



## **NOTICE OF CHANGES TO HSBC CORPORATE BANKING FEES AND CHARGES GUIDE**

Further to a recent review, we wish to advise you that we are updating our Corporate Banking Fees and Charges Guide (the "Fees and Charges Guide"). The changes made will come into effect **1<sup>st</sup> August 2023**. If any of the fees and charges currently applicable to you are governed by a separate fee document, please note that those agreed fees and charges will continue to apply to you and will not be impacted by the updates made to the Fees and Charges Guide.

A copy of the updated Fees and Charges Guide can be downloaded from HSBC website [here](#) or is available upon request.

For ease of reference, please also refer to the Appendix for details.

Should you have any queries, please contact your Global Payments Solutions Client Account Manager.

Yours sincerely,

Steve Hughes  
Country Head of Commercial Banking

Anita O'Brien  
Country Head of Global Banking

This notice is computer generated and no signature is required.

## APPENDIX

Below are the changes made to the Corporate Banking Fees and Charges Guide.  
These changes are effective from 1<sup>st</sup> August 2023.

Description	Previous Fee	New Fee
<b>Section A: Product Related Fees and Charges</b>		
<b>1. Cheque and Investment Accounts</b>		
Business Cheque Account and/or Business Trust Account (BCA/BTA) • Cheque book provided	Yes - \$0.90 per cheque written	Yes - \$1.00 per cheque written
Business Transaction Account • Cheque book provided	Available on request - \$0.90 per cheque written	Available on request - \$1.00 per cheque written
<b>3. Loan Securities and Other Legal Services</b>		
3.1 Registration • Where lodgement for registration is undertaken by HSBC staff.	\$160.00 per lodgement plus government fees and charges	3.1 Government and third party fees and charges will apply and may be passed on to you. Government and other third party fees and charges may, without limitation, be incurred in relation to registration or production of documents (such as production of title documents or registration of mortgages, security deeds, transfers or discharges) and searches of government records undertaken by HSBC staff (including title searches, company searches, business names searches, Personal Property Securities Register searches and all other searches).
3.2 Production • Where production of Certificate of Title is undertaken by HSBC staff	\$160.00 per lodgement plus government fees and charges	
3.3 Settlement • Where settlement is attended by HSBC staff and documents are received against payment of money or documents are surrendered against receipt of money.	\$160.00 per settlement	
3.4 Searches • Searches of government records undertaken by HSBC staff, including Title searches, Company searches, Business Names searches, Personal Property Securities Register searches and all other searches.	Search fees and government charges may apply	
3.5 Consent to Lease • Preparation of Consent to Lease, using Bank's standard documentation, by HSBC staff and/or execution of Consent to Lease	\$200.00 per consent	
<b>Section B: HSBC General Service Fees and Charges</b>		
<b>4.1 Inward Transfers</b>		
Dishonour of foreign currency cheques	\$40.00 plus costs	Costs from overseas banks
<b>4.2 Transfers Between Accounts</b>		
Domestic Funds transfers between customer's accounts with HSBC via <i>HSBCnet</i>	Domestic Funds transfers between customer's accounts with HSBC via <i>HSBCnet</i>	Domestic Funds transfers between accounts with HSBC via <i>HSBCnet</i>
Domestic Funds transfer between customer's accounts with HSBC submitted as originals on HSBC application forms	\$50.00	Removed
Domestic Funds transfer between customer's accounts with HSBC, initiated via other form of instructions (as agreed to by HSBC)	\$50.00	Removed
<b>4.3 Outward Transfers</b>		
Fax confirmation of exchange rate or outward payment provided at customer's request	\$7.00 per page	Removed

Description	Previous Fee	New Fee
Demand Drafts (DD) issue	<ul style="list-style-type: none"> <li>Request initiated via HSBCnet: \$25.00 plus post/courier costs</li> <li>Other requests: \$30.00</li> <li>Replacement of draft: \$30.00</li> <li>Repurchase/refund of draft: \$30.00</li> <li>Stop payment of draft: \$30.00 plus costs</li> <li>Advice of payment: \$30.00</li> </ul> <p>The exchange rate for currency conversion against the Australian dollar will be applied at the time or processing</p>	Removed
<b>4.4 Manual Standing Instructions (Periodical Payments)</b>		
Other Payments (Cost of Outward Telegraphic Transfer, Demand Draft or Bank Cheque also applies as applicable)	Other Payments \$5.00 (Cost of Outward Telegraphic Transfer, Demand Draft or Bank Cheque also applies as applicable)	Other Payments \$5.00 (Cost of Bank Cheque also applies)
<b>4.6 Direct Credits</b>		
Referral fee for authorisation of payment where the account has insufficient and/or unclear funds and no prior arrangements have been made.	\$50.00 per referral	Removed
<b>4.9 Foreign Currency Notes</b>		
Bank buys and pays AUD	<ul style="list-style-type: none"> <li>For amounts less than \$10,000.00: \$10.00</li> <li>For amounts greater than \$10,000.00: 0.25% of amount (min \$25.00)</li> </ul>	\$10.00
Bank sells and receives AUD	<ul style="list-style-type: none"> <li>For amounts less than \$10,000.00: \$10.00</li> <li>For amounts greater than \$10,000.00: 0.25% of amount (min \$25.00)</li> </ul>	\$10.00
If HSBC branches have a Travelex agency then Travelex charges and exchange rates apply.	If HSBC branches have a Travelex agency then Travelex charges and exchange rates apply.	Removed
<b>4.11 Real Time Payments</b>		
Real Time Payments	n/a	\$0.50
Real Time Payments to accounts within HSBC Australia	n/a	\$0.25
Returned Real Time Payments	n/a	Nil
Real Time Payment Receipts	n/a	Nil
<b>5.1 Cheque Fees</b>		
<ul style="list-style-type: none"> <li>Special clearance by mail/fax/telephone</li> </ul>	\$15.00	Removed
<ul style="list-style-type: none"> <li>Special clearance, other</li> </ul>	min \$50.00 plus costs or \$50.00 per hour	Removed
<b>5.2 Cash Handling Fees</b>		
Local coin handling <ul style="list-style-type: none"> <li>For amount greater than \$100.00</li> </ul>	2% of amount handled (min \$10.00)	Removed
Local currency <ul style="list-style-type: none"> <li>on all cash deposits and withdrawals, where the daily aggregate deposit or withdrawal is greater than \$1,000.00 for that day</li> </ul>	\$2.00 + 0.50% of amount handled	<ul style="list-style-type: none"> <li>for amounts up to \$1,000.00: \$2.00</li> <li>for amounts greater than \$1,000.00: \$2.00 + 0.50% of amount handled</li> </ul>

Description	Previous Fee	New Fee
Foreign currency <ul style="list-style-type: none"> <li>On all cash withdrawals from, or deposits to, a foreign currency account</li> </ul>	\$2.00 + 1.25% of amount handles (min \$20.00)	\$2.00 + 1.25% of amount handled (min \$20.00)
<b>5.4 Transactions through an alliance bank branch</b>		
Deposits – cheques	\$5.00 per deposit plus \$0.55 per cheque	\$6.00 per deposit plus \$0.65 per cheque
Deposits – cash	\$5.00 per deposit plus 0.85% of amount	\$6.00 per deposit plus 0.85% of amount
Cheque encashment facility set up	Moved from section 5.6	\$100.00 per set-up (per branch)
Cheque encashment facility amendment	Moved from section 5.6	\$50.00 per amendment (per branch)
<b>5.5 HSBCnet</b>		
<b>Package 1</b> Initial On-site Training Fee – Including any non-standard services	\$660.00	Removed
Additional training via Webex or onsite	\$110.00 per hour	Removed
<b>Package 3</b> Implementation Fee	\$165.00	Removed
Training via Webex or phone	\$110.00 per hour	Removed
<b>5.6 Other Services</b>		
TWIST Statement	\$11.00 (Inc. GST) per statement	\$16.50 (inc. GST) per statement
TWIST Implementation Fee	nil	\$82.50 (inc. GST)
Paper Billing Invoices	\$2.00 (Inc. GST) per statement	\$8.25 (inc. GST) per statement
Copies of documents <ul style="list-style-type: none"> <li>Document search fee includes deposit/cheque/record/voucher</li> </ul>	\$50.00 per hour and/or \$30.00 per part hour	Removed
<ul style="list-style-type: none"> <li>Document copying fee for copies of deposit/ cheque/record/voucher</li> </ul>	\$5.00 per copy	Removed
Follow up requests will incur charges		Removed
Other <ul style="list-style-type: none"> <li>Cable costs</li> </ul>	\$20.00 per cable	Removed
<ul style="list-style-type: none"> <li>Local courier fee (depending on destination)</li> </ul>	At cost (min \$20)	Removed
<ul style="list-style-type: none"> <li>International courier fee</li> </ul>	Cost plus \$5.00	Removed
<ul style="list-style-type: none"> <li>Facsimile fee</li> </ul>	\$1.00 per page	Removed
<ul style="list-style-type: none"> <li>Bpay<sup>®</sup> investigation fee</li> </ul>	\$20.00	Removed
<ul style="list-style-type: none"> <li>Voucher related investigation</li> </ul>	\$30.00 first half hour \$50.00 per hour thereafter	Removed Removed
<ul style="list-style-type: none"> <li>Cheque encashment facility set up</li> </ul>	\$100.00 per set-up (per branch)	Moved to section 5.4
<ul style="list-style-type: none"> <li>Cheque encashment facility amendment</li> </ul>	\$50.00 per amendment (per branch)	Moved to section 5.4
<b>Section D: Government Charges</b>		
<b>11. Withholding Tax</b>		
<ul style="list-style-type: none"> <li>Tax File Number (TFN) or Australian Business Number (ABN) not provided</li> </ul>	49%	47%
<ul style="list-style-type: none"> <li>TFN Exemption Certificate not provided</li> </ul>	49%	47%