



SCHEDULE OF SERVICES AND TARIFFS

HSBC Jade, HSBC Premier, HSBC Advance and Personal Banking

Last updated: 6 August 2020



Together we thrive

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

HSBC JADE, HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING

| Description | HSBC Jade | HSBC Premier | HSBC Advance | Personal Banking |
|--|---|---|--|---|
| Personal Account | | | | |
| Account Opening fees | Free | | Free | Free |
| Minimum Balance (Local Currency - Current and Savings) | N/A | | N/A | AED 3000 |
| Minimum Balance (Local Currency -Flexi Account) | Nil | | Nil | Nil |
| Minimum Balance (Foreign Currency - Current and Savings) | N/A | | N/A | USD / GBP / EUR 500 / CNY 5,000 |
| Breach of Minimum Balance (monthly - Current and Savings) | N/A | | N/A | AED 25 (AED 26.25 inclusive of VAT) |
| Breach of Minimum Balance (monthly - Flexi Account) | Nil | | Nil | Nil |
| Breach of Minimum Balance (monthly for Foreign Currency - Current and Savings) | N/A | | N/A | USD / GBP / EUR 5 (USD / GBP / EUR 5.25 inclusive of VAT), CNY 40 (CNY 42 inclusive of VAT) |
| Eligibility criteria* | a) Maintaining a minimum monthly balance of AED 3,500,000 (or equivalent in any other currency) in deposits and/or investments* or b) Maintaining a minimum monthly balance of AED 1,750,000 (or equivalent in any other currency) in deposits and/or investments* in addition to a monthly net salary transfer of AED 100,000 or above** | a) Maintaining a minimum monthly balance of AED 350,000 (or equivalent in any other currency) in deposits and/or investments* or b) Monthly net salary transfer of AED 50,000 or above** or c) Mortgage drawdown of AED 3,000,000 or above for the first 24 months after which point (a) or (b) applies | a) Minimum monthly balance in deposits and/or investments of AED100,000 (or equivalent in foreign currency) or more or b) Minimum monthly salary transferred** to HSBC of AED15,000 (or equivalent in foreign currency) or more or c) For employees of CEP companies only Get a Personal Loan at a preferential rate starting from 6.74% p.a. and upgrade to HSBC Advance*** | N/A |
| Service fee | N/A | Premier AED 200 (AED 210 inclusive of VAT) per month if eligibility criteria is not met**** | AED 100 (AED 105 inclusive of VAT) per month if eligibility criteria is not met**** | N/A |
| Relationship Fee | N/A | | N/A | N/A |
| Non-receipt of salary | N/A | | N/A | N/A |
| Utility Bill payment (Internet and ATM) | Free | | Free | Free |
| Account closure fee (if closed within 1 year of opening) | AED 100 (AED 105 inclusive of VAT) | | AED 100 (AED 105 inclusive of VAT) | AED 100 (AED 105 inclusive of VAT) |
| Standing Instruction set up (through the branch) | AED 50 per instruction, (AED 52.5 inclusive of VAT) Free through Internet or Phone Banking | | AED 50 per instruction, (AED 52.5 inclusive of VAT) Free through Internet or Phone Banking | AED 50 per instruction, (AED 52.5 inclusive of VAT) Free through Internet or Phone Banking |
| Penalty for insufficient funds for standing orders | AED 25 (AED 26.25 inclusive of VAT) | | AED 25 (AED 26.25 inclusive of VAT) | AED 25 (AED 26.25 inclusive of VAT) |
| Account balance Letter | Free | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| No liability certificate | Free | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| Release / Clearance letter | Free | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| Liability letter issued to Government/Embassies | Free | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| Liability letter issued to Financial Institutions | Free | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| Dormant account charge | Free | | Free | Free |
| Statement of Account (per agreed cycle) | Free | | Free | Outside the cycle AED 25, (AED 26.25 inclusive of VAT) |
| Teller services | Free | | Free | Six free transactions per month. Additional AED 10 per transaction (AED 10.5 inclusive of VAT) |
| Bulk cash deposit and withdrawal at teller counter | Free | | Free | Free |
| Term deposit premature upliftment rate | | If within 30 days, no interest will be paid. After 30 days, booking rate for the tenure the deposit is held, minus 1% | If within 30 days, no interest will be paid. After 30 days, booking rate for the tenure the deposit is held, minus 1% | If within 30 days, no interest will be paid. After 30 days, booking rate for the tenure the deposit is held, minus 1% |

* If you are a Premier International customer, your eligibility criteria will be determined by the country in which you qualify as Premier. If you are a Premier customer because your spouse or parent is an HSBC Jade customer, you are not required to meet the eligibility criteria for as long as your spouse or parent continues to be a Jade customer. If they are no longer Jade, you will have to meet either of the Premier eligibility criteria or we will convert your account into a Personal Banking account.

** Original salary transfer letter must be submitted to HSBC. The minimum salary amount must be credited to your account each month.

*** Terms and Conditions apply. Minimum monthly salary transfer between AED 10,000 to AED 14,999 is required. (CEP: Corporate Employee Program)

**** If you do not meet the Premier or Advance eligibility requirements then we reserve the right, at our discretion, to charge you a service fee up to the point we convert your account into a Personal Banking account. Terms and Conditions apply. For more details visit www.hsbc.ae

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

HSBC JADE, HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

| Description | HSBC Jade | HSBC Premier | HSBC Advance | Personal Banking |
|---|-------------------------------------|--------------|-------------------------------------|--|
| Cheques | | | | |
| Cheque Book | Free | | Free | Free |
| Issuing/Cancellation of a demand draft / bank cheque | AED 75 (AED 78.75 inclusive of VAT) | | AED 75 (AED 78.75 inclusive of VAT) | AED 75 (AED 78.75 inclusive of VAT) |
| Cheques returned drawn on the account (per instrument/cheque) | AED 100 (AED 105 inclusive of VAT) | | AED 100 (AED 105 inclusive of VAT) | AED 100 (AED 105 inclusive of VAT) |
| Cheque payable at centres where Central Bank clearing facility is not available | Free | | Free | Free |
| Returned cheques deposited in own account | Free | | Free | Free |
| Cheques for collection within the UAE | Free | | Free | Free |
| Cheques for collection outside the UAE* | AED 50 (AED 52.5 inclusive of VAT) | | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| Stop payment (per instrument/cheque) | AED 50 (AED 52.5 inclusive of VAT) | | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| Counter cheques - cash withdrawal | Free | | Free | Free |
| Cheque photocopy | Free | | Free | Less than 1 year AED 10 (AED 10.50 inclusive of VAT), over 1 year AED 20 (AED 21 inclusive of VAT) |
| Debit Cards | | | | |
| Issuing Debit Card | NIL | | NIL | NIL |
| Re-issuance of Debit Card PIN | NIL | | AED 25 (AED 26.25 inclusive of VAT) | AED 25 (AED 26.25 inclusive of VAT) |
| Debit Card Annual Fee | NIL | | NIL | NIL |
| Debit Card Replacement Fee | NIL | | AED 25 (AED 26.25 inclusive of VAT) | AED 25 (AED 26.25 inclusive of VAT) |
| Usage fee in UAE at HSBC ATMs | | | | |
| Cash withdrawal/deposit | NIL | | NIL | NIL |
| Balance enquiry | NIL | | NIL | NIL |
| Mini-Statement | NIL | | NIL | NIL |
| Transfer within HSBC UAE Accounts | NIL | | NIL | NIL |
| Utility Bill Payments | NIL | | NIL | NIL |
| HSBC Credit Card Payment | NIL | | NIL | NIL |

* For cheque(s) accepted for physical collection, processing time will be approximately 6 - 8 weeks and Drawee Bank charges may apply, which vary from USD 45 to USD 200. Courier charges may apply on USD cheques drawn on HSBC entities and affiliates for clearing through physical collection outside the UAE.

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HSBC JADE, HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

| Description | HSBC Jade | HSBC Premier | HSBC Advance | Personal Banking |
|--|---|--------------|-------------------------------------|---|
| ATM / Debit Cards (continued) | | | | |
| In UAE at UAE Switch ATMs | | | | |
| Cash withdrawal | NIL | | NIL | NIL - Free cash withdrawals per month if salary is transferred to HSBC ¹ . Other transactions are charged as per the rate. AED 2 (AED 2.10 inclusive of VAT) for non-salary transfer customers. |
| Balance enquiry | NIL | | NIL | NIL - 1 free balance inquiry per month if salary is transferred to HSBC ¹ . Other transactions are charged as per the rate. AED 1 (AED 1.05 inclusive of VAT) for non-salary transfer customers. |
| (Rate per transaction) | | | | |
| In GCC at HSBC ATMs | | | | |
| Cash withdrawal | NIL | | NIL | AED 6 (AED 6.30 inclusive of VAT) |
| Balance enquiry | NIL | | NIL | AED 3 (AED 3.15 inclusive of VAT) |
| (Rate per transaction) | | | | |
| In GCC Countries at GCC NET ATMs | | | | |
| Cash withdrawal | NIL | | NIL | AED 6 (AED 6.30 inclusive of VAT) |
| Balance enquiry | NIL | | NIL | AED 3 (AED 3.15 inclusive of VAT) |
| (Rate per transaction) | | | | |
| Internationally at other HSBC ATMs² | | | | |
| Cash withdrawal | NIL | | AED 10 (AED 10.50 inclusive of VAT) | AED 10 (AED 10.50 inclusive of VAT) |
| Balance enquiry | NIL | | NIL | NIL |
| (Rate per transaction) | | | | |
| Internationally at Visa/Plus ATMs | | | | |
| Cash withdrawal | AED 20 (AED 21 inclusive of VAT) | | AED 20 (AED 21 inclusive of VAT) | AED 20 (AED 21 inclusive of VAT) |
| Balance enquiry | NIL | | NIL | NIL |
| (Rate per transaction) | | | | |
| Foreign Currency Processing Fee ³ Applicable on foreign currency transactions that are not in your account currency ⁴ | 2% (2.1% inclusive of VAT) of the transaction amount as converted into your account currency ⁴ | | | |
| Copy of Sales Slip (Debit Cards retail transaction) | NIL | | AED 25 (AED 26.25 inclusive of VAT) | AED 25 (AED 26.25 inclusive of VAT) |

1) Eligible for a salary transfer between AED 5,000 and AED 15,000. A salary transfer letter from your employer must be provided and an application must be completed at any branch or customer service unit and approved by us to be able to enjoy these benefits. Effective 22nd July 2018.

2) Some HSBC ATMs are not on the GATs network and as a result Visa/Plus charges will apply. Please click here for a list of countries that are on the GATs network.

3) In addition, a standard processing fee (as determined by Visa/MasterCard) of up to 1.21% (inclusive of VAT) may also apply on:
a. any foreign currency transactions where the currency used is Non-AED (irrespective of account currency)
b. or international transactions where you opt to pay in your account currency (AED)

4) Foreign currency purchases and ATM cash withdrawals that are not in your account currency are converted into your account currency by the card scheme (Visa or MasterCard®) or HSBC using their applicable exchange rates on the day the conversion is made (which may involve a conversion to US Dollars). If you opt to pay in your account currency (AED) and not the foreign currency applicable in the country, the merchant and their financial institutions' applicable exchange rate shall apply.

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HSBC JADE, HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

| Description | HSBC Jade | HSBC Premier | HSBC Advance | Personal Banking |
|---|-----------|--------------|---|---|
| PHONE BANKING | | | | |
| Re-issuance of Phone Banking PIN | Free | | Free | Free |
| Ordering account statements - Extra copy (last six months) - Extra copy (beyond six months) | Free | | Free | AED 25 (AED 26.25 inclusive of VAT) |
| Funds transfer between HSBC UAE accounts | Free | | Free | Free |
| Statement by fax | Free | | Free | Free |
| Utility bill payments (Etisalat, DEWA) | Free | | Free | Free |
| PERSONAL INTERNET BANKING | | | | |
| Funds transfer between HSBC UAE accounts | Free | | Free | Free |
| E-statements | Free | | Free | Free |
| Utility bill payments (Etisalat, DEWA) | Free | | Free | Free |
| Set up of standing instructions | Free | | Free | Free |
| INWARD REMITTANCES (a, b, c, d) | | | | |
| In Foreign Currency | | | | |
| If credited to the beneficiary account in the currency of transfer | FREE | | AED 25 (AED 26.25 inclusive of VAT) (equiv) | AED 25 (AED 26.25 inclusive of VAT) (equiv) |
| If credited to the beneficiary account in currency other than the currency of transfer | FREE | | | |

Notes:

- The remitter bank may charge the remitter's account for all or part of inward remittance fee, which we may claim from the remitting bank.
- Beneficiary of the remittance may be required to pay a charge depending on the conditions set by the remitter or his/her bank.
- Inward payments received by the customer may be subject to correspondent banking fees, which may be deducted from the proceeds of payments.
- If the amount is to be credited in another currency to an HSBC account, the prevailing exchange rate will apply.

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HSBC JADE, HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

| Description | | HSBC Jade | HSBC Premier | HSBC Advance | Personal Banking |
|--|---|-----------|------------------------------------|--|------------------------------------|
| Outward Remittances (a, b, c) | | | | | |
| DOMESTIC MONEY TRANSFERS IN AED | | | | | |
| Transfer within HSBC UAE | Online Banking / Branch / Phone Banking | | | | |
| Transfer outside HSBC within UAE | Online Banking / Branch / Phone Banking | | | FREE | |
| Additional bank charges, if applicable, for transfers outside HSBC UAE for charge type "OUR" are paid towards beneficiary bank charges | Online Banking | | | | |
| | Branch / Phone Banking | FREE | | AED 1 (AED 1.05 inclusive of VAT) | |
| INTERNATIONAL MONEY TRANSFERS WITHIN HSBC | | | | | |
| Transfer via 'Global Transfers' platform (For own accounts only) | Online Banking | | | FREE | |
| Transfer to HSBC Jersey & Channel Islands - For amounts above or equal to USD 2,000 | Online Banking / Branch / Phone Banking | | | FREE | |
| Additional bank charges for transfer to HSBC Jersey & Channel Islands, above or equal to USD 2,000 (Charges 'OUR') | Online Banking | | | FREE | |
| | Branch / Phone Banking | | | | |
| Transfer to other accounts within HSBC | Online Banking | FREE | AED 40 (AED 42 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| | Branch / Phone Banking | FREE | AED 70 (AED 73.5 inclusive of VAT) | AED 100 (AED 105 inclusive of VAT) | AED 100 (AED 105 inclusive of VAT) |
| Correspondent bank charges for transfer to other accounts (Charges 'OUR') | Online Banking / Branch / Phone Banking | FREE | | AED 50 (AED 52.5 inclusive of VAT) | |
| Transfer Charges to accounts in Egypt in Egyptian Pound (EGP), India in Indian Rupee (INR), Pakistan in Pakistani Rupee (PKR) and Philippines in Philippine Peso (PHP). | Online Banking / Branch / Phone Banking | | | FREE | |
| Correspondent Bank Charges - When charge Type 'OUR' is selected for transfers to accounts in Egypt in Egyptian Pound (EGP), India in Indian Rupee (INR), Pakistan in Pakistani Rupee (PKR) and Philippines in Philippine Peso (PHP). | Online Banking / Branch / Phone Banking | | | FREE | |
| INTERNATIONAL MONEY TRANSFERS OUTSIDE HSBC | | | | | |
| Transfer Charges | Online Banking | FREE | AED 40 (AED 42 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| | Branch / Phone Banking | FREE | AED 70 (AED 73.5 inclusive of VAT) | AED 100 (AED 105 inclusive of VAT) | AED 100 (AED 105 inclusive of VAT) |
| Correspondent bank charges (Charges 'OUR') | Online Banking / Branch / Phone Banking | FREE | | AED 100 (AED 105 inclusive of VAT) (for all customers) | |
| Transfer Charges to accounts in Egypt in Egyptian Pound (EGP), India in Indian Rupee (INR), Pakistan in Pakistani Rupee (PKR) and Philippines in Philippine Peso (PHP). | Online Banking / Branch / Phone Banking | | | FREE | |
| Correspondent Bank Charges - When charge Type 'OUR' is selected for transfers to accounts in Egypt in Egyptian Pound (EGP), India in Indian Rupee (INR), Pakistan in Pakistani Rupee (PKR) and Philippines in Philippine Peso (PHP). | Online Banking / Branch / Phone Banking | | | FREE | |
| Other Charges | | | | | |
| Recall of Money Transfer / Investigation of Status | | | | AED 150 (AED 157.5 inclusive of VAT) | |

Notes

- Above charges are HSBC UAE charges only.
- Other charges including beneficiary bank(s) and their correspondent bank(s) charges may be deducted from the remittance amounts irrespective of the charge method selected.
- The beneficiary of a remittance may be required to pay additional charges depending on the conditions set by the payment system, remitter, remitting bank, or beneficiary bank. For example, for outward payments when the ordering party selects to pay all charges, HSBC will process the transaction with the charge type 'OUR', however, it is important to note that some local country clearing systems do not recognize this charge type including payments that are cleared through the Federal Reserve or Clearing House Interbank Payments System (CHIPS) in the USA. For this reason, correspondent banks in the USA may change the charge type from 'OUR' to 'SHA' or 'BEN' when routing the payment to the final beneficiary bank.

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HSBC JADE, HSBC PREMIER, HSBC ADVANCE AND PERSONAL BANKING (CONTINUED)

| Description | HSBC Jade | HSBC Premier | HSBC Advance | Personal Banking |
|--|---|--------------|---|---|
| Cashier Order | | | | |
| Issuance | AED 75 (AED 78.75 inclusive of VAT) | | AED 75 (AED 78.75 inclusive of VAT) | AED 75 (AED 78.75 inclusive of VAT) |
| Cancellation (with original returned): Electronic / Manual | AED 75 (AED 78.75 inclusive of VAT) | | AED 75 (AED 78.75 inclusive of VAT) | AED 75 (AED 78.75 inclusive of VAT) |
| Stop payment | AED 50 (AED 52.5 inclusive of VAT) | | AED 50 (AED 52.5 inclusive of VAT) | AED 50 (AED 52.5 inclusive of VAT) |
| Other Benefits | | | | |
| Overdrafts | | | | |
| Overdraft Annual Renewal Fee | Free | | Free | Free |
| Interest free portion of the Overdraft limit | First AED 5,000 | | First AED 2,000 | First AED 500 |
| Pre-Authorised Overdraft Interest Rate | 17% per annum (reducing balance) | | 19% per annum (reducing balance) | 21% per annum (reducing balance) |
| Un-Authorised / Exceptional Overdraft / Overlimit Interest Rate (AED balances) | 22% per annum (reducing balance) | | 22% per annum (reducing balance) | 22% per annum (reducing balance) |
| Un-Authorised / Exceptional Overdraft / Overlimit Interest Rate (non-AED balances) | 20% per annum (reducing balance) | | 20% per annum (reducing balance) | 20% per annum (reducing balance) |
| Other charges | | | | |
| International Account Opening | Free | | US\$ 100 (US\$ 105 inclusive of VAT) | US\$ 200 (US\$ 210 inclusive of VAT) |
| Branch Dedicated Teller | Free unlimited number of branch transactions over the counter | | N/A | N/A |
| Deposit or withdrawal in currency notes other than AED | 1% (1.05% inclusive of VAT) with a minimum of AED 25 (AED 26.25 inclusive of VAT) | | 1% (1.05% inclusive of VAT) with a minimum of AED 25 (AED 26.25 inclusive of VAT) | 1% (1.05% inclusive of VAT) with a minimum of AED 25 (AED 26.25 inclusive of VAT) |
| Foreign currency Sale and Purchase fee | 1% (1.05% inclusive of VAT) of the value of the transaction amount | | 1% (1.05% inclusive of VAT) of the value of the transaction amount | 1% (1.05% inclusive of VAT) of the value of the transaction amount |
| Emergency Encashment | Free Emergency Encashment service | | Free Emergency Encashment service | US\$ 20 (US\$ 21 inclusive of VAT) |

Notes

- 1) Electronic = Transactions originating from internet banking and electronic standing instructions
- 2) Manual = Transactions originating through Branches and telephone Banking

SCHEDULE OF SERVICES AND TARIFFS

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PERSONAL LOANS

| Description | Fee |
|---|---|
| Arrangement Fee (New Loans) | 1% (1.05% inclusive of VAT) of loan amount with a minimum of AED 500 (AED 525 inclusive of VAT) and maximum AED 2,500 (AED 2,625 inclusive of VAT) |
| Arrangement Fee (Top-up) | 1% (1.05% inclusive of VAT) of top-up amount with a minimum of AED 500 (AED 525 inclusive of VAT) and maximum AED 2,500 (AED 2,625 inclusive of VAT) |
| Late Payment Charge | 2% (2.10% inclusive of VAT) of the delayed amount with a minimum of AED 50 (AED 52.5 inclusive of VAT) and maximum AED 140 (AED 147 inclusive of VAT) |
| Early settlement of loan (other sources / End Of Service Benefit) | 1% (1.05% inclusive of VAT) of outstanding loan amount with a maximum of AED 10,000 (AED 10,500 inclusive of VAT), whichever is lower* |
| Early settlement from other bank loans | 1% (1.05% inclusive of VAT) of outstanding loan amount with a maximum of AED 10,000 (AED 10,500 inclusive of VAT), whichever is lower* |
| Partial payment of loan | 1% (1.05% inclusive of VAT) of partial payment amount or max fee of AED 10,000 (AED 10,500 inclusive of VAT), whichever is lower* |
| Loan Cancellation Fee | AED 100 (AED 105 inclusive of VAT) |
| Liability Letter | AED 50 (AED 52.5 inclusive of VAT) |
| No Liability Letter | AED 50 (AED 52.5 inclusive of VAT) |
| Loan rescheduling fee | AED 250 (AED 262.5 inclusive of VAT) |
| Interest Rate (New Loans & Top-up)** | 6.49% p.a. to 18.00% p.a. |
| Payment Holiday Administration Fee | AED 100 (AED 105 inclusive of VAT) for each Payment Holiday |

* Early Settlement of Loan Fee is not applicable to employees of the UAE Armed Forces or Ministry of Defence employees.

** Interest Rate is based on reducing balance, which is the interest calculated on a monthly basis on the remaining principal amount. The rates will depend on individual circumstances along with eligibility criteria and are effective for applications starting from 26/01/2020.

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VEHICLE LOANS

| Description | Fee |
|---|--|
| Processing fee | 1% (1.05% inclusive of VAT) of loan amount with a minimum of AED 500 (AED 525 inclusive of VAT) and maximum AED 2,500 (AED 2,625 inclusive of VAT) |
| Early Settlement for car loan | 1% (1.05% inclusive of VAT) of remaining balance |
| Advance payment of instalment | 1% (1.05% inclusive of VAT) of the advanced payment |
| Change of due date on standing instructions | AED 25 (AED 26.25 inclusive of VAT) |
| Liability Letter | AED 50 (AED 52.5 inclusive of VAT) |
| Late payment charge | 2% (2.10% inclusive of VAT) of the delayed amount with a minimum of AED 50 (AED 52.5 inclusive of VAT) and maximum AED 145 (AED 152.25 inclusive of VAT) |
| Courier charges (optional) | AED 30 (AED 31.5 inclusive of VAT) |

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

HOME LOANS

| Description - 3 MONTH EIBOR BASED RATE/EXISTING VARIABLE RATE HOME LOAN CUSTOMERS | | |
|---|--|--|
| The 3 month EIBOR based rate is comprised of the 3 month EIBOR which is updated on a quarterly basis and a fixed margin that remains fixed for the life of the loan (which can be found in your home loan agreement). Please use this Schedule of Services and Tariffs to monitor EIBOR on a quarterly basis. | | |
| Applicable Interest Rates for new home loan customers* - Starting from 2.99% (exclusive of any additional amount related to your insurance cover) | | |
| 3-Month EIBOR Based Rate (Emirates Interbank Offered Rate) | | |
| 3 Months EIBOR at 1 July 2020 - 0.54544%** | | |
| Applicable Interest Rates for Existing Variable Rate Home Loan Customers | | |
| Please contact us on 800-HOUSE if you would like to know further details on your Variable Rate Home Loan | | |
| Home Loan Arrangement Fees | | |
| Balance Transfer | | |
| Personal Banking and Advance Customers | AED 2,500 (AED 2,625 inclusive of VAT) | Arrangement fee for the transfer of the Home Loan. |
| Jade and Premier Customers | AED 2,500 (AED 2,625 inclusive of VAT) | |
| New Home Purchase and Equity Release Loan | | |
| Personal Banking & Advance Customers | 1% (1.05% inclusive of VAT) of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT) | Standalone Arrangement fees payable on the amount of the approved loan to cover our cost of preparation of your documentation and processing of your loan and any other expenses that could arise. To be paid at the time of approval. |
| Jade and Premier Customers | 0.5% (0.525% inclusive of VAT) of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT) | |

Note:
 Life Insurance and Property Insurance, are mandatory for Home Loan and must be assigned to the Bank and shall be renewed annually for the term of the Loan by the borrower.
 Subject to internal policies and any applicable mortgage regulations
 * Applicable for new home loan application effective from 15 July 2020.
 ** EIBOR Rate as of 1 July 2020 which shall be effective from 1 July 2020.

SCHEDULE OF SERVICES AND TARIFFS

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HOME LOANS (CONTINUED)

| Description - 3 MONTH EIBOR BASED RATE/EXISTING VARIABLE RATE HOME LOAN CUSTOMERS | | |
|---|---|---|
| Home Loan Closure Fees | | |
| Early Settlement Charge for home loans | From own funds/sale of property - 1 % (1.05% inclusive of VAT) on the outstanding loan amount or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less* | When you repay the loan in full within the first 3 years of the Repayment Period, you need to pay an Early Settlement Charge |
| | Transfer of home loan to another lender - 1 % (1.05% inclusive of VAT) on the outstanding loan amount or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less* | When you repay the loan in full within the first 7 years of the Repayment Period, you need to pay an Early Settlement Charge |
| Other Fees | | |
| Overpayment Fee: | No fee | If the total value of overpayment amounts in a calendar year does not exceed 25% of the total outstanding loan amount (calculated at the time of the first overpayment in that calendar year). No re-draws are available. Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly instalment. Payments must be made on the monthly instalment date |
| | 1 % (1.05% inclusive of VAT) on the loan amount being overpaid* or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less* | If the total value of overpayment amounts in a calendar year exceeds 25% of the total outstanding loan amount (calculated at the time of the first overpayment in that calendar year). The fee will be levied only on the overpaid amount which exceeds the 25%. No re-draws are available. Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly instalment. Payments must be made on your monthly instalment date. Note: No overpayment fee will be charged after 7 years from the loan draw down date |
| Non-standard statement production/copy of original documentation | AED 100 (AED 105 inclusive of VAT) | Charge per document |
| Home Loan liability letter | AED 50 (AED 52.5 inclusive of VAT) | Charge per letter |
| Late payment fee | Nil | |
| Default interest rate | Prevailing interest rate as set-out in your home loan agreement | We will continue to charge interest on all overdue payments at the prevailing rate set-out in your home loan agreement until the date of repayment |
| Change of parties on Home Loan offer letter | AED 500 (AED 525 inclusive of VAT) | Charged on re-issuance of offer due to change of names post drawdown |
| Loan rescheduling fee | AED 1,000 (AED 1,050 inclusive of VAT) | Charged when the term of the loan is rescheduled (i.e. where there is an increase/decrease in the term) |
| Property swaps administration fee | AED 1320 (AED 1386 inclusive of VAT) | To be paid when the property financed is being swapped to a different property offered by a Developer, inclusive of valuation fee |
| Issuance of No Objection Certificate (NOC) | AED 150 (AED 157.5 inclusive of VAT) | |
| Clearance letter | AED 95 (AED 99.75 inclusive of VAT) | Charged in case of re-issuance only (one time free when loan is fully repaid). |
| Other certificate | AED 75 (AED 78.75 inclusive of VAT) | |
| Property Valuation Fees | | |
| Buyout Home Loans | AED 2,625 | Fee to be paid in the event a standard valuation is required. Please note that a valuation will need to be completed at the application stage for all completed properties and is non-refundable in the event the application does not progress. The valuation will be carried out by an independent valuation company on HSBC's panel. In the event of a property swap a valuation of the new property will also be required. These fees are a direct cost from the valuation company which we collect from you and pass on to the relevant valuation company. |
| New Purchase Home Loans | AED 2,625 | |

* Applicable for existing Home Loan customers from 8 October 2019.

Special Notes:

- 1) Your home will be at risk if you do not make payments on a home loan, or any other liabilities that may be secured against it.
- 2) EIBOR Rate as of 1 July 2020 which shall be effective from 1 July 2020.
- 3) Fees and charges on this Schedule of Services and Tariffs are subject to change. Prior notice will be given as per applicable laws and regulations. Please refer to the HSBC website (<http://www.hsbc.ae>) for the latest tariff sheet.
- 4) This tariff sheet does not include any charges / fees of third parties (e.g. Lands Department, Developer etc.) which must be borne by the customer on actual basis.
- 5) All Fees paid to the bank are non-refundable.
- 6) Loan to Value (LTV) will be applicable as per the Central Bank regulations and HSBC policy.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

HOME LOANS (CONTINUED)

Description - FIXED INTEREST RATE HOME LOAN

The Fixed Interest Rate Home Loan product is comprised of a fixed interest rate period and a variable interest rate period. During the variable period, the interest rate is comprised of the 3 Month EIBOR which is updated on a quarterly basis and an HSBC Margin that remains fixed for the life of the loan after the expiry of the fixed interest rate period. Details of the margin can be found in your home loan agreement.

Applicable Interest Rates for new home loan customers* - Starting from 2.79% (exclusive of any additional amount related to your insurance cover)

Home Loan Arrangement Fees

Balance Transfer

| | | |
|--|--|--|
| Personal Banking and Advance Customers | AED 2,500 (AED 2,625 inclusive of VAT) | Arrangement fee for the transfer of the Home Loan. |
| Jade and Premier Customers | AED 2,500 (AED 2,625 inclusive of VAT) | |

New Home Purchase and Equity Release Loan

| | | |
|--------------------------------------|--|--|
| Personal Banking & Advance Customers | 1% (1.05% inclusive of VAT) of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT) | Standalone Arrangement fees payable on the amount of the approved loan to cover our cost of preparation of your documentation and processing of your loan and any other expenses that could arise. To be paid at the time of approval. |
| Jade and Premier Customers | 0.5% (0.525% inclusive of VAT) of loan amount, Min. AED 5,000 (AED 5,250 inclusive of VAT) | |

Fixed Interest rate home loan closure and other fees

Home loan closure fees

| | | |
|---|--|--|
| Fixed Period Repayment Fee / Early Settlement Charge during the Variable Interest Rate Period | 1 % (1.05% inclusive of VAT) on the outstanding loan amount or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less** | When you repay the loan in full within the first 7 years of the Repayment Period, you need to pay an Early Settlement Charge |
|---|--|--|

Note:
Life Insurance and Property Insurance, are mandatory for Home Loan and must be assigned to the Bank and shall be renewed annually for the term of the Loan by the borrower.
Subject to internal policies and any applicable mortgage regulations

* Applicable for new home loan application effective from 15 July 2020.

** Applicable for existing Home Loan customers from 2 January 2020.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

HOME LOANS (CONTINUED)

| Description - FIXED INTEREST RATE HOME LOAN | | |
|--|---|---|
| Other Fees | | |
| Overpayment Fee during Fixed Interest Rate and Variable Interest Rate Period | No fee | If the total value of overpayment amounts in a calendar year does not exceed 25% of the total outstanding loan amount (calculated at the time of the first overpayment in that calendar year). No redraws are available. Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly instalment. Payments must be made on the monthly instalment date |
| | 1 % (1.05% inclusive of VAT) on the loan amount being overpaid* or AED 10,000 (AED 10,500 inclusive of VAT), whichever is less* | If the total value of overpayment amounts in a calendar year exceeds 25% of the total outstanding loan amount (calculated at the time of the first overpayment in that calendar year). The fee will be levied only on the overpaid amount which exceeds the 25%. No redraws are available. Subject to a minimum overpayment amount of AED 25,000 on top of your usual monthly instalment. Payments must be made on your monthly instalment date. Note: No overpayment fee will be charged after 7 years from the loan draw down date |
| Non-standard statement production/copy of original documentation | AED 100 (AED 105 inclusive of VAT) | Charge per document |
| Home Loan liability letter | AED 50 (AED 52.5 inclusive of VAT) | Charge per letter |
| Late payment fee | Nil | |
| Default interest rate | Prevailing interest rate as set-out in your home loan agreement | We will continue to charge interest on all overdue payments at the prevailing rate set-out in your home loan agreement until the date of repayment |
| Change of parties on Home Loan offer letter | AED 500 (AED 525 inclusive of VAT) | Charged on re-issuance of offer due to change of names post drawdown |
| Loan rescheduling fee | AED 1,000 (AED 1,050 inclusive of VAT) | Charged when the term of the loan is rescheduled (i.e. where there is an increase/decrease in the term) |
| Property swaps administration fee | AED 1320 (AED 1386 inclusive of VAT) | To be paid when the property financed is being swapped to a different property offered by a Developer, inclusive of valuation fee |
| Issuance of No Objection Certificate (NOC) | AED 150 (AED 157.5 inclusive of VAT) | |
| Clearance letter | AED 95 (AED 99.75 inclusive of VAT) | Charged in case of re-issuance only (one time free when loan is fully repaid). |
| Other certificate | AED 75 (AED 78.75 inclusive of VAT) | |
| Property Valuation Fees | | |
| Buyout Home Loans | AED 2,625 | Fee to be paid in the event a standard valuation is required. Please note that a valuation will need to be completed at the application stage for all completed properties and is non-refundable in the event the application does not progress. The valuation will be carried out by an independent valuation company on HSBC's panel. In the event of a property swap a valuation of the new property will also be required. These fees are a direct cost from the valuation company which we collect from you and pass on to the relevant valuation company. |
| New Purchase Home Loans | AED 2,625 | |

*Applicable for existing Home Loan customers from 8 October 2019.

Special Notes:

- 1) Your home will be at risk if you do not make payments on a home loan, or any other liabilities that may be secured against it.
- 2) EIBOR Rate as of 1 July 2020 which shall be effective from 1 July 2020.
- 3) Fees and charges on this Schedule of Services and Tariffs are subject to change. Prior notice will be given as per applicable laws and regulations. Please refer to the HSBC website (<http://www.hsbc.ae>) for the latest tariff sheet.
- 4) This tariff sheet does not include any charges / fees of third parties (e.g. Lands Department, Developer etc.) which must be borne by the customer on actual basis.
- 5) All Fees paid to the bank are non-refundable.
- 6) Loan to Value (LTV) will be applicable as per the Central Bank regulations and HSBC policy.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

CREDIT CARDS

| Description | HSBC Black / Jade Credit Card | HSBC Premier Mastercard [*] | HSBC Advance Mastercard | HSBC Cashback | VISA [®] Platinum | VISA Platinum Select | VISA Gold | HSBC Zero |
|--|---|--|---|---------------------------------------|------------------------------------|----------------------|---|-----------|
| Primary card annual fee | AED 1500 (AED 1,575 inclusive of VAT) Free for Jade Credit Card | Free | Free | AED 299 (AED 313.95 inclusive of VAT) | AED 600 (AED 630 inclusive of VAT) | Free | AED 400, (AED 420 inclusive of VAT) | Free |
| Supplementary cards (shared limit) annual fee | Free | Free | First 2 free, Fee of AED 50 (AED 52.5 inclusive of VAT) thereafter | | | | | Free |
| Supplementary cards one time set-up fee for separate limit, all other fees and charges excluding annual fees apply | Free | Free | AED 100 (AED 105 inclusive of VAT) / Supplementary Card | | | | AED 75 (AED 78.75 inclusive of VAT)/ Supplementary Card | |
| Finance charge / interest on purchases per month ¹ | 2.75% | 3.24% | 3.45% | 3.45% | 3.45% | 3.45% | 3.45% | 3.50% |
| Finance charge / interest on cash withdrawals per month ¹ | 2.75% | 3.24% | 3.45% | 3.45% | 3.45% | 3.45% | 3.45% | 3.50% |
| Cash advance / withdrawal fee ² | 3% (3.15% inclusive of VAT) of total amount or AED 100 (AED 105 inclusive of VAT) (which ever is higher) | | | | | | | Free |
| Card replacement fee | Free | | | | | | | |
| Late payment fee, per instance | AED 230 (AED 241.5 inclusive of VAT), No Fee for Jade Credit Card | | | | | | | |
| Over limit fee ³ | Free | Free | AED 250 (AED 262.5 inclusive of VAT) | | | | | Free |
| Retrieve copy of sales slip | Free | Free | AED 25 (AED 26.25 inclusive of VAT) | | | | | |
| Returned cheque fee | AED 100 (AED 105 inclusive of VAT) | | | | | | | |
| Charge for disputing a transaction subsequently found to be genuine | Free | Free | AED 100 (AED 105 inclusive of VAT) | | | | | |
| Access to HSBC Current/Savings Account through VISA/Plus, Master/Cirrus or UAE Switch ATMs per transaction both within and outside the UAE | N/A | AED 20 (AED 21 inclusive of VAT) Per transaction | | | | | | |
| Access to HSBC Current/Savings Account through HSBC ATMs per transaction ⁴ | N/A | Free | Inside the UAE: Free Outside the UAE: AED 10 (AED 10.50 inclusive of VAT) per transaction | | | | | |
| Foreign Currency Processing Fee⁵ Applicable on foreign currency transactions that are not in your billing currency ⁶ | 2% (2.1% Inclusive of VAT) of the transaction amount as converted into your billing currency ⁶ | | | | | | | |
| Credit Shield Plus ⁷ | N/A | 0.625% of Outstanding Balance | | | | | | N/A |

1) Will increase by 1% (0.5% for HSBC Black, Jade Credit Card and HSBC Premier MasterCard) for so long as the Cardholder is overdue on the payment. Original Finance Charge rates will be re-instated when Cardholder is not overdue from the next statement date. In addition, a Collection Agency Fee will be charged to the Cardholder's Account when the Bank appoints an external Collection Agency to follow up on the outstanding payment.

2) Certain transactions will be charged as if they were Cash Advances, including purchases at exchange houses, any purchase of foreign currency or any other transactions classified by Visa[®], MasterCard[®] or HSBC as Quasi Cash. These transactions will be levied with cash interest rate and cash withdrawal fee. The "total amount" shall be the amount of cash withdrawn plus any applicable Foreign Currency Processing Fee.

3) We will charge an over limit fee to the Primary Credit Card Account Holder (or the Supplementary Cardholder) if the credit limit is exceeded. This fee will continue to be charged for each billing period until the Cardholder clears the balance in excess of the Cardholders credit limit at the beginning of the next cycle.

4) Some HSBC ATMs are not on the GATs network and as a result the VISA/Plus or Master/Cirrus charges will apply. Please click here for a list of countries that are on the GATs network.

5) In addition, a standard processing fee (as determined by Visa/MasterCard) of up to 1.21% (inclusive of VAT) may also apply on:
a. any foreign currency transactions where the currency used is Non-AED
b. or international transactions where you opt to pay in your billing currency (AED)

6) Foreign Currency Transactions that are not in your billing currency are converted into your billing currency by the card scheme (Visa or MasterCard[®]) or HSBC using their applicable exchange rates on the day conversion is made (which may involve a conversion to US Dollars or Hong Kong Dollars first). If you opt to pay in your billing currency (AED) and not the foreign currency applicable in the country, the merchant and their financial institutions' applicable exchange rate shall apply

7) The premium amount is from the insurance provider, American Life Insurance Company (MetLife Alico) which we collect from you and pass onto the insurance company

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

CREDIT CARDS (CONTINUED)

| Description | HSBC Black / Jade Credit Card | HSBC Premier Mastercard* | HSBC Advance Mastercard | HSBC Cashback | VISA® Platinum | VISA Platinum Select | VISA Gold | HSBC Zero |
|--|--|--------------------------|--|---|--|----------------------|-----------|--|
| Credit Card paper statement charges | Free | Free | Free | AED 10 (AED 10.50 inclusive of VAT) per statement | | | | |
| Urgent Card Delivery service charges | AED 100 (AED 105 inclusive of VAT) | | | | | | | |
| No liability certificate | AED 50 (AED 52.5 inclusive of VAT) | | | | | | | |
| Liability letter | AED 50 (AED 52.5 inclusive of VAT) | | | | | | | |
| Balance Transfer (BT) | Reducing balance interest rate per month - 0% for the BT plan term Plan term – 6, 12 or 24 months Balance Transfer fee (a) 6 months plan - 1.50% (1.58% inclusive of VAT) of Balance Transfer amount or AED 100 (AED 105 inclusive of VAT) whichever is higher (b) 12 months plan – 3.00% (3.15% inclusive of VAT) of Balance Transfer amount or AED 100 (AED 105 inclusive of VAT) whichever is higher (c) 24 months plan – 6.00% (6.30% inclusive of VAT) of Balance Transfer amount or AED 100 (AED 105 inclusive of VAT) (whichever is higher). Early settlement fee - AED 0 | | | | | | | Reducing balance interest rate per month - 0.99% for the plan term Plan term – 6 months Balance Transfer fee AED 0 Early settlement fee AED 0 |
| Cash Instalment Plan (CIP) | Reducing balance interest rate per month - 0.00% to 2.45%. The interest rate offered will be dependent on your individual circumstances and the plan term. | | | | | | | |
| Flexi Instalment Plan (FIP) | Reducing balance interest rate per month - 0.00% to 2.45%. The interest rate offered will be dependent on your individual circumstances and the plan term. Flexi Instalment Plan fee - A Fee of 2.00% (2.10% inclusive of VAT) of the purchase amount will apply for instalment conversions of education related purchases. No fee to apply on other instalment conversions. Early settlement fee - AED 0 Please refer to: https://www.hsbc.ae/1/2/personal/banking/cred-cards/special-offers/installment-plan for the 0% interest rate instalment plan offers. | | | | | | | |
| Minimum payment due | Your minimum repayment shall be the total of: (A) The total of any Flexible Instalment Plan, Cash Instalment and any other flexible instalment monthly payment plan, any amount in excess of your credit limit and any relevant insurance premium; and (B) For each purchase, Cash Advance, Balance Transfer, Cash Instalment Plan or any other Credit Card Features you have taken out, the greater of: i. the total plan balance or AED 100 (whichever is lower); or ii. 5% of the balance of that category of transactions on your account; or (C) the total monthly interest and fees charged including any annual membership fee ; and (D) any unpaid minimum amounts from previous billing period. | | | | | | | |
| Valet parking services in selected locations | Free (Unlimited) | Free (4 per month) | Free (4 per month subject to minimum spend*) | N/A | Free (4 per month subject to minimum spend*) | N/A | N/A | N/A |

* You are eligible for free valet parking service at select locations if you have made a minimum spend of AED 3,000 during that specific calendar month on your HSBC Credit Card. You will be charged for any valet uses during any month if you have not met the minimum spend required.

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

INVESTMENT FEES & CHARGES

| Description | Subscription Fees | Redemption Fees | Custody Fees | Platform Fees |
|----------------------|--|-----------------|--------------|---------------|
| Mutual Funds* | | | | |
| Money Market | 0% | | Free | |
| Bonds | 2% (2.1% inclusive of VAT) of the investment amount | | Free | |
| Equities and Others | 3% (3.15% inclusive of VAT) of the investment amount | | Free | |

* There are currently no charges for switching your mutual fund investments taken through us.

| HSBC Savings Plan | | | | |
|--------------------------|--|--|------|--|
| Perpetual Savings Plan | Equal to the first contribution of invested amount, plus VAT at prevailing rate will apply | | Free | |

| Fixed Income | | | | |
|---------------------|--|--|------|--|
| Bonds and Sukuk | 2% (2.1% inclusive of VAT) of the nominal amount | | Free | |
| US Treasury Bills | 0.25% (0.26% inclusive of VAT) of the nominal amount | | Free | |

| Equity Securities | | | | |
|--------------------------|--|--|------|--|
| Exchange Traded Funds | 2% (2.1% inclusive of VAT) of the nominal amount | | Free | |

| Investment Financing | | | | |
|---|--|---------------------|--|--|
| The Investment Financing Facility Interest Rate is comprised of an Interest Margin and the 3 Month EIBOR. We will review and update the 3 Month EIBOR Rate quarterly on every Rate Review Date. The Details of the Interest Rate and the Rate Review Date can be found in the Master Investment Financing Terms and Conditions. | | | | |
| 3 Month EIBOR as at the 1 of July 2020 | | 0.54544% per annum. | | |
| Interest Margin | | 1.50% per annum. | | |

SCHEDULE OF SERVICES AND TARIFFS

LAST UPDATED: 6 AUGUST 2020

EQUITY SECURITIES ONLINE TRADING PLATFORM

| Description | Fees | | | |
|------------------------------|----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Fee Type | Jade | Premier | Advance | Personal Banking |
| Trading Profile Monthly Fees | AED50 (AED52.5 inclusive of VAT) | AED75 (AED78.75 inclusive of VAT) | AED75 (AED78.75 inclusive of VAT) | AED75 (AED78.75 inclusive of VAT) |

Orders Submitted through Equity Securities Online Trading Platform

| Fee Type | Jade | Premier | Advance | Personal Banking |
|-----------------------|--|---------|--|------------------|
| Buy Transaction Fees | 0.3% (0.315% inclusive of VAT) of transaction value or USD 35 (USD36.75 inclusive of VAT) or equivalent in Security Currency, whichever is higher. | | 0.5% (0.525% inclusive of VAT) of transaction value or USD50 (USD52.5 inclusive of VAT) or equivalent in Security Currency, whichever is higher. | |
| Sell Transaction Fees | Fixed Fee USD35 (USD36.75 inclusive of VAT) or equivalent in Security Currency. | | Fixed Fee USD50 (USD52.5 inclusive of VAT) or equivalent in Security Currency. | |

Orders Submitted through Relationship Manager

| Fee Type | Eligible Customers Only |
|-----------------------|---|
| Buy Transaction Fees | 1% (1.05% inclusive of VAT) of transaction value or USD100 (USD105 inclusive of VAT) or equivalent in Security Currency, whichever is higher. |
| Sell Transaction Fees | Fixed Fee USD100 (USD105 inclusive of VAT) or equivalent in Security Currency. |

In addition to the above, the customer will be charged the following brokerage fees payable to the broker HSBC Bank PLC (UK).

| Exchange Market | Brokerage Fees per Trade | Minimum Brokerage Fee per Trade |
|-----------------|---|---------------------------------|
| US | \$0.0025CPS (\$0.0026 CPS inclusive of VAT) | USD5 (USD5.25 inclusive of VAT) |
| UK | 0.01% (0.0105% inclusive of VAT) of transaction value | GBP4 (GBP4.2 inclusive of VAT) |
| HK | 0.05% (0.0525% inclusive of VAT) of transaction value | |

In addition to the above, customer will be charged each the following Buy and Sell Transaction Fees depending on the Exchange Market

| Exchange Market Fees | Buy Transaction Fees | Sell Transactions Fees |
|--|---|---|
| United States – Security and Exchange Commission | No Fees | 0.00221% (0.0023205% inclusive of VAT) of Transaction Value |
| United Kingdom – Stamp Duty | 0.5% (0.525% inclusive of VAT) of transaction value. Stamp Duty doesn't apply on Exchange Traded Funds. | No Fees |
| United Kingdom – Panel of Takeover and Mergers | GBP 1 (GBP1.05 inclusive of VAT) per trade if transaction is > GBP10,000 Or EUR1.5 (EUR1.575 inclusive of VAT) per trade if transaction is > EUR15,000 | GBP 1 (GBP1.05 inclusive of VAT) per trade if transaction is > GBP10,000 Or EUR1.5 (EUR1.575 inclusive of VAT) per trade if transaction is > EUR15,000 |
| Hong Kong Market – Trading Fee | 0.005% (0.00525% inclusive of VAT) of transaction value | 0.005% (0.00525% inclusive of VAT) of transaction value |
| Hong Kong Market – Transaction Levy | 0.0027% (0.002835% inclusive of VAT) of transaction value | 0.0027% (0.002835% inclusive of VAT) of transaction value |
| Hong Kong Market – Stamp Duty | 0.1% (0.105% inclusive of VAT) of transaction value | 0.1% (0.105% inclusive of VAT) of transaction value |

SCHEDULE OF SERVICES AND TARIFFS - AMANAH

LAST UPDATED: 6 AUGUST 2020

HSBC UAE NO LONGER OFFERS NEW AMANAH PRODUCTS SINCE OCTOBER 2012 THE AMANAH TARIFF IS ONLY APPLICABLE TO ANY EXISTING AMANAH CUSTOMERS

| Amanah Personal Finance | Fee |
|---|--|
| Liability Letter | AED 50 (AED 52.5 inclusive of VAT) |
| Release Letter | AED 50 (AED 52.5 inclusive of VAT) |
| No Liability Certificate | AED 50 (AED 52.5 inclusive of VAT) |
| Finance Rescheduling Fee | AED 250 (AED 262.5 inclusive of VAT) |
| Partial payment of Amanah Personal Finance before maturity date | 1% (1.05% inclusive of VAT) of partial payment amount or max fee of - AED 10,000 (AED 10,500 inclusive of VAT) |
| Early settlement of Amanah Personal Finance | 1% (1.05% inclusive of VAT) of partial payment amount or max fee of - AED 10,000 (AED 10,500 inclusive of VAT) |
| Late Payment Fee | 2% (2.10% inclusive of VAT) of the delayed amount minimum of AED 50 (AED 52.5 inclusive of VAT) and maximum AED 200 (AED 210 inclusive of VAT) |

| Amanah Home Finance | | |
|---|---|---|
| 6 Months EIBOR as at 1 July 2020 - 0.87882% | | |
| Anticipated Buildings Insurance / takaful cost | 0.05% (approx.) | Charged on the re-build value of the property, as specified in the valuation report. This will be taken as an annual payment as Supplemental Rental / Amount and is charged at actual/subject to change by Takaful/Insurance company |
| Life cover Takaful | | Life Takaful Cover is mandatory and must be assigned to the bank. Please ask your Home Finance Advisor for more details |
| <u>Valuation Fee</u> | AED 2,625 | Fee to be paid in the event a standard valuation is required. Please note that a valuation will need to be completed at the application stage for all completed properties and is non-refundable in the event the application does not progress. The valuation will be carried out by an independent valuation company on HSBC's panel. In the event of a property swap a valuation of the new property will also be required. These fees are a direct cost from the valuation company which we collect from you and pass on to the relevant valuation company. |
| Late Payment Fee | 2% (2.10% inclusive of VAT) of the outstanding overdue balance or minimum AED 50 (AED 52.5 inclusive of VAT) and maximum AED 140 (AED 147 inclusive of VAT) | Payable when the monthly rental is not paid within 15 days from due date. Any such fees will be paid to charity net of cost of collections |
| Partial payment of fixed rental (at any time during the lifetime of the financing, prior to the repayment date) | No charge | Minimum partial payment allowed is AED 25,000. Such additional payments can only be applied on a monthly rent payment date after due notice has been given to HSBC MEFCO in writing |

SCHEDULE OF SERVICES AND TARIFFS - AMANAH

LAST UPDATED: 6 AUGUST 2020

HSBC UAE NO LONGER OFFERS NEW AMANAH PRODUCTS SINCE OCTOBER 2012 THE AMANAH TARIFF IS ONLY APPLICABLE TO ANY EXISTING AMANAH CUSTOMERS

| Amanah Home Finance | | |
|--|---|---|
| Termination of the Ijarah lease | AED 2,500 (AED 2,625 inclusive of VAT) | At the time of the termination of lease agreement |
| Processing fee for early settlement | 1% (1.05% inclusive of VAT) on the finance amount outstanding or AED 10,000 (AED 10,500 inclusive of VAT) whichever is less | |
| Home Finance liability letter | AED 50 (AED 52.5 inclusive of VAT) | Charge per letter |
| Non-Standard Statement production | AED 100 (AED 105 inclusive of VAT) | |
| Providing copies of documents | AED 100 (AED 105 inclusive of VAT) | |
| Assignment of Buildings Takaful / Insurance | AED 500 (AED 525 inclusive of VAT) | Payable if HSBC Buildings Insurance is not used |
| Change of Parties on the Offer | AED 500 (AED 525 inclusive of VAT) | Charged on re-issuance of offer due to change of names |
| Consolidation via property swaps offered by Developer | AED 1320 (AED 1386 inclusive of VAT) | To be paid when the property financed is being swapped before the handover with a different property offered by Developer, inclusive of valuation fee |
| Issuance of NOC for Consolidation of liabilities with the same Developer | AED 150 (AED 157.5 inclusive of VAT) | To be paid when the outstanding amount from various properties is being applied towards the financed property. |

- 1) Your home will be at risk if you do not make payments on a Home Finance, or any other finance that may be secured against it.
- 2) EIBOR Rate as of 1 July 2020 which shall be effective from 1 July 2020.
- 3) All fees are subject to change and will be applied to all customers from the date of change.
- 4) Charges/fees pertaining to Lands Department or any other entity pertaining to registration/perfection of Home Finance are to be borne by the customer on actual basis and are not listed in this tariff sheet
- 5) All fees paid to the bank are non refundable
- 6) The FTVs are based on the 'Lower' of either the sale / purchase price as per sale & purchase agreement (SPA) or a valuation by an approved valuer of HSBC MEFCO
- 7) Rentals will be calculated every month on an agreed date as per rent schedule supplied to the customer by the Home Finance Advisor at the application /offer stage. The exact amount of rentals could slightly vary from month-to-month depending on the number of days in the month as applied to the formulae for variable rental calculation as per the Ijarah Agreement Schedule. All fees collected are non refundable.

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