50 000 €	0,15 %	Free
From 50 000 € to 100 000 €	0,12 %	
From 100 000 €	0, 08 %	

* A minimum of €15 is deducted from securities accounts per half-year.

⁵ Paris, Amsterdam, Brussels

⁶ For securities listed on Euronext and foreign securities listed on a regulated market.

1.2.3 Other fees

Service		Fees (in euros, incl. VAT)
Securities account maintenance		7 € per half year
Payment of coupons	Euronext stocks ⁷	Free
	Foreign securities, ISIN code Euroclear custody account	Free
	Foreign securities, ISIN code foreign custody	3 %
Transfer of securities to another institution	Securities admitted to a regulated market in France or abroad	15 € per holding
	Securities not admitted to a regulated market	50 € per holding

⁷ Paris, Amsterdam, Brussels.

Dispute resolution – Securities accounts

For all customer claims related to securities accounts, please contact the following generic address:
correspondant-titres@hsbc.fr

In the event of a dispute relating to a financial instrument, you have the option, at your sole discretion, to refer all or part of the dispute to either (1) the Consumer Ombudsman at HSBC in France or the (2) Ombudsman of the Financial Markets Authority (AMF)⁸:

By post :

Le Médiateur – Autorité des marchés financiers
17, place de la Bourse – 75082 Paris Cedex 02

By internet :

amf-france.org/Le-mediateur-de-l-AMF/Presentation.html

You have the right to begin legal action at any time.

⁸ Once the client has referred the matter to one of the two mediators, they may no longer refer the matter to the other mediator, pursuant to Article L. 612-2 of the Code de la Consommation (French Consumer Code).