

Personal customer rates as of 6 January 2018

General conditions applicable to the main transactions for retail customers

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 6 January 2018.

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
Accessing your accounts online “Ma banque en ligne” (Internet Banking)	FREE other than costs charged by the Internet service provider
Account status alerts (six per month) sent by text/e-mail “HSBC Alertes”	€2.10 per month or €25.20 per year
Payment card fee: - international immediate and deferred debit “Visa Classic” - card requiring systematic authorisation “Visa Electron”	€45 per year €35 per year
Cash withdrawals from another bank’s ATM (for withdrawals in euros in the eurozone with an international payment card): - Visa Premier, Visa Infinite, Gold MasterCard or cards included in a package - Visa Electron, Visa Plus and Visa Classic cards not included in a package	FREE €1 per withdrawal after the fifth withdrawal each month
External one-off SEPA credit transfer ⁽¹⁾ : - In branch - Online	€4 FREE
Payment of a SEPA direct debit: - Direct debit set-up fees - Fees per direct debit payment	FREE FREE
Overdraft charges: - Per transaction - Upper limit	€8 €80 per month
Insurance against loss or theft of payment facilities “HSBC Volassur”⁽²⁾	€24 per year
Account fees: - Active - Inactive	€6 per quarter or €24 per year €30 per year

(1) One-time euro transfer to an account in France or any other SEPA country (EU Member States plus Iceland, Liechtenstein, Norway, Switzerland, San Marino and Monaco). Only option available: “share” (shared costs). **(2)** 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



HSBC Premier customers are not charged account fees for active accounts, provided they have assets with us totalling €75,000 or more or have an agreement with us.

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

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).....	per document 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	€144
From 21 to 100 dm ³	€240
From 101 to 300 dm ³	€444
More than 301 dm ³	€840
Non-standard ⁽³⁾	€3,120

Security deposit

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

(1) Not including call or subscription costs, varies according to operator. **(2)** Where there is no transaction on the account (as defined by Article L312-19 of the French Monetary and Financial Code) for 12 months.

(3) Extra tall or extra deep box.

Direct banking

Internet and telephone banking charges

Remote banking subscription (Internet, landline, mobile, etc.) **FREE**
Ma banque en ligne secure Internet banking on hsbc.fr⁽¹⁾ **FREE**

Mobile apps for iPhone and Android⁽¹⁾:

- *Ma banque mobile* mobile banking **FREE**
 - Personal Economy **FREE**

Ma banque par téléphone

telephone banking⁽²⁾ **0 810 246 810** Service 0,39 € / appel
 * prix appel



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

HSBC Alertes



HSBC Alertes sends you banking/stock market notifications by text or e-mail. It is included as part of the HSBC Hexagone Package.

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

Manage your HSBC accounts with *Ma banque mobile*



Visualise all your bank accounts with Personal Economy



Please note that *Ma banque mobile* and Personal Economy apps are only available in French.

(1) Not including call or subscription costs, varies according to operator. (2) Call +33 810 246 810 from abroad (charges may vary depending on your service provider).

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 card	€134
Visa Classic card (deferred debit, immediate debit)	€45
Visa Electron card	€35
Visa Plus card	€27

Various transactions

Repair of the payment card	€15
Re-issuing a PIN	€9
Blocking of the 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 based payment transaction **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 based payment transaction 2.90%⁽²⁾

SEPA transfers



Recurring or one-off credit transfer in euro 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"⁽¹⁾.

Issuing a SEPA credit transfer⁽²⁾

Single credit transfer

Arranged via Internet.....	FREE with some exceptions ⁽³⁾⁽⁴⁾
Arranged via mobile.....	FREE ⁽³⁾
Arranged in branch.....	€4 per transfer

Recurring credit transfer

Initiated via Internet.....	FREE ⁽³⁾
Initiated via mobile.....	FREE ⁽³⁾
Initiated in branch.....	€1.10 per transfer

Other fees

Additional fees on hand written transactions sent manually.....	€10 per instruction
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Receiving a SEPA transfer

Fee per credit transfer received

Recurring or one-off SEPA credit transfer.....	FREE
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Non-SEPA credit transfers (international)



Recurring or one-off credit transfer in any country (excluding euros) to/from a country within the EEA (EU Member States)⁽⁵⁾ (only option available «share»⁽¹⁾), to/from any other country (option fee «ben»⁽¹⁾, «our»⁽¹⁾ or «share»⁽¹⁾ possible).

Issuing a non-SEPA credit transfer⁽²⁾

Single transfer⁽⁶⁾

Initiated via Internet or mobile banking ⁽³⁾	€12.50
Initiated in branch.....	0.10% of the transaction min. €25

Receiving a non-SEPA credit transfer

Fee per credit transfer received

Non-SEPA credit transfer received.....	€25
Exchange commission.....	FREE

Other fees

Additional fees on hand written transactions sent manually.....	€10 per instruction
Exchange commission.....	FREE
Correspondent fees ⁽⁷⁾	€20
Incomplete one-off credit transfer ⁽⁸⁾ (missing or incorrect information).....	additional fee €15



Set-up of a recurring SEPA or non-SEPA credit transfer is free.

(1) "Share": shared costs; "ben": paid by the beneficiary; "our": paid by the issuer. (2) For reasons of security, you may receive a call on the number you gave HSBC France in order to confirm the transaction. (3) Excluding communication and subscription costs, depending on the operator. (4) Credit transfers arranged online that exceed the authorised limit of € 100,000 per day and/or € 200,000/7 days over a month are subject to the same charges applied to transfer orders arranged in branch. This online transaction is not carried out in real time. (5) EU members + Iceland + Liechtenstein + Norway (6) Additional fees may be charged by French or foreign correspondents, necessitated by a particular service or as a result of a foreign exchange transaction. (7) In "our" mode (all costs paid by the issuer). Is added to the issuance fees. On top of arrangement fees. (8) Correspondent fees also apply. May vary depending on the country.

Direct debits

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

Cheques

Ordering and delivery of chequebook	FREE
Bank cheque	€11
Free for the stop of a cheque payment by the drawer.....	€13
Copies of cheques	€10 per cheque

Value dates



The value date applicable to main debit and credit transactions is the date on which the amount is used to calculate interest.

Onshore

	Value date
Cash deposit	Same day
Cash withdrawal	Same day
Cheque deposit	Following business day ⁽¹⁾⁽²⁾
Cheque payment	Previous business day ⁽¹⁾⁽²⁾
Transfer (including SEPA)	
• <i>Receipt</i>	Day funds are received by the bank
• <i>Issued</i>	Transaction day
Payment of direct debit (including SEPA)	Transaction day

Foreign exchange transactions

	Value date
Spot	
• <i>Debiting an account in euros or foreign currency</i>	1 working day before the transaction
• <i>Crediting an account in euros or foreign currency</i>	2 business days after the transaction
Term	Contact us

International transactions

	Value date
Transfer issued (all currencies)	Transaction day
Payment of a cheque in favour of a payee abroad ⁽³⁾ (drawn or presented on euro or other currency accounts)	1 business day ⁽²⁾ before the transaction
Transfer issued (all currencies)	Day funds are received by the bank
Clearing a cheque drawn abroad ⁽³⁾	1 business day ⁽²⁾ after the bank receives the funds

(1) Business day is the accounting date, i.e. the same business day for cheques submitted before midday or the next business day for cheques submitted after midday. **(2)** A business day is a day when the bank processes payment transactions. **(3)** All foreign exchange transactions require 2 additional working days.

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)

One-off and recurring SEPA credit transfers

Unlimited cash withdrawals in France and the eurozone from all ATMs

Repair of the payment card and re-issuing a PIN code

No charge for stopping cheques payment

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
- Visa Classic 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

Payment card

Visa Electron card

No account monthly fees

HSBC Alertes - 6 alerts/month (text or email)

Access to *Ma banque en ligne* secure Internet banking limited to internal transactions

Account fees (active)

One-off and recurring SEPA credit transfers initiated in branch

Handling charges

2 bank cheques issued per month

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

(1) Subject to approval. Example: for an overdraft of €3,000 for 15 days over a month, 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 01/11/2017. 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

Specific transactions

Fee for reporting a decision to withdraw a payment card to the <i>Banque de France</i>	€30
Fee for cheque paid during restricted period.....	€20
Fee for restriction on drawing cheques imposed by the <i>Banque de France</i>	€30
Third-party notification charge.....	€120
Garnishment charge.....	€120
Sequester of property.....	€120
Garnishee order	€120
Administrative seizure (up to 10% of the amount blocked).....	max. €120

Payment incidents

Notification of unauthorised overdraft..... €20

Cheque incidents

Charge for each rejected 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 rejected for reasons other than insufficient funds..... €16

Card incidents

Charge for blocking a payment card due to misuse..... €36

Rejected direct debits

Rejected 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⁽¹⁾

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⁽¹⁾⁽⁴⁾⁽⁶⁾ and student loans⁽¹⁾

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 01/11/2017. 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 €33

Mortgage guarantee release certificate €25

Other personal loans and mortgage fees

Annual letter to guarantors €28 per file

Guarantees issued by the bank



Tax, rent, etc.

Deed costs from €50 to €115

Amendment €50

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

Savings and investments

Savings

Services

Charge for transferring a PEL (*Plan Epargne Logement*) or CEL (*Compte Epargne Logement*) 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

Investment Advice and Order Transfer

To provide non-independent investment advice and to take and receive orders on HSBC Group UCIs, the Bank reserves the right to collect a variable entry fee depending on the UCI, up to a maximum shown in the Key Investor Information Document (KIID), the Prospectus and/or any other relevant regulatory document provided prior to purchase.

To provide these services, in accordance with applicable regulations, the Bank will also receive a commission on management fees collected by the UCI's management company proportional to the amount invested by the Bank in it.

This commission will be calculated based on the net assets of the relevant UCI in line with investment agreements signed by the Bank and the management companies.

Under Art. 314-76 of the AMF's general regulations, HSBC France will give investors details of rates applicable prior to purchase and, periodically, after the service has been provided.

(1) The French Financial Transactions Tax 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 as of 1 December in the year preceding the tax year. You are liable for this tax when purchasing these securities, whether directly or under an HSBC Equity 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.

Stock market orders

These prices do not include the French Financial Transaction Tax, which at the time of writing was 0.3% of the transaction amount (subject to change)⁽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

Unlimited access to real-time quotes

on Euronext markets **FREE**
 Securities transaction €12.80
 Securities transaction available online **FREE**

Custodian fees



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

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		15 orders or more
	Proportional charge per level	Fixed charge per line	
Up to €100,000	0.12%	€2.50 ⁽¹⁾	FREE
Above €100,000	0.08%		

Other fees

Administration of securities accounts/share-based savings schemes.....€7 per semester

Deferred settlement service (optional⁽²⁾):

- charge prorated (calculated on carrying day).....0.022%

- extension.....0.299% min. €10

(1) For ISIN securities listed on Euronext markets (Paris, Brussels, Amsterdam). Other securities: fixed fee of €5 per line. **(2)** Only available for securities eligible for the deferred settlement service, as published by Euronext Paris. These rates are in addition to the usual brokerage fees. **(3)** France, Belgium and the Netherlands. **(4)** The customer will be able to pay entry and variable exit fees according to French or foreign UCIs, the maximum amounts for which are set out in the following documents: Key Investor Information Document (KIID) and prospectus; regulatory documents available from HSBC France agencies or at hsbc.fr/selecteuropc. 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 any charges per line.

Payment of coupons:

- Euronext securities⁽³⁾.....**FREE**

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

- Foreign securities, foreign deposit "ISIN".....3%

Subscription of HSBC Group CIU.....**FREE**

The customer also pays entry and exit charges, which vary depending on the fund. The maximum amount is disclosed in the Key Investor Information Document (KIID), the Prospectus and/or any other regulatory document given to the customer prior to subscription.

Subscription of non-HSBC Group CIU⁽⁴⁾

investment scheme.....€30 per transaction

The customer may also have to pay entry and exit charges, which vary depending on the fund. The maximum amount is disclosed in the KIID, the Prospectus and/or any other regulatory document given to the customer prior to subscription.

Transfer of securities to another institution:

- France, Belgium, Netherlands.....€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 fund 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 fund concerned. According to Article 314-76 of AMF's general regulations, HSBC France will give investors details of rates applicable by CIU.

Discretionary management..... please contact us



Delegate the management of your financial assets to our experts by taking out a discretionary management agreement tailored to your investment objectives, risk appetite and market sensitivity.

Automatic Investment Plan (PIA)

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

Fees linked to CIU eligible for the PIA:

- Custodian fees **FREE**
- Redemption charge **FREE**
- Management charges See prospectus or KIID for each fund
- Front-end fees flat rate, irrespective of asset class

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

Portfolio statements..... fees per statement

Quarterly statement **FREE**
 Monthly, statement €10
 Statement on request €30

Gold transactions⁽¹⁾

Transaction fees (buying, selling⁽²⁾)
 exempt from VAT 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)** 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 applicable rates, or optionally under the capital gains tax regime for the sale of movable property.

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

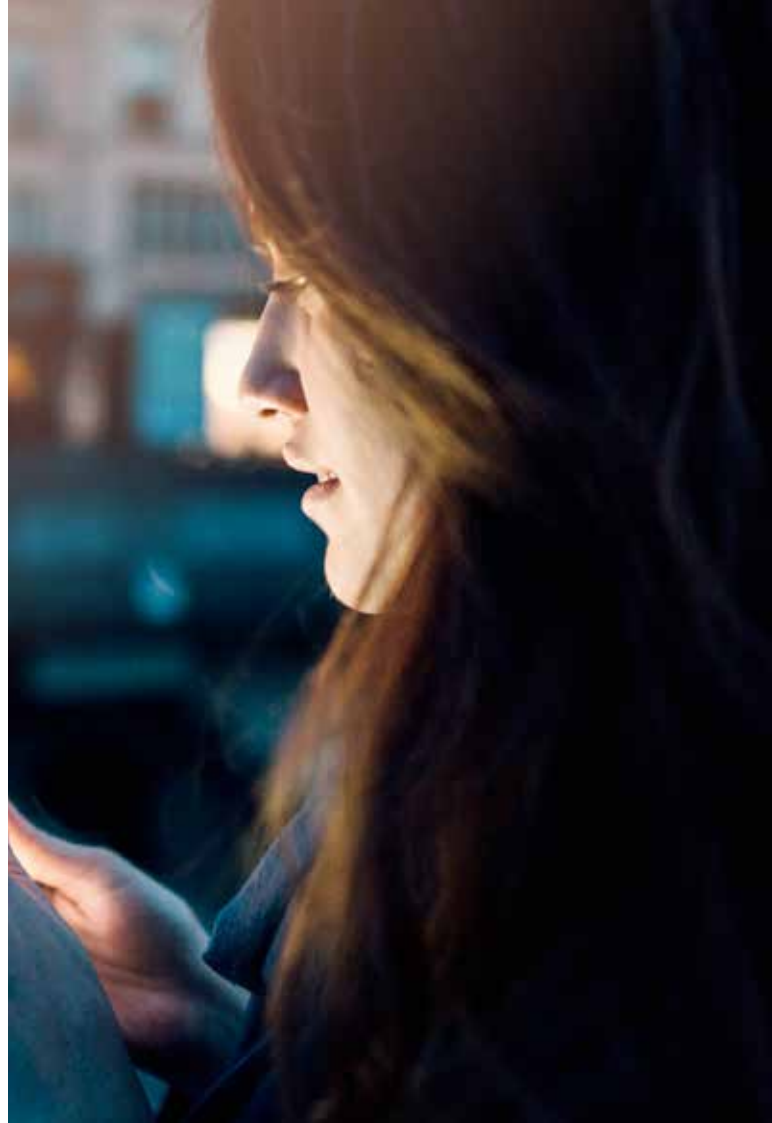
HSBC Garantie Habitation⁽⁴⁾

Home insurance.....please contact us



HSBC Garantie Habitation: visit hsbc.fr for a personal 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 France, 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	0.055%
From €75,001 to €150,000	0.025%
More than €150,000	0.0125%
	min. €18

Manual exchange

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

Cheques⁽¹⁾

Collection charge	0.12% of the transaction min. €16/max. €100
Clearing 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 on account after reception of funds (CAE). If credit on account is immediate, 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 in the UK⁽¹⁾ and provision of payment facilities⁽³⁾

Assistance with opening an account in the UK €140



HSBC Premier customers are not charged for using the emergency cash service or for opening an account in the UK.

(1) Please note that, under current French regulations, individuals resident for tax purposes in France are required to declare on their tax return any accounts opened, used or closed abroad, as well as all related income. As soon as these accounts generate investment income, the individuals concerned must also pay social security contributions and, where applicable, make a payment on account in respect of income tax. These accounts must be disclosed for wealth tax purposes if the holders concerned are liable. Tax adjustments and penalties may apply if these obligations are not met. For more information on your tax obligations, please speak to 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 card.....	€17.35/€24.30
HSBC Dynamique:	individual/joint
- Visa Premier/Gold MasterCard card.....	€15.10/€21.15
- Visa Classic card.....	€8.40/€11.50
HSBC Avenir	€3.80
HSBC Passeport:	
- Contract only.....	€18.50
- Additional HSBC Hexagone Package	€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 per year
HSBC Garantie des accidents de la vie ⁽²⁾ , depending on type:	
- Individual.....	€105 or €128 per year
- Family.....	€190 or €236 per year

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.

You can also complain to the Ombudsman of the French Financial Markets Authority (AMF) in the event of a dispute relating to the products or services it covers (investment services, financial instruments, etc.):

- By post: Le Médiateur - Autorité des marchés financiers - 17, place de la Bourse - 75082 Paris Cedex 02
- Or online: www.amf-france.org/Le-mediateur-de-l-AMF/Presentation.html

Contact us

- Write us: Direction Relations Clients
103, avenue des Champs-Élysées - 75419 Paris Cedex 08
- Call us on **0 800 215 915**  ⁽¹⁾⁽²⁾
- Log on to **hsbc.fr**, and click on **“Contact HSBC”**, selecting **“Complaint”** as the reason for getting in touch.

⁽¹⁾ Article L113-5 of the French Consumer Code (premium numbers may not be used for customer complaints or calls from customers wishing to agree a contract with a professional).

⁽²⁾ Call + 33 800 215 915 from abroad (changes may vary depending on your service provider).



Always by your side

Access 24/7 to your accounts



Our Relationship Managers are available **Monday to Friday from 8 am to 10 pm**
and on Saturdays from 9 am to 5:30 pm

0 810 246 810

Service 0,09 € / appel
+ prix appel



Call +33 810 246 810 from abroad (charges may vary depending on your service provider)

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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