

Personal customer rates as of 1 July 2016

General conditions applicable to the main transactions for retail customers

HSBC 

This brochure contains our new rates for the main services we offer to retail clients. Prices are in euros (inc. VAT) and come into effect on 1 July 2016.

These general terms and conditions replace previous versions and may change at any time.

Customers will be advised of any changes not covered by their current account terms and conditions in new leaflets available in branch or via other means.

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Standard tariff rates

The Financial Services Advisory Committee (Comité Consultatif du Secteur Financier - CCSF) requires financial institutions to provide a summary of their standard rates at the front of their price brochures and online.

The following prices exclude packages, promotions or special rates for certain customers.

Service list	Price in euros
Internet Banking: access to your accounts online (Internet)	FREE other than costs charged by the Internet service provider
HSBC Alertes: account status alerts (six per month) sent by text/email	€2.10 per month or €25.20 per year
Debit card fee:	
- Visa Classic: international immediate and deferred debit card	€45 per year
- Visa Electron: card requiring systematic authorisation	€35 per year
Cash withdrawals from another bank's ATM (for withdrawals in euros in the eurozone with an international debit card):	
- Visa Premier, Visa Infinite, Gold MasterCard or cards covered by agreements	FREE
- Visa Electron, Visa Plus and Visa Classic cards not covered by agreements	€1 per withdrawal after the fifth withdrawal each month
External one-off SEPA transfer:	
- In branch	€4
- Online	FREE
Payment of a SEPA direct debit:	
- Direct debit set-up fees	FREE
- Fees per direct debit payment	FREE
Overdraft charges:	
- Per transaction	€8
- Upper limit	€80 per month
HSBC Volassur⁽¹⁾: insurance against loss or theft of payment facilities	€24 per year
Account fees:	
- Active	€6 per quarter or €24 per year
- Inactive	€30 per year

(1) HSBC Volassur is a group insurance policy underwritten by HSBC France with AIG Europe Limited. Up to the limits set out in the policy.

Opening and managing your account

Opening, changing and closing your account

Opening/closing of current account.....	FREE
HSBC Easy (current account switching service).....	FREE
Transfer of account to another branch of HSBC France.....	FREE
List of standing orders and direct debits.....	FREE
Access to basic banking services (Article L312-1 of the French Monetary and Financial Code).....	FREE

Statements

Monthly statement or e-statement ⁽¹⁾	FREE
Fortnightly.....	€5 per month
Daily.....	€32 per month

Account management

Account fees (active).....	€6 per quarter
Account fees (inactive) ⁽²⁾	€30 per year



HSBC Premier customers are not charged account fees for active accounts.

Branch services

Chequebook delivery fee (excluding postage costs).....	FREE
Card delivery fee (excluding postage costs).....	FREE
Cash withdrawals in branch without writing a cheque.....	FREE
Cash withdrawals by cheque in HSBC France branches (€450 per week max.).....	FREE
Document search fees (quote available on request for complex or extensive searches).....	from €10 to €25

Inheritance

Inheritance application.....	charge 0.60% of asset min. €150/max. €750
Annual management charge + recovery of costs for active accounts (correspondence, postage).....	€40

Safe deposit box – Annual fee

Up to 20 dm ³	€120
From 21 to 100 dm ³	€200
From 101 to 300 dm ³	€370
More than 301 dm ³	€700
Non-standard.....	please contact us

Security deposit

Up to 100 dm ³ inclusive.....	€300
More than 100 dm ³	€500

Direct banking

Remote banking subscription
(Internet, landline, mobile, etc.) **FREE**

Remote, Internet and telephone banking charges

'Ma banque en ligne' secure Internet banking on hsbc.fr⁽¹⁾ **FREE**

HSBC mobile banking app (for iPhone and Android)⁽¹⁾ **FREE**

'Ma banque par téléphone' telephone banking⁽¹⁾⁽²⁾ **0 810 246 810**
Service 0,09 € / appel
+ prix appel



Our representatives are available Monday to Friday from 8 am to 10 pm and on Saturdays from 9 am to 5:30 pm.

HSBC Alertes: banking/stock market alerts sent by text or email

Monthly charge for 6 alerts €2.10 per month

Monthly charge for 25 alerts €5.10 per month

Thereafter, each alert is charged at €0.40 per text

€0.20 per email



HSBC Alertes is included as part of HSBC Hexagone.

(1) Not including call or subscription costs, varies according to operator. (2) Call +33 810 246 810 from abroad.

Making payments

Cards



50% discount for an additional card on the same account, where the card is identical or in a lower category.

Card fee per year

Visa Infinite Card.....	€335
Visa Premier Card.....	€134
Gold MasterCard.....	€134
Visa Classic Card (deferred debit, immediate debit).....	€45
Visa Electron Card.....	€35
Visa Plus Card.....	€27

Various transactions

Issuing a new card.....	€15
Re-issuing a PIN.....	€9
Cancelled card.....	FREE

Transactions in the eurozone

Cash withdrawals:

- HSBC Group⁽¹⁾..... **FREE**

- From another bank's ATM:

- All cards included in a package and Visa Premier, Gold MasterCard and Visa Infinite cards..... **FREE**
- Visa Electron, Visa Plus and Visa Classic cards (not included in a package)..... €1 per withdrawal after the fifth withdrawal each month

- At any Visa or MasterCard network branches..... €5 per withdrawal

Card payments..... **FREE**

Transactions outside the eurozone

Cash withdrawals:

- HSBC Group⁽¹⁾..... **FREE**

- From another bank's ATM..... €3.05 per withdrawal + 2.90%⁽²⁾

- At any Visa or MasterCard network branches..... €5 per withdrawal + 2.90%⁽²⁾

Card payments..... 2.90%⁽²⁾

SEPA transfers



Recurring or single euro transfer within France or to/from a country within the SEPA zone (EU Member States plus Iceland, Liechtenstein, Norway, Switzerland, San Marino and Monaco). Only option available: "Share".

Sending a SEPA transfer

Single transfer

Arranged via Internet or Mobile Banking⁽¹⁾⁽²⁾ **FREE**
 Arranged in branch €4 per transfer

Recurring transfer

Arranged via Internet or Mobile Banking⁽¹⁾⁽²⁾ **FREE**
 Arranged in branch €1.10 per transfer

Other fees

Additional fees on hand written transactions sent manually €10 per instruction

Receiving a SEPA transfer

Fee per transfer received

Recurring or single SEPA transfer **FREE**

Non-SEPA transfers (international)



Recurring or single transfer to/from a country within the EEA (EU Member States plus Iceland, Liechtenstein and Norway), in an EEA currency other than the euro (only option available: "Share"), or in any other currency to any other country (options available: "Ben", "Our", "Share").

Sending a non-SEPA transfer

Single transfer⁽³⁾

Arranged via Internet or Mobile Banking⁽¹⁾⁽²⁾ €12.50
 Arranged in branch 0.10% of the transaction
 min. €25

Receiving a non-SEPA transfer

Fee per transfer received

Non-SEPA transfer received €25

Other fees

Additional fees on hand written transactions sent manually €10 per instruction
 Exchange commission **FREE**
 Correspondent fees €20
 Incomplete single transfer (missing or incorrect information) additional fee €15



Recurring SEPA or non-SEPA transfer is free.

(1) Not including call or subscription costs, varies according to operator. **(2)** Transfers arranged online and exceeding the authorised limit are subject to the charges applied to transfer orders arranged in branch. This online transaction is not carried out in real time and you may receive a call on the number you gave HSBC France to confirm it. **(3)** Additional fees may be charged by French or foreign correspondents, necessitated by a particular service or as a result of a foreign exchange transaction.

Direct debits

Set-up fee for SEPA direct debit mandate	FREE
Cancellation of SEPA direct debit authorisation	FREE
SEPA direct debit payment fees	FREE

Cheques⁽¹⁾

Ordering and delivery of chequebook	FREE
Bank draft	€11
Cheque(s) stopped by the issuer.....	€13

Packages

HSBC Hexagone



The HSBC Hexagone Package provides a range of useful services to make your life easier.

Debit cards

Visa Classic, Visa Premier, Gold MasterCard or Visa Infinite Card

No account monthly fees

Account fees (active)
 Single and recurring SEPA transfers
 Unlimited cash withdrawals in France and the eurozone from all ATMs
 Issuing a new card and re-issuing a PIN code
 No charge for stopping cheques

Overdraft facilities: up to €3,000/month⁽¹⁾



Account debit authorised for up to 15 days, consecutive or not, per 30-day period.

Overdraft charges: up to €12 per quarter

HSBC Volassur⁽²⁾: insurance against loss or theft of payment facilities

HSBC Alertes - 25 alerts/month (text or email)

Monthly fee for bundled offer with:

	individual	joint
- Classic Visa Card.....	€8.10	€10.35
- Visa Premier Card / Gold MasterCard.....	€14.45	€20.55
- Visa Infinite Card.....	€29	€42



For student customers, 50% discount on the monthly fee with the Visa Classic Card (only applicable to students up to 28 years of age).

Offer for customers in financial difficulty

Debit cards

Visa Electron Card

No account monthly fees

HSBC Alertes – 6 alerts/month (text or email)
 Access to Internet Banking limited to internal transactions
 Account fees (active)
 Single and recurring SEPA transfers ordered in branch
 Handling charges
 2 bank cheques issued per month

Monthly charge..... **FREE**

(1) Subject to approval. Example: for an overdraft of €3,000 per day for 15 days, total cost of €19.25 (including the highest overdraft fee calculated at a rate of 0.05%) with interest charged at the HSBC base rate + 7%, i.e. a rate of 14.40% as of 07/01/2016. APR: 16.89%, i.e. a daily interest rate of 0.0428%. **(2)** HSBC Volassur is a collective insurance policy underwritten by HSBC France with AIG Europe Limited. Up to the limits set out in the policy.

Irregularities and incidents

Overdraft fees



Fees charged by the bank due to an irregular operation on your account (insufficient funds, incorrect account details, irregular payment order, etc.).

Per transaction (capped at €80 per month) €8

Special transactions

Fee for reporting a decision to withdraw a debit card to the Banque de France €30
 Fee for cheque paid during restricted period €20
 Fee for restriction on drawing cheques imposed by the Banque de France €30
 Third-party notification charge €100
 Garnishment charge €100
 Sequester of property €100
 Garnishee order €100
 Administrative seizure (up to 10% of the amount blocked) max. €100

Payment incidents

Notification of unauthorised overdraft €20

Cheque incidents

Charge for each returned cheque due to insufficient funds⁽¹⁾:
 - For a cheque ≤ €50 €30
 - For a cheque > €50 €50
 Notification prior to cheque being rejected due to insufficient funds⁽²⁾ €13
 Cheque returned for reasons other than insufficient funds €16

Card incidents

Charge for the bank blocking a card due to misuse €36

Rejected direct debits

Failed direct debit due to insufficient funds⁽¹⁾ direct debit amount, max. €20

Overdrafts and loans

Overdraft facilities



This allows you an overdraft for a maximum of 15 days, consecutive or not, per 30-day period.

Overdraft facility⁽¹⁾ linked to a package

Adjustable annual borrowing rate.....base rate⁽²⁾ + 7 to 9.50%

Overdraft facility⁽¹⁾ not linked to a package

Set up fee.....€20

Adjustable annual borrowing rate.....base rate⁽²⁾ + 7 to 9.50%

Overdrafts



The Annual Percentage Rate (APR) is shown on the credit facility agreement in the form of an account overdraft or specified on the account statement.

Authorised overdrafts

Annual nominal rate⁽³⁾⁽⁴⁾.....base rate⁽²⁾ + 2.80 to 8%

Administrative charges:

- Up to €6,000.....€30

- More than €6,000.....€60

Non-authorised overdrafts

Annual nominal rate⁽³⁾⁽⁴⁾.....base rate⁽²⁾ + 9.50%

Other fees on overdraft facility and overdrafts

Charge on highest overdraft⁽³⁾.....0.05% per month

Minimum flat-rate overdraft fee (for an average overdraft of less than €400 per day, between two calculation dates)⁽⁵⁾.....€5 per month or €10 per quarter

Consumer credit



The APR is shown on the loan offer. Interest rates are set based on market conditions.

Personal loans⁽⁴⁾⁽⁶⁾ and student loans

Arrangement fees for personal loans ≤ €75,000 1%
min. €55/max. €120

Arrangement fees for personal loans > €75,000.....€300

Student loan arrangement fees.....€43

Change in payment schedule requested by the customer.....€15

(1) Subject to approval. **(2)** Base rate: HSBC base rate 7.40% at 07/01/2016. The base rate is determined by each bank, depending on the nature of the loan, and takes into account of various capital market rates. This rate is the basis for calculating the rate of conventional loans. **(3)** Fees and commissions are built into the APR (Annual Percentage Rate). **(4)** The rate varies depending on the particular loan amount, duration and guarantees within the limit of the lending rate ceiling. **(5)** Excluding APR. **(6)** The information in this section does not constitute a loan offer.

Mortgages



The Annual Percentage Rate (APR) is shown on the mortgage offer.
Interest rates are set based on market conditions.

Application fee on amount borrowed ⁽¹⁾	1 % min. €300/max. €1,000
Additional fees if funds are released in several instalments ⁽¹⁾	€185

Property loan management fee

Sending an amended offer in the form of an amendment ⁽²⁾	1 % of the outstanding principal min. €500/max. €1,000
Change in payment schedule requested by the customer	€25
Reissuing of a payment schedule	€30
Mortgage guarantee release certificate	€15

Other personal loan and mortgage fees

Letter for unpaid amounts ⁽³⁾	€80
Annual letter to guarantors	€25

Guarantees issued by the bank



Tax, rent, etc.

Legal fees	from €47 to €110
Amendment	€47
Annual risk fee (calculated based on amount of guarantee and received quarterly in advance)	from 1.20% to 2% min. €30

(1) Except for Home Savings Loans. **(2)** Excluding replacement insurance issued pursuant to the provisions of Article 54-1 of Act 2014-344 of 17 March 2014.

(3) Excluding consumer loans and mortgages subject to Book III of the French Consumer Code.

Savings and investments

Savings

Services

Charge for transferring a PEL or CEL savings account to another financial institution €55

Elysées Patrimoine statements



Document summarising assets and loans held.

Personal or Family statement, fees per statement:

- Monthly €5
 - Quarterly €9
 - Half-yearly €13
 - Annual €22

Investments

Stock market orders

These rates do not include the French Financial Transaction Tax (currently 0.2% of the transaction amount)⁽¹⁾.

On Euronext markets (Paris, Amsterdam, Brussels)		% of the value of the order	Minimum
Internet or phone ⁽²⁾	Invest Expert Package If you generally place orders > €3,000	0.21 %	€15.90
	Invest Package If you generally place orders < €3,000	0.53 %	€7.90
Branch		1.40 %	€17.50

On other markets ⁽³⁾ (Foreign brokers' fees excluded) ⁽⁴⁾		% of the value of the order	Minimum
Internet or phone ⁽²⁾	New York (NYSE & Nasdaq), London, Frankfurt (Xetra) and Madrid stock exchanges	0.57 %	€35
Branch or phone ⁽²⁾	Key international stock markets	1.50 %	€49

(1) The French financial transactions tax (Taxe sur les Acquisitions de Titres - TAT) (currently 0.2% of the transaction amount) is charged on each purchase of an equity instrument or similar (admitted to trading on a French or foreign regulated market) issued by a French company with a market capitalisation of more than €1 billion at 1 December of the year preceding the tax year. You are liable for this tax when purchasing these securities, whether directly or under an 'HSBC Actions France' mandate. **(2)** Via the 'Titres' call centre service on 'Ma banque par téléphone'. **(3)** Excluding any foreign exchange fee and local taxes. **(4)** Broker fees for main markets: New York (NYSE & Nasdaq) 0.06% min. USD 26.4; London 0.06% min. GBP 18; Frankfurt 0.06% min. EUR 18; Zurich 0.06% min. CHF 42; Madrid 0.06% min. EUR 30. Other markets: please contact us.

Custodian fees



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

Custodian fees on:

- HSBC Group securities and CIU ('Collective Investment Undertakings').....**FREE**

- Securities, gold and other investments, depending on the number of orders executed on Euronext markets during the six-month period concerned:

Portfolio amount determined on the total value of billable lines only	Fewer than 15 orders		Minimum	15 orders or more
	Proportional charge per level	Fixed charge per line		
Up to €100,000	0.12%	€2.50 ⁽¹⁾	€15	FREE
Above €100,000	0.08%			

Deferred Settlement Service (SRD)⁽²⁾

optional

Charge prorated (calculated on transfer date).....0.022%

Extension.....0.299% min. €10

Unlimited access to real-time

quotes on Euronext markets**FREE**

Securities transaction.....€12.80

Securities transaction available online**FREE**

Other securities transactions

Management of share-based savings schemes (excluding custodian fees)**FREE**

Payment of coupons:

- Euronext securities⁽³⁾.....**FREE**

- Foreign securities, Euroclear deposit ISIN**FREE**

- Foreign securities, foreign deposit ISIN3%

Subscription of non-HSBC Group CIU⁽⁴⁾ €30 per transaction

The price for subscription and redemption of CIU units or shares includes possible entry and exit charges, which vary according to CIU. These can be found in the Key Investor Information Document (KIID) provided prior to subscription.

Transfer of securities to another institution:

- France, Belgium, Netherlands, Portugal €5 per line
min. €40

- Foreign deposit.....€50 per line

Transfer of share-based savings scheme

to another financial institution⁽⁵⁾..... €60

Trading in unlisted securities in share-based savings scheme..... €150

HSBC's third-party provider receives a commission for the sale of the CIU range (refund on management fee valued on net asset). The investment agreements signed by HSBC France with CIU management companies presented as part of its retail activities allow for the payment to the bank of a commission proportional to the amount invested by the bank in the CIU concerned. According to Article 314-76 of AMF's general regulations, HSBC France will give investors details of rates applicable by CIU.

(1) For ISIN securities listed on Euronext markets (Paris, Brussels, Amsterdam). Other securities: fixed fee of €5 per line. **(2)** Only available for Deferred Settlement Service eligible securities as published by Euronext Paris. These rates are in addition to the usual brokerage fees. **(3)** France, Belgium, Netherlands and Portugal. **(4)** Before investing in a French or foreign CIU, you must carefully review the French version of the Key Investor Information Document (KIID) and its prospectus, regulatory documents that are available at HSBC branches or on the website at www.hsbc.fr/selecteur-opc. Before making any investment decision, you must ensure, with the help of your advisors, that the CIU(s) considered match your financial situation, your investment objectives, your risk appetite and regulations to which you are subject (and particularly local legislation to which you may be subject). **Investments subject to market fluctuations may vary downward as well as upward and carry a risk of capital loss.** **(5)** In addition to fees per line.

Portfolio statements, fees per statement

Annual statement.....	FREE
Monthly, quarterly or half-yearly statement	€10
Wealth tax statement	€25
Statement on request.....	€30

Automatic investment plan (PIA)

Plan management fees: arrangement, subscription, modification, suspension, closure **FREE**

Fees linked to CIU eligible for the automatic investment plan:

- Custodian fees **FREE**
- Redemption charge **FREE**
- Direct and indirect management fees see prospectus of each CIU
- Front-end fees flat rate, irrespective of asset class

Value of the order	Fees
Between €75 and €150	1.50%
From €151	0.50%

Gold transactions⁽¹⁾

Transaction fees (buying, selling ⁽²⁾)	1 % of the transaction amount min. €13
Brokerage fee	min. 0.6% of the transaction amount
Miscellaneous expenses (transfers, valuations, etc.)	please contact us
Custodian fees	see p.16, Custodian fees, short-term investments

(1) Carried out on the basis of the reference prices published by CPROR, on the website www.cpordevises.com/or/cours (2) French tax residents have been liable to a flat-rate tax of 10.50% (including the social debt repayment contribution) since 01/01/2014, or may opt for capital gains tax on disposal of moveable assets.

Insurance and protection

Personal protection

HSBC Capital Prévoyance⁽¹⁾

Death insurance – all causes / Total and irreversible
loss of autonomy – all causes..... please contact us

HSBC Protection Avenir⁽²⁾

Death insurance – accidental causes / Total and
irreversible loss of autonomy – accidental causes.....please contact us



HSBC Protection Avenir: visit hsbc.fr for a quote and to apply online.

Protect your belongings

HSBC Volassur⁽³⁾

Insurance against loss or theft of payment facilities..... €24 per year

HSBC Garantie Habitation⁽⁴⁾

Home insurance.....please contact us



HSBC Garantie Habitation: visit hsbc.fr for a quote and to apply online.

(1) HSBC Capital Prévoyance is an individual insurance policy that covers death or total and irreversible loss of autonomy underwritten by HSBC France with HSBC Assurances Vie (France), a company regulated by the Insurance Code. Up to the limits set out in the policy. **(2)** HSBC Protection Avenir is an individual insurance policy that covers death or total and irreversible loss of autonomy following an accident, underwritten by HSBC France with AIG Europe Limited. Within the limits of the applicable provisions in the general conditions of the policy. **(3)** HSBC Volassur is a collective insurance policy underwritten by HSBC France with AIG Europe Limited. Up to the limits set out in the policy. **(4)** HSBC Garantie Habitation is a general insurance policy underwritten by HSBC France with Allianz IARD and Protexia, companies regulated by the Insurance Code. Up to the limits set out in the policy.

Other international transactions

Foreign exchange



Foreign exchange commissions - based on amount - apply to transactions that involve the buying or selling of currencies (excluding non-SEPA transfers).

Exchange commission

Up to €75,000	0.05%
From €75,001 to €150,000	0.025%
More than €150,000	0.0125%
	min. €16.50

Manual exchange

Issuing and buying back bank notes	€5.40 per transaction
Payment or withdrawal from a similar foreign currency account	1.50%

Cheques⁽¹⁾

Collection charge	0.12% of the transaction min. €16/max. €100
Settlement charge	0.15% of the transaction min. €35
Postage fees ⁽²⁾	€25
Transmission fees	€5
Cheque returned unpaid	€31
Foreign bank draft:	
- Overdraft fee	€16
- Swift charges	€18

(1) Cheques drawn abroad may be subject to additional fees (correspondent fees, foreign exchange fees). **(2)** Where a cheque is credited after deposit. If credit is subject to collection, no postage is charged.

HSBC Group transactions

Global View/Global Transfer



Global View/Global Transfer is an exclusive service that lets you see all your HSBC accounts worldwide⁽¹⁾ on a single screen. It also allows you to make international transfers between these accounts.

Consultation (Internet and mobile)	FREE
Sending/receiving transfers.....	FREE
Exchange commission.....	FREE

Emergency cash

Assistance service abroad for an HSBC France customer⁽²⁾ €15

Opening an account overseas

Support for setting up a bank account within HSBC Group overseas⁽¹⁾ and provision of payment facilities⁽³⁾ €140



Emergency cash and setting up an account abroad are free for HSBC Premier customers.

(1) We would like to remind you that in accordance with current French regulations, individuals, associations and companies which do not have a commercial form, who are French tax residents or established in France, are required to declare, on their personal or corporate income tax return, the accounts opened, used or closed abroad as well as all related accrued income. Furthermore, upon receipt of investment income through these accounts, individuals must pay social contributions and, if necessary, an advance income tax payment. Finally, if the concerned account holders are liable to wealth tax, those accounts must be declared in their wealth tax returns. Additionally, in accordance with current French regulations, French tax resident individuals are required to declare, on their income tax return, certain information related to capitalisation contracts and other investments of the same nature, and notably life insurance contracts, purchased with insurance institutions established outside France and, if applicable, all related accrued income realised upon a partial or a total surrender of those contracts. Furthermore, these individuals must pay social contributions due further to their contract. Finally, if the concerned policyholders are liable to wealth tax, the contracts must be declared in their wealth tax returns. In the event of failure to comply with these obligations, concerned individuals, associations or companies may be subject to payment of back taxes and penalties. For further information regarding these tax obligations, we recommend you contact an independent advisor. **(2)** Subject to obtaining prior permission from HSBC France. Emergency cash up to a maximum of USD 2,000 or an equivalent value in local currency. **(3)** Subject to acceptance by the relevant HSBC branch and according to local regulations.

Discontinued products

Packages

Monthly charge

HSBC Patrimoine:	individual/joint
- Visa Infinite Card	€32/€44
- Visa Premier/Gold MasterCard.....	€17.35/€24.30
HSBC Dynamique:	individual/joint
- Visa Premier/Gold MasterCard.....	€15.10/€21.15
- Visa Classic Card.....	€8.40/€11.50
HSBC Avenir	€3.80
HSBC Passeport:	
- Contract only.....	€18.50
- Additional HSBC Hexagone Agreement.....	€13.85

Protection

HSBC Assurance santé ⁽¹⁾	please contact us
HSBC Famille Prévoyance ⁽²⁾ (Death insurance – accidental causes / Total and irreversible loss of autonomy – accidental causes)	€26
HSBC Garantie des accidents de la vie ⁽²⁾ , depending on type:	
- Individual.....	€105 or €128
- Family.....	€190 or €236

Other services

Elysées Rémunération (automatic savings service)	€10 per year
Annual management charge, Plan Elysées Bourse.....	€15

(1) Group insurance policy underwritten by APRINSS with Swisslife Prévoyance et Santé, a company regulated by the French Insurance Code. Up to the limits set out in the policy.

(2) Group insurance policy underwritten by HSBC France with AIG Europe Limited. Up to the limits set out in the policy.

Dispute resolution

HSBC quality of service

HSBC France is renowned for its commitment to quality of service.

However, difficulties may arise when using your account or services related to it. If so, please do not hesitate to contact your advisor, who will be able to provide satisfactory answers to your questions.


If you are not satisfied with the response given, please contact our Customer Relationship Department, which will deal with your enquiry promptly, working with your advisor to find the best solution.

Failing that, you can contact the HSBC France Ombudsman:

- By post: Médiateur HSBC France - 103 avenue des Champs-Élysées
- 75419 Paris Cedex 08
- Online: mediateur.hsbc.fr

The ombudsman will help to resolve the dispute and find the most appropriate solution.

Contact us

- Write to us: Direction Relations Clients
103, avenue des Champs-Élysées - 75419 Paris Cedex 08
- Call us on **0 800 215 915**  (1)
- Log on to **hsbc.fr**, and click on **“Contact us”**, selecting **“Complaint”** as the reason for getting in touch.



How to apply or learn more?

Contact **your Relationship Manager**

Contact 'Ma banque par téléphone' telephone banking by

0 810 246 810

Service 0,09 € / appel
+ prix appel

Call +33 810 246 810 from abroad

Log on to **www.hsbc.fr**

Do you have a question about one of our products or services?

 **@HSBC_FR** | 

Issued by HSBC France

07/2016

HSBC France

A public 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 Intermediary registered with ORIAS

(Organisme pour le Registre des Intermédiaires en Assurance - www.orias.fr)

under No. 07 005 894.

HSBC Assurances Vie (France)

A public limited company (Société Anonyme) with capital of 115,000,000 euros

SIREN number 338 075 062 - Paris trade and company register

Mailing Address: 75419 Paris Cedex 08 - Head office: 15, rue Vernet - 75008 Paris

Company regulated by the Insurance Code.

Photo credit: Getty Images