General conditions applicable to the most common personal banking operations

1 January 2020
This brochure presents the pricing of our main services applicable to Individuals in euros including tax, effective 1 January 2020.

These general conditions cancel and replace the previous versions, and are subject to change at any time. Changes that do not fall within the scope of the account agreement will be brought to the attention of our customers by means of new brochures, which may be made available in branches or by any other means.
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What is the «Fee Information Document»

In order to ensure that our customers and the wider public are informed of the prices of products and services related to the management of a deposit account or a payment account, financial institutions must publish the fee information document provided for in Article 1, III of the Law of 5 September 2018 in electronic form on their website and available for self-service at their public premises, in paper form or on a durable medium.

This harmonised document presents the list of the most representative services attached to a payment account as defined in Article D 312-1-1 A of the Code Monétaire et Financier (Monetary and Financial Code) and the most marketed bundled service offers or bundled service offers currently being marketed, provided that the institution offers bundled service offers related to their payment account.
Opening, operating and monitoring your account

Opening, processing, closure

Opening - closing an account................................................................. FREE
HSBC Easy, banking address changing service........................................ FREE
Transfer of an account to another HSBC branch .................................................. FREE
List of automatic and recurrent operations................................................. FREE
Right to an account - basic banking services
Article L312-1 of the Code Monétaire et Financier (Monetary and Financial Code) ........ FREE

Account statements

Monthly or e-statement\(^{(1)}\) .................................................................................. FREE
Twice monthly ................................................................. €6/month
Daily........................................................................ €40/month

Account management

\(\checkmark\) Active account maintenance fees are free of charge for HSBC Premier customers and for customers with an agreement (bundled offer).

Active account maintenance fees ......................................................... €7/quarter
Inactive account maintenance fees\(^{(2)}\) .................................................. €30/year

In-branch services

Cash withdrawals in branches without cheque issuance............................. FREE
Cash withdrawals with cheques at branches (€450 per week max.) ............ FREE
Document search fees
(free estimate on request for complex or large searches)............................. per document €15-30

Succession files

Succession administration fees............................................................... 0.90% of assets
min. €150 / max. €950

Annual management fee + cost recovery for an active account
(correspondence, transfer)................................................................. €40

Safe deposit box rental fees - annual charges
Up to 20 dm\(^3\) ................................................................................ €151
21 - 100 dm\(^3\) ........................................................................... €252
101 - 300 dm\(^3\) ........................................................................ €466
>301 dm\(^3\) ........................................................................... €882
Special size\(^{(3)}\) ........................................................................ €3 276

Security deposit
Up to 100 dm\(^3\) inclusive ............................................................... €300
Over 100 dm\(^3\) ........................................................................ €500

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(1) Excluding communication and subscription costs, which are operator dependent. (2) After 12 months of inactivity within the meaning of Article L. 312-19 of the Code Monétaire et Financier (Monetary and Financial Code). (3) Trunk in a specific format (high or deep).
Remote banking

Subscription to remote banking services (Internet, fixed telephone, mobile telephone, SMS, etc.)

Fees for using remote banking services (Internet, fixed telephone, mobile telephone, SMS, etc) ....................................................................................................................... FREE

Secure Ma banque en ligne (My online banking)
space on hsbc.fr(1) ........................................................................................................ FREE

Mobile apps for iOS and Android(1):
- Ma banque mobile .................................................................................................. FREE
- Personal Economy ................................................................................................ FREE

Telephone banking(2) .................................................................................................. 0 810 246 810 €0.09 per call + standard call charges

Our remote advisers are at your disposal from Monday to Friday 8am to 10pm, Saturdays 9am to 5.30pm(3).

Manage your HSBC accounts with Ma banque mobile

Control your budget and set up alerts with Personal Economy

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(1) Excluding communication and subscription costs, depending on the operator. (2) Dial +33 810 246 810 from abroad (cost varies according to operators). (3) For public holidays, opening hours are from 9:30 am to 5:30 pm. With a few exceptions, public holidays that fall during the week (Monday to Saturday) are worked, with the exception of May 1 and December 25. (4) SAR: 1.36 W/kg - The Automatic Absorption Rate (SAR) refers to the rate at which the energy produced by an equipment is absorbed per unit mass of body tissue. This is expressed in watts per kilogram (W/Kg).
Your payment methods and operations

Cards

💡 50% discount on the 2nd identical or lower category card held on the same account.

Card subscription charges (per year)

Provision of a debit card (international payment card with immediate or deferred debit) within the meaning of Article D312-1-1 of the Code Monétaire et Financier (Monetary and Financial Code)

- Visa Infinite ................................................................. €335
- Visa Premier ............................................................. €134
- Gold MasterCard ....................................................... €134
- Visa Classic .............................................................. €45

Provision of a debit card (payment card with systematic authorisation) within the meaning of Article D312-1-1 of the Code Monétaire et Financier (Monetary and Financial Code):
- Visa Electron .......................................................... €35

Provision of a withdrawal card with systematic authorisation and immediate debit:
- Visa Plus ................................................................. €27

Other operations

Card replacement ................................................................ €15
Reissue of PIN .................................................................. €9
Shipping fee for debit or cash card (excluding postal charges) ................. FREE
Cancellation of card .......................................................... FREE

Operations in the Eurozone

Cash withdrawals from HSBC Group ATMs(1) .................................... FREE

Cash withdrawals (euro withdrawal in the euro zone at an ATM of another institution with an international payment card):
- All standard cards and Visa Premier cards, Gold MasterCard, Visa Infinite .......................................................... FREE
- Visa Electron, Visa Plus and Visa Classic cards outside standards .......... €1 / withdrawal from the 5th withdrawal / month
- At the counters of Visa or MasterCard network branches .................. €5 per withdrawal

Card payments (for cards issued by the bank) ..................................... FREE

Operations outside the Eurozone

Cash withdrawals from ATMs:
- HSBC Group ATMs(1) .................................................. No charge by HSBC France(1)
- Other bank ATMs ......................................................... €3.05 per withdrawal +2.90 %(2)
- At the counters of Visa or MasterCard network branches ...... €5 per withdrawal +2.90 %(2)

Card payments (for cards issued by the bank) ..................................... 2.90 %(2)

(1) In some countries, your withdrawals may be subject to additional fees charged by the foreign bank (including if it is an HSBC bank) or by the local ATM administrator. (2) The gross amount of the transaction.
SEPA Transfers

The account is debited/credited with the amount of a permanent or occasional SEPA credit transfer, denominated in euros to/from an account located in France or any other country in the SEPA area (the Member States of the European Union plus Iceland, Liechtenstein, Norway, Switzerland, the Republic of San Marino, Monaco, the Principality of Andorra and the Vatican City State). The only possible fee option: «share».1

Sending a SEPA transfer

Occasional SEPA credit transfers. Fees per transfer:

- Initiated on the Internet
  - By online entry...........................................................................................................FREE(3)
  - By secure messaging....................................................................................................€4
- Initiated on mobile............................................................................................................FREE(3)
- Initiated in a branch or at the Customer Relations Centre.................................................€4

Regular SEPA credit transfer. Fees per regular transfer:

- Initiated on the Internet
  - By online entry...........................................................................................................FREE(3)
  - By secure messaging....................................................................................................€1.10
- Initiated on mobile............................................................................................................FREE(3)
- Initiated in a branch or at the Customer Relations Centre.................................................€1.10

Reception of a SEPA transfer

Reception of a SEPA transfer, whether occasional or regular............................................FREE

Non-SEPA (International) Transfers

The account is debited/credited with the amount of an occasional transfer, denominated in any currency (excluding euro) to/from a country in the European Economic Area4 («share» fee option1 mandatory), or to/from any other country («ben» fee option1, «our»1, or «share» possible). The exchange rate corresponds to the exchange price of the currency at the time the transaction is executed plus a variable margin depending on the amount of the transaction and the currency processed.

Sending a non-SEPA transfer

Occasional non-SEPA credit transfers. Fees per transfer5:

- Initiated on the Internet
  - By online entry...........................................................................................................€12.50
  - By secure messaging.................................................................................................0.10% of the transaction min €25
- Initiated on mobile.........................................................................................................€12.50(3)
- Initiated in a branch or at the Customer Relations Centre.................................................0.10% of the transaction min €25
- Exchange rate margin..................................................................................................Contact us

Other charges

Exchange commission........................................................................................................FREE
Correspondent fee6..............................................................................................................€20
Costs per occasional incomplete transfer7
(missing or incorrect information).......................................................................................min.€15

Receipt of a non-SEPA transfer

Fees per non-SEPA transfer received..................................................................................€25
Exchange commission........................................................................................................FREE

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(1) «share»: shared costs; «ben»: costs to be borne by the beneficiary; «our»: costs to be borne by the client. (2) For security reasons, you may receive a counter-call on your telephone number previously communicated to HSBC France to complete the transaction. (3) Excluding communication and subscription costs, depending on the operator. (4) The Member States of the European Union and Iceland, Liechtenstein and Norway. (5) Additional fees may be charged by French or foreign correspondents, made necessary by a particular service or following a foreign exchange transaction. (6) In addition to the issue costs when the «our» mode (all costs paid by the client) is chosen. (7) Correspondent fees not included. These fees vary according to country.
Direct Debits

Fees for setting up a SEPA direct debit mandate.......................... FREE
Stopping a SEPA direct debit.................................................... FREE
Fee per SEPA direct debit payment............................................ FREE

Cheques

Order and delivery of a chequebook......................................... FREE
Shipping costs for chequebook (excluding postage costs)......... FREE
Issue of a bank cheque............................................................ €11
Fees for stopping a cheque by the sender.................................... €13
Request for a copy of a cheque.................................................. €12/cheque

Value dates

The value date applicable to the main debit and credit account transactions is the date on which the sum is taken into account in the calculation of interest expense.

Domestic operations

<table>
<thead>
<tr>
<th>Value date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of transaction</td>
<td>Cash deposit</td>
</tr>
<tr>
<td>Date of transaction</td>
<td>Cash withdrawal</td>
</tr>
<tr>
<td>Next working day(1)(2)</td>
<td>Deposit of cheque</td>
</tr>
<tr>
<td>Previous working day(1)(2)</td>
<td>Payment by cheque</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Value date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date funds are received by the bank</td>
<td>Transaction (including SEPA)</td>
</tr>
<tr>
<td>Date funds are debited</td>
<td>Received</td>
</tr>
<tr>
<td>Date funds are debited</td>
<td>Sent</td>
</tr>
<tr>
<td>1 working day before operation</td>
<td>In cash</td>
</tr>
<tr>
<td>1 working day before funds are debited</td>
<td>Debiting an account in euros or foreign currency</td>
</tr>
<tr>
<td>2 working days before operation</td>
<td>To the credit of an account in euros or in foreign currency</td>
</tr>
<tr>
<td>Contact us</td>
<td>In the long term</td>
</tr>
</tbody>
</table>

Exchange operations

<table>
<thead>
<tr>
<th>Value date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date funds are debited</td>
<td>Payment of direct debit</td>
</tr>
</tbody>
</table>

International operations

<table>
<thead>
<tr>
<th>Value date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date funds are debited</td>
<td>Transfer issued (all currencies)</td>
</tr>
<tr>
<td>1 working day(2) before funds are debited</td>
<td>Settlement of a cheque issued in favour of a foreigner(3) (drawn on foreign currency accounts)</td>
</tr>
<tr>
<td>Date funds are received by the bank</td>
<td>Transfer received (all currencies)</td>
</tr>
<tr>
<td>1 working day(2) before funds are received by the bank</td>
<td>Cheque cashing, payable abroad(3)</td>
</tr>
</tbody>
</table>

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(1) D is the posting date, i.e. D+1 working day (D being the date of delivery of the cheque for cashing at the bank). (2) A working day is a day on which the bank executes payment transactions. (3) Any transaction with exchange requires two additional working days.
Bundled service offers

HSBC Hexagone

HSBC Hexagone offers a range of useful services to make your daily life easier.

Bank card

 Provision of a debit card (international payment card with immediate or deferred debit) within the meaning of Article D312-1-1 of Code Monétaire et Financier (Monetary and Financial Code) : Visa Classic, Visa Premier, Gold MasterCard or Visa Infinite.

The following bank charges are waived:

- Active account maintenance fees
- Occasional and recurrent SEPA credit transfers
- Unlimited cash withdrawals at all ATMs in France and the Eurozone
- Reissue of cards and PIN
- Fees for stopping cheques

Overdraft facility: up to €3,000 / month\(^{(1)}\)

Authorized overdraft for a maximum of 15 days, whether consecutive or not, per 30-day period.

Exemption from of debit interest (agio excess): up to €12 / quarter\(^{(2)}\)

« HSBC Volassur »\(^{(3)}\) : insurance offer for loss or theft of means of payment

Monthly subscription fee for the bundled service offer with:

<table>
<thead>
<tr>
<th></th>
<th>individual</th>
<th>joint</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa Classic</td>
<td>€8.35</td>
<td>€10.60</td>
</tr>
<tr>
<td>Visa Premier / Gold MasterCard</td>
<td>€14.70</td>
<td>€20.80</td>
</tr>
<tr>
<td>Visa Infinite</td>
<td>€29.25</td>
<td>€42.25</td>
</tr>
</tbody>
</table>

For our student customers: 50% reduction on the monthly contribution with the Visa Classic (until they turn 28 or until they lose their student status before they turn 28).

\(^{(1)}\) Subject to review and acceptance of your application. Example: for an overdraft of €3,000 for 15 days over a month, total cost is €19.25 (including the commission for the highest overdraft calculated at the rate of 0.05%) with an interest rate equal to the HSBC base rate + 7%, i.e. on 01/10/2019 a rate of 14.40%. APR: 16.89%, or an APR for a unit period of one day of 0.0428%. \(^{(2)}\) Full payment in excess of €12 of interest charges per quarter. \(^{(3)}\) HSBC Volassur is a group insurance contract with individual and optional membership subscribed through HSBC France with AIG Europe S.A. Within the limits of the contractual provisions.
HSBC Service Initial: special offer for customers in a situation of financial fragility\(^{(1)}\)

In accordance with the proper use of the banking profession of September 2018 for customers identified as fragile\(^{(2)}\) and subscribing to HSBC Service Initial, HSBC France has undertaken, since 30 June 2019, not to charge these customers more than €20 per month, up to a maximum of €200 per year, for the costs involved\(^{(2)}\) in the correct use of their accounts.

These services are offered free of charge:

- Opening, maintenance and closure of the account
- The provision of a debit card (payment card with systematic authorisation within the meaning of Article D312-1-1 of the Code Monétaire et Financier (Monetary and Financial Code)): Visa Electron card
- Deposits and cash withdrawals in an HSBC France branch
- Occasional and recurrent SEPA credit transfers executed in an HSBC France branch
- SEPA direct debits
- The issuance of two bank cheques per month
- Access to “Ma Banque en Ligne” (“My Online Banking”), subscription to services of remote banking (including Internet, fixed telephone, mobile telephone and SMS) limited to internal operations only
- Account status information by SMS
- Issuance of statements of banking identity on request
- One change of address per year

Intervention fees: clients benefiting from this offer are exempt from intervention fees.

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Basic banking services

These services are provided under the RIGHT TO AN ACCOUNT (Articles L312-1 and D312-5-1 of the Code Monétaire et Financier (Monetary and Financial Code)) and are free of charge:

- Opening, maintenance and closure of the account
- One change of address per year
- Issuance of statements of banking identity on request
- Acceptance of bank transfers
- Monthly statement of transactions on the account
- The cashing of cheques and bank transfers
- Payments by SEPA direct debits, interbank SEPA payments or by SEPA bank transfer. The latter can be carried out in branch or remotely
- Access to “Ma banque en Ligne” (“My Online Banking”), and subscription to remote banking services (Internet, fixed telephone, mobile telephone, SMS...) limited to the consultation of accounts
- Deposits and cash withdrawals in an HSBC France branch
- The provision of a debit card (international payment card with immediate debit within the meaning of Article D312-1-1 of the Code Monétaire et Financier (Monetary and Financial Code)): Visa Electron card
- The issuance of two bank cheques per month
- Execution of cash transactions

Intervention commission: clients benefiting from this offer are exempt from intervention commission.

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\(^{(1)}\) The situation of financial fragility is defined in Article R 312-4-3 of the Code Monétaire et Financier (Monetary and Financial Code).
\(^{(2)}\) For information, the fees involved in proper use are as follows: intervention commission; fees for advance information letters for NSF cheques; fees for information letters for unauthorised accounts receivable; flat-rate fees for cheques rejected for lack of funds; fees for rejection of direct debits for lack of funds; fees for non-execution of a permanent transfer for lack of funds; costs following notification by the Banque de France of a ban on issuing cheques; costs of notifying the Banque de France of a decision to withdraw a bank card; fees for opposition (blocking) of the card by the bank.
Irregularities and incidents

In accordance with the proper use of the banking profession in December 2018 for customers identified as fragile\(^{(1)}\) and who have not subscribed to HSBC Service Initial (see page 12), HSBC France has been ensuring since February 2019 that it does not charge these customers more than €25 per month for the costs involved\(^{(2)}\) in the proper use.

**Intervention commission**

Amount received by the bank for the intervention due to an operation resulting in an irregularity in the operation of the account requiring special processing (such as presentation of an irregular payment order, incorrect bank details, absence or insufficiency of funds, etc.).

Per transaction (up to €80 per month) ................................................................. €8

**Special operations**

Fees for reporting a decision to the Banque de France of credit card withdrawal ................................................................. €30
Fees for paying a cheque during the period of a banking ban ........... €20
Costs following notification reported by the Banque de France of a prohibition on issuing cheques ......................................................... €30
Fees per seizure – allocation ......................................................................... €120
Costs per precautionary seizure .................................................................. €120
Costs per administrative seizure to third party holders* ........................................ 10% of the amount due to the Public Treasury max. €100

*As of January 1, 2019, public debt foreclosures (including third-party holder notices, third-party holder oppositions, administrative oppositions and third-party holder foreclosures) are merged and are referred to as saisies administratives à tiers détenteur: «administrative third-party holder foreclosures».

**Payment incidents**

Fee for letter informing of an unauthorised debit account ............................. €20

**Cheque incidents**

Flat rate fee per cheque rejected for lack of funds\(^{(3)}\):  
- Cheque less than or equal to €50 ................................................................. €30  
- Cheque greater than €50 ........................................................................... €50

Advance information letter fee for cheques NSF\(^{(4)}\) ................................................. €13
Cheque returned unpaid for other reasons than lack of funds ........................ €16

**Card incidents**

Fee for blocking of a card by the bank (for misuse) ........................................ €36

**Payment incident**

Charges for rejecting a direct debit for lack of funds\(^{(3)}\):  
- Payment less than €20 ............................................................................. amount of payment  
- Payment greater than €20 ........................................................................ €20

\(^{(1)}\) The situation of financial fragility is defined in Article R 312-4-3 of the Code Monétaire et Financier (Monetary and Financial Code).  
\(^{(2)}\) For information, the costs involved in proper use are as follows: intervention commission; fees for advance information letters for NSF cheques; fees for information letters for unauthorised accounts receivable; flat-rate fees for cheques rejected for lack of funds; fees for rejection of direct debits for lack of funds; fees for failure to execute a permanent transfer for lack of funds; fees following notification by the Banque de France of a ban on issuing cheques; fees for notifying the Banque de France of a decision to withdraw a credit card; fees for the bank to stop (block) the card.  
\(^{(3)}\) The rejection of this transaction will not give rise to any other fees/commission of any kind.  
\(^{(4)}\) In the event of rejection of the cheque, the advance information letter fee will not be charged.
Other international operations

Exchange

The exchange rate corresponds to the exchange price of the currency at the time of execution of the transaction plus a variable margin depending on the amount of the transaction and the currency processed. A foreign exchange commission, calculated by tranche, applies to transactions requiring the purchase or sale of foreign currencies (excluding non-SEPA transfers, e.g. transactions in foreign currencies: issue of foreign currency cheques, issue of a foreign currency cheque from a euro account, etc.)

Currency exchange commission
Up to €75,000 ................................................................. 0.055%
From €75,001 to €150,000 ................................................... 0.025%
Over €150,000 .................................................................. 0.0125%

Manual Exchange

Issuance and redemption of banknotes ........................................ €5.40 per transaction
Cash transfer or withdrawal to a foreign exchange account of the same nature ......................................................... 1.50% of the transaction

Cheques(1)

Cashing fee ...................................................................... 0.12% of the transaction
min. €16 / max. €100
Settlement fee ................................................................... 0.15% of the transaction
min. €35
Shipping fee(2) .................................................................. €25
Transmission fee .............................................................. €5
Return of unpaid cheque ..................................................... €31

Issuance of a bank cheque in foreign currency:
- Processing commission ..................................................... €16
- Transmission fees ............................................................. €18

Operations in the HSBC Group

Global View / Global Transfer

Global View / Global Transfer is an exclusive service that allows you to view all your HSBC accounts worldwide(3) on a single screen. It also allows you to make international transfers between these accounts.

Consultation (online/mobile) .................................................... FREE
Sending/Receiving occasional or recurrent SEPA
or non-SEPA transfers .................................................... FREE
Exchange commission ....................................................... FREE

Emergency cash advances

Emergency cash advance overseas to an HSBC customer(4) ........... €15

Opening an account in the United Kingdom

Assistance with opening an account in the United Kingdom(3) ....... €140

Emergency cash advances and help with opening an account in the UK are free of charge to HSBC Premier customers.

(1) Cheques drawn on foreign countries may be subject to additional charges (correspondent fees, exchange fees). (2) In the event of a cheque being issued in credit after cashing. If the credit is not completed, exemption from shipping costs. (3) We remind you that, according to the regulations in force, natural persons, associations and companies not having the commercial form, domiciled or established for tax purposes in France, are required to declare, when filing their income or results returns, the accounts opened, held, used or closed abroad as well as the related income. In addition, as soon as natural persons receive income from movable property through these accounts, they must pay social security contributions and, where applicable, a down payment of income tax. Finally, under certain conditions, the portion of the representative value of real estate assets of shares or shares in companies or organisations held in these accounts must be declared for tax purposes if the holders concerned are liable for it. In addition, under current regulations, natural persons domiciled for tax purposes in France are required to declare, when filing their income tax returns, certain information relating to capitalisation contracts and investments of the same nature, and in particular life insurance contracts, taken out with organisations established outside France and, where applicable, the income generated on these contracts when they are fully or partially surrendered. In addition, the latter must also pay the social security contributions due under their contract. Finally, the surrender value of surrendable insurance contracts and capitalisation warrants or contracts up to the fraction of their representative value of units of account composed of taxable real estate assets must be declared for tax purposes if the holders concerned are liable for it. In the event of non-compliance with these obligations, the persons concerned are exposed to tax reminders and the application of sanctions. For further details regarding your reporting and tax obligations, we recommend that you consult an independent advisor. (4) Subject to prior approval by HSBC France. Cash assistance up to a maximum amount of USD 2,000 or its equivalent in local currency.
Overdrafts and loans

Overdraft facilities

A short-term overdraft facility allows you to be overdrawn for a maximum of 15 days, whether consecutive or not, per 30-day period.

Agreed overdraft facility\(^{(1)}\)
Revisable annual borrowing rate \(\text{Base rate}^{(2)} + 7\) to 9.50%

Overdraft facility\(^{(1)}\) not associated with an agreement
Set up fees \(\text{Contact us}\) \(\text{€20}\)
Revisable annual borrowing rate \(\text{Base rate}^{(2)} + 7\) to 9.50%

Overdrafts

The Annual Percentage Rate (APR) is indicated on the offer of a credit facility contract in the form of an overdraft or specified on the account statement.

Authorised overdrafts\(^{(1)}\)
Revisable annual borrowing rate \(\text{Contact us}\) \(0.05\% / \text{month}\)

- Up to €6,000 \(\text{€30}\)
- Over €6,000 \(\text{€60}\)

Unauthorised overdrafts
Revisable annual borrowing rate \(\text{Base rate}^{(2)} + 9.50\%\)

Other fees applying to overdrafts
Commission on the largest overdraft \(0.05\% / \text{month}\)
Minimum flat-rate usage commission (if the usage during overdraft is, on average \(< €400\) per day, between two debit agio orders) \(\text{€5} / \text{month}\) or \(\text{€10} / \text{quarter}\)

Consumer loans

The APR is indicated on the credit agreement offer. Borrowing rates are set according to market conditions.

Personal loans\(^{(1)}\)\(^{(4)}\)\(^{(6)}\) and student loans\(^{(1)}\)
Set up fees for personal loans of €75,000 or less \(1\%\) \(\text{min. €55} / \text{max. €120}\)
Set up fees for personal loans above €75,000 \(€300\)
Set up fees for student loans \(€43\)
Request to alter payment terms \(€15\)

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\(1\) Subject to acceptance of your application. \(2\) Base rate: HSBC base rate: 7.40% at 01/10/2019. The base rate is determined by each bank and is used as the basis for calculating the conventional rate for certain loans. \(3\) Fees and commissions are included in the APR (Annual Percentage Rate of Charge). \(4\) The rate depends in particular on the amount of the loan, its duration and the guarantees within the limit of the wear and tear rate. \(5\) Excluding APR. \(6\) The information in this section does not constitute an offer of a loan.
Mortgage loans

The Annual Percentage Rate of Charge (APR) is indicated on the mortgage offer. Borrowing rates are set according to market conditions.

Application fees for borrowed capital\(^{(1)}\) .......................................................... 1% 
min. €300 / max. €1,200

Surcharge in case of multi-phase release\(^{(1)}\) .......................................................... €185

Fees related to the management of mortgage loans

Issuance of an amending offer in the form of an addendum\(^{(2)}\) .................. 1% of the outstanding capital 
min. €500 / max. €1,200

Request for adjustment of payment schedule or terms ..................... €25

Resending of amortisation table ................................................................. €33

Certificate of release of mortgage security ............................................ €25

Other fees for mortgage and personal loans

Annual information letter to guarantors ...................................................... €28 per filer

Guarantees issued by the bank

Including tax and rental guarantees

Deed drafting fees ................................................................................. €60 - €125

Addendum ............................................................................................. €60

Annual risk commission (calculated according to the amount of the bond and collected quarterly in advance) ........................................... from 1.20% to 2% 
min. 30 €

\(^{(1)}\) Except for home savings loans. \(^{(2)}\) Excluding insurance substitution endorsements issued pursuant to the provisions of Article L313-31 of the Code de la consommation (Consumer Code)
Savings and financial investments

Bank savings

Services
Fees for transferring a PEL or CEL to another institution.................................€75

Elysées Patrimoine statements
Summary document of investments, bank accounts and credits.

Personal or Family statement, fees per statement:
- Monthly.....................................................................................................................€5
- Quarterly..................................................................................................................€9
- Six-monthly............................................................................................................€13
- Annual......................................................................................................................€22

Financial investments

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 him before his 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 entry 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 his subscription, of the amount of these entry fees.

Stock market orders

These rates are displayed excluding VAT on Acquisitions of Securities, at the rate in force on the date of publication of the brochure of 0.3% of the amount of the transactions (rate subject to change)\(^1\).

<table>
<thead>
<tr>
<th>On the Euronext markets (Paris, Amsterdam, Brussels)</th>
<th>% of the amount of the order</th>
<th>Mini.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet or telephone(^2) Plan Invest Expert</td>
<td>If you usually pass orders less than €3,000</td>
<td>0.21%</td>
</tr>
<tr>
<td>Internet or telephone(^2) Plan Invest</td>
<td>If you usually pass orders more than €3,000</td>
<td>0.53%</td>
</tr>
<tr>
<td>Branch</td>
<td></td>
<td>1.40%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>On other markets(^3) (Excluding foreign broker fees)(^4)</th>
<th>% of the amount of the order</th>
<th>Mini.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet or telephone(^2) Equity markets in New York (NYSE &amp; Nasdaq), London, Frankfurt (Xetra), Madrid</td>
<td></td>
<td>0.57%</td>
</tr>
<tr>
<td>Branch or telephone(^2) Principal international stock exchanges</td>
<td></td>
<td>1.50%</td>
</tr>
</tbody>
</table>

\(^1\) The Securities Acquisition Tax is applicable to any acquisition, for consideration, of a share of capital or equivalent (admitted to trading on a French or foreign regulated market) of a French company whose market capitalisation exceeds €1 billion on 1 December of the year preceding the year of taxation. The list of securities concerned is available on the tax administration’s website (http://bofip.impots.gouv.fr/bofip/9789-PGP). This tax is charged to you for the acquisitions of the aforementioned securities, whether they were made by you directly or under a management mandate.\(^2\) Via the Securities cell of My bank by telephone.\(^3\) Excluding any exchange commission and local taxes.\(^4\) Brokerage fees for the main markets: New York (NYSE & Nasdaq) 0.06% of the order amount with a minimum of USD 26.4 per order; London 0.06% of the order amount with a minimum of GBP 18 per order; Frankfurt 0.06% of the order amount with a minimum of EUR 18 per order; Zurich 0.06% of the order amount with a minimum of CHF 42 per order ; Madrid 0.06% of the order amount with a minimum of EUR 30 per order. The exchange rate corresponds to the exchange price of the currency at the time the transaction is executed plus a variable margin depending on the amount of the transaction and the currency processed. Other places: please contact us.
**Custodial fees**

Custodial fees on the account are charged six-monthly and are calculated on the basis of the securities held in the portfolio as at 30 June and 31 December.

Custodial rights on:
- Securities and UCIs (Undertakings for Collective Investment) of the HSBC Group. **FREE**
- Shares, gold and other valuables, according to the number of orders executed on the Euronext Markets during the half-year in question:

<table>
<thead>
<tr>
<th>Portfolio amount determined on the total value of the billable lines only</th>
<th>Less than 15 orders</th>
<th>15 or more orders</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Proportional commission per tranche</td>
<td>Fixed commission per line</td>
</tr>
<tr>
<td>Up to €100,000</td>
<td>0.12%</td>
<td>2.50%&lt;sup&gt;(1)&lt;/sup&gt;</td>
</tr>
<tr>
<td>From €100,000</td>
<td>0.08%</td>
<td></td>
</tr>
</tbody>
</table>

**Other fees**

Securities account management / PEA / PEA-PME<sup>(2)</sup> ................. €7 per half

Optional deferred settlement service<sup>(3)</sup>:
- Rate applied pro rata temporis (calculation on the carrying day) ........ 0.022% 
- Extension operation ........................................................... 0.299% min. €10

Payment of coupons:
- Euronext Securities<sup>(4)</sup> ................................................................. **FREE**
- Foreign Securities, ISIN code Euroclear deposit ......................... **FREE**
- Foreign Securities, ISIN code Foreign deposit .......................... 3%

Subscription of HSBC Group UCIs<sup>(5)</sup> ................................................................. **FREE**

Subscription of non-HSBC Group UCIs<sup>(5)</sup> ........................... €30 per transaction

Transfer of securities to another institution:
- Deposit France, Belgium, Netherlands ................................................. €5 per line min. €40
- Foreign deposit ........................................................................ €50 per line

Transfer of a PEA / PEA-PME to another establishment<sup>(6)</sup> ................. €60

Transactions in shares not listed in the PEA / PEA-PME ................. €200

**Unlimited access to real-time quotes on the Euronext markets** ................................................................. **FREE**

Securities transaction ........................................................................... €12.80

OST available online ........................................................................... **FREE**

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<sup>(1)</sup> For ISIN securities listed on Euronext markets (Paris, Brussels, Amsterdam). For other values: fixed commission of 5 euros per line. <sup>(2)</sup> No fees if you have an open Automatic Investment Plan. <sup>(3)</sup> Available only for securities eligible for the deferred settlement service and as published by Euronext Paris. These rates are in addition to the usual brokerage fees. <sup>(4)</sup> France, Belgium and the Netherlands. <sup>(5)</sup> Excluding UCIs offered as part of an investment advisory service. The client may pay variable entry and exit fees according to French or foreign UCIs, the maximum amount of which is set out in the following documents: Key Investor Information Document (KIID) and its prospectus; regulatory documents available from HSBC France agencies or on hsbc.fr/selecteur-opc. Before any investment decision is made, it is your responsibility to ensure, with the help of your usual advisors, that the UCIs in question correspond to the local legislation to which you may be subject. Investments, subject to market fluctuations, can fluctuate both upwards and downwards and present a risk of capital loss. <sup>(6)</sup> In addition to the costs per line.
Automatic Investment Plan (AIP)

Fees related to the operation of the AIP: application, subscription, modification, suspension, closing

- Fees related to UCIs eligible for the AIP:
  - Custody Fees: FREE
  - Redemption Fee: FREE
  - Management Fees: prospectus or KIID of each Fund
  - Entry fees: Single fee regardless of asset class

<table>
<thead>
<tr>
<th>Amount of order</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>€75 – €150</td>
<td>1.50%</td>
</tr>
<tr>
<td>From €151</td>
<td>0.50%</td>
</tr>
</tbody>
</table>

Portfolio statements: fees per statement

- Quarterly statement: FREE
- Monthly statement: €10
- On-demand statement: €30

Gold transactions(1)

Commission on transaction (purchase, sale(2))..............2% of the transaction amount
min. €25

Brokerage commission .................. min. 0.65% of the transaction amount

Miscellaneous fees (transfer, expertise...).................. Contact us

Custody fees: see p.18, Custody fees for financial investments

Delegated management: Contact us

Delegate the management of your financial assets to our experts through a management mandate that corresponds to your situation, your investment objectives, your risk profile and your sensitivity to risk in the financial markets.

(1) Based on the reference prices published by CPROR on the website www.cpordevises.com/or/cours
(2) For tax residents in France: The sale is subject to the specific tax on gold sales and to the CRDS (Contribution for the Repayment of Social Debt) at the current rates, or on option to the capital gains tax on the sale of movable property.
Insurance and pensions

Protection of persons

HSBC Solution Famille\(^1\)
All-cause death insurance / Total and Irreversible Loss of Autonomy\(^2\)
all causes........................................................................................................................Contact us

HSBC Protection Avenir\(^3\)
Accidental Death Insurance / Total and Irreversible Loss of Autonomy\(^2\)
accidental ........................................................................................................................Contact us

HSBC Protection Avenir: quotes and application at hsbc.fr

Protection of property

HSBC Volassur\(^4\)
Premium for insurance for loss or theft of means of payment.... €24 per year

HSBC Garantie Habitation\(^5\)
Home insurance..........................................................................................................Contact us

HSBC Garantie Habitation : study of your needs and application at hsbc.fr

(1) HSBC Solution Famille is a group insurance contract with individual and optional membership in the event of death or Total and Irreversible Loss of Autonomy taken out through HSBC France with HSBC Assurances Vie (France), a company governed by the Code des Assurances (Insurance Code). Within the limits of the contractual provisions. (2) The subscriber is considered to be in a Total and Irreversible Loss of Autonomy state when he is recognised, by an expert doctor appointed by HSBC Assurances Vie (France), as totally and definitively incapable of engaging in any occupation or work giving him gain or profit and having to have the assistance of a third person for the performance of at least 3 of the 4 ordinary acts of life (getting up, dressing, moving, eating). (3) HSBC Protection Avenir is an individual insurance policy in the event of death or Total and Irreversible Loss of Autonomy following an accident, taken out through HSBC France with AIG Europe S.A. Within the limits of the provisions of the General Terms and Conditions of the policy. (4) HSBC Volassur is a group insurance contract with individual and optional membership subscribed through HSBC France with AIG Europe S.A. Within the limits of the contractual provisions. (5) HSBC Garantie Habitation is a property and casualty insurance policy underwritten through HSBC France by Allianz IARD and Protexia France, companies governed by the Code des Assurances (Insurance Code). Within the limits of contractual provisions.
### Products which are no longer marketed

#### Conventions

**Monthly fees for a bundled service offer**

**HSBC Patrimoine**

 Provision of a debit card (international payment card with immediate or deferred debit) within the meaning of Article D312-1-1 of the Code Monétaire et Financier (Monetary and Financial Code):

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Individual</th>
<th>Joint</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa Infinite</td>
<td>€32.25</td>
<td>€44.25</td>
</tr>
<tr>
<td>Visa Premier / Gold MasterCard</td>
<td>€17.60</td>
<td>€24.55</td>
</tr>
</tbody>
</table>

**HSBC Dynamique**

 Provision of a debit card (international payment card with immediate or deferred debit) within the meaning of Article D312-1-1 of the Code Monétaire et Financier (Monetary and Financial Code):

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Individual</th>
<th>Joint</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa Premier / Gold MasterCard</td>
<td>€15.35</td>
<td>€21.40</td>
</tr>
<tr>
<td>Visa Classic</td>
<td>€8.65</td>
<td>€11.75</td>
</tr>
</tbody>
</table>

**HSBC Avenir**

The Visa Infinite card is a deferred debit card only.

**HSBC Passeport**

- Unit ownership: €18.50
- As an option with HSBC Hexagone: €13.85

#### Pensions

**HSBC Assurance santé**(1) .......................................................... nous consulter

**HSBC Capital Prévoyance**(2) .......................................................... nous consulter

**HSBC Famille Prévoyance**(3) (accidental death insurance / Accidental Total and Irreversible loss of Autonomy) .......................................................... €26/year

**HSBC Garantie des Accidents de la Vie**(3), depending on plan

- Individual: €105 or €128/year
- Family: €190 or €236/year

#### Other services

**Elysées Rémunération** (automatic savings service) .......................................................... €10/year

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(1) Group insurance contract with individual and optional membership subscribed by the APRINSS Association with Swisslife Prévoyance et Santé, a company governed by the Code des Assurances (Insurance Code). Within the limits of the contractual provisions.  
(2) HSBC Capital Prévoyance is an individual insurance contract in the event of death or Total and Irreversible Loss of Autonomy (PTIA) taken out through HSBC France with HSBC Assurances Vie (France), a company governed by the Code des Assurances (Insurance Code). Within the limits of the contractual provisions.  
(3) Group insurance contract with individual and optional membership subscribed through HSBC France, with AIG Europe S.A. Within the limits of the contractual provisions.
Glossary of the most common services related to a payment account*

- **Subscription to remote banking services (via Internet, fixed telephone, mobile telephone, SMS, etc.)**
  A set of services provided by the bank, with or without a branch or customer reception area, using new technologies (Internet, telephone, etc.) to carry out all or some of the transactions on a bank account remotely.

- **Subscription to a product offering alerts on account status by SMS**
  Fees for the subscription to the alert service are debited from the account as well as, if applicable, the fees collected for each SMS sent.

- **Account management**
  The bank keeps track of the client’s account.

- **Provision of a debit card (international payment card with immediate debit)**
  The bank provides a payment card linked to the customer’s account. The amount of each transaction carried out using this card is debited directly and in full to the customer’s account, on a daily basis.

- **Provision of a debit card (international deferred debit payment card)**
  The bank provides a payment card linked to the customer’s account. The amount of each transaction carried out using this card is debited directly and in full to the customer’s account on an agreed date. It also allows you to make withdrawals which are debited from the account on a daily basis.

- **Provision of a debit card (payment card with systematic authorisation)**
  The bank provides a payment card linked to the customer’s account. The amount of each transaction carried out using this card is debited directly and in full to the customer’s account, after automatic and systematic verification of the balance (or provision) available on his account.

- **Cash withdrawal (case of a euro withdrawal in the euro zone at an ATM of another institution with an international payment card)**
  The customer withdraws cash from his account, in euro with an international payment card, from the ATM of another bank or institution.

- **Premium for an offer of insurance against loss or theft of means of payment**
  The account is debited with the fees collected by the bank for the premium to the insurance offer.

- **Transfer (in the case of an occasional SEPA credit transfer)**
  The institution that maintains the account transfers, on the client’s instructions, a sum of money from the client’s account to another account, on an occasional basis.

- **Direct debit (fee per payment of a SEPA direct debit)**
  The client authorises a third party (the beneficiary) to instruct the institution that maintains the client’s account to transfer money from the client’s account to the beneficiary’s account. This institution then transfers the amount in question to the beneficiary on the date or dates agreed between the client and the beneficiary. The amount involved may vary. The account shall be debited with the fees charged by the institution for the payment of a SEPA direct debit presented by the payee.

- **Direct debit (costs of setting up a SEPA direct debit mandate)**
  The client authorises a third party (the beneficiary) to instruct the institution that maintains the client’s account to transfer money from the client’s account to the beneficiary’s account. This institution then transfers the amount in question to the beneficiary on the date or dates agreed between the client and the beneficiary. The amount involved may vary. The account is debited with the fees charged by the bank for setting up a SEPA direct debit mandate.

- **Intervention commission**
  Sum received by the bank for the intervention due to an operation resulting in an irregularity in the operation of the account requiring special processing (presentation of an irregular payment order, incorrect bank details, lack or insufficient provision, etc.).

*In accordance with the applicable regulations (decree of 5 September 2018 implementing Articles L 312-1-1 and L 314-13 of the Code Monétaire et Financier (Monetary and Financial Code)), payment institutions must make this glossary available to customers and the public.*
Dispute resolution

Your contacts

In the first instance, approach your HSBC France branch
Your HSBC France advisor and the Director of your branch are particularly attentive to providing you with quality service and are in the best position to respond to your complaint:

- in a face-to-face meeting,
- by letter,
- by phone,
- by secure message, choose: « insatisfaction/désaccord » (‘dissatisfaction/disagreement’),
- by Internet at hsbc.fr. Choose « Contactez-nous », « motif du contact : réclamation » (‘contact us’, ‘reason for contact: complaint’).

If the disagreement persists, please contact HSBC France’s Customer Relations Department, which will re-examine your complaint.

- by letter: HSBC France Direction Relations Clients
  103, avenue des Champs-Élysées - 75419 Paris Cedex 08
- by Internet at hsbc.fr. Choose « Contactez-nous », « motif du contact : réclamation » (‘contact us’, ‘reason for contact: complaint’).
- by telephone: 0 800 73 00 18 (1)

The follow-up of your complaint:
- an acknowledgement of receipt within 10 days,
- a response sent within 15 days for claims relating to payment services(2),
- and two months in all other cases,
- a letter explaining a delay will be sent to you if the situation requires it.

If the bank’s answer does not suit you, or if you do not receive a reply within the deadline, you can contact the consumer mediation service free of charge(3):

- by post:
  Le Médiateur, HSBC France
  103, avenue des Champs-Elysées - 75419 Paris Cedex 08
- by Internet: mediateur.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 the Consumer Ombudsman at HSBC or the Ombudsman of the Autorité des Marchés Financiers (AMF)(4):

- 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

In the context of an insurance contract
Complaints relating to the management of insurance contracts fall within the competence of the Mediator of the French Federation of Insurance Companies (La Médiation de l’assurance - TSA 50110 - 75441 Paris Cedex 09 - Internet: www.mediation-assurance.org)

- by post:
  Le Médiateur, HSBC France
  103, avenue des Champs-Élysées - 75419 Paris Cedex 08
- by Internet: mediateur.hsbc.fr

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

(1) The telephone number intended to receive a consumer’s call in order to obtain the proper performance of a contract concluded with a trader or the processing of a complaint may not be overcharged. Toll-free number from a landline in metropolitan France. (2) Or a maximum of 35 days (when, for reasons beyond its control, the Bank cannot reply within 15 days) (3) For natural persons not acting for professional purposes. (4) 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 (Consumer Code).
How to apply or find out more?

Contact your personal adviser

Call Ma Banque par telephone: 0810 246 810
Dial +33 810 246 810 from outside France (operator charges apply)

Monday to Friday 8am to 10pm, Saturday 9am to 5.30pm.
For public holidays, opening hours are 9:30 am to 5:30 pm. With a few exceptions, we are available on public holidays that fall during the week (Monday to Saturday), with the exception of May 1 and December 25.

Connect at hsbc.fr

Questions or comments about our products or services?

@HSBC_FR | YouTube HSBC France | LinkedIn HSBC | Facebook HSBC France

Published by HSBC France
01/2020

HSBC France
Société Anonyme with share capital of €491,155,980 - SIREN 775,670,284 RCS Paris
Registered office: 103, avenue des Champs-Elysées - 75008 Paris
Bank and insurance intermediary registered with ORIAS
(Organisation for the Register of Insurance Intermediaries - www.orias.fr) under number 07 005 894.

HSBC Assurances Vie (France)
Société Anonyme with share capital of €115,000,000 - SIREN 338,075,062 RCS Paris
Address: 75419 Paris Paris Cedex 08 - Head Office: 15, rue Vernet - 75008 Paris
Company governed by the Code des Assurances (Insurance Code)

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