

Personal Banking Fee Information Document 1 July 2020

General conditions applicable
to the most common personal
banking operations



Together we thrive

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

These general conditions cancel and replace the previous versions, and are subject to change at any time.

Changes that do not fall within the scope of the account agreement will be brought to the attention of our customers by means of new brochures, which may be made available in branches or by any other means.

Contents

What is the "Fee Information Document"?	4	Other international operations	13
Opening, operating and monitoring your account	5	Foreign exchange	
Opening, processing, closure		Cheques	
Account statements		Operations in the HSBC Group	
Account management		Overdrafts and loans	14
In-branch services		Overdraft facilities	
Remote banking	6	Overdrafts	
Subscription to remote banking services		Consumer credit	
Your payment methods and operations	7	Mortgage loans	15
Cards		Other loan costs	
Transfers		Guarantees issued by the bank	
Direct debits/TIP/SEPA	8	Savings and financial investments	16
Cheques	9	Bank savings	
Bundled service offers	10	Financial investments	
HSBC Hexagone		Insurance and pensions	19
HSBC Service Initial : so-called specific offer for customers in a situation of financial fragility	11	Protection of persons	
Basic banking services		Protection of property	
Irregularities and incidents	12	Products which are no longer marketed	20
Intervention fees		Conventions	
Special operations		Pension plan	
Payment incidents		Other services provided	
		Glossary of the most representative services related to a payment account	21
		Resolution of a dispute	22

What is the «Fee Information Document»

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

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

Opening, operating and monitoring your account

Opening, processing, closure

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

Account statements

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

Account management



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

Active account maintenance fees.....	€7/quarter
Inactive account maintenance fees ⁽²⁾	€30/year

In-branch services

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

Succession files

Succession administration fees.....	0.90% of assets min. €150 / max. €950
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Annual management fee + cost recovery for an active account

(correspondence, transfer).....	€40
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Safe deposit box rental fees - annual charges

Up to 20 dm ³	€151
21 - 100 dm ³	€252
101 - 300 dm ³	€466
>301 dm ³	€882
Special size ⁽³⁾	€3 276

Security deposit

Up to 100 dm ³ inclusive.....	€300
Over 100 dm ³	€500

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

Remote banking

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

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

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

Mobile apps for iOS and Android⁽¹⁾:

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

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



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

Manage your HSBC accounts with
Ma banque mobile



Control your budget and set up alerts with
Personal Economy



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

Your payment methods and operations

Cards



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

Card subscription charges (per year)

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

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

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

◆ Visa Electron Card / HSBC One Card (available from September 2020).....	€35
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Provision of a withdrawal card with systematic authorisation and immediate debit:

◆ Visa Plus.....	€27
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Other operations

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

(1) In some countries/territories, your withdrawals may be subject to additional fees charged by the foreign bank (including if it is an HSBC bank) or by the local ATM administrator. **(2)** Foreign exchange transactions are carried out at the rate applied by Visa and MasterCard on the day the transaction is processed. More information on currency conversion costs charged by HSBC Continental Europe and their expression as a percentage margin over the European Central Bank (ECB) reference rate can be found at hsbc.fr/CBPR2. **(3)** The gross amount of the transaction.

Operations in the Eurozone

Cash withdrawals from HSBC Group ATMs⁽¹⁾ : **FREE**

Cash withdrawals (euro withdrawal in the euro zone at an ATM of another institution with an international payment card):

- ◆ All standard cards and Visa Premier cards, Gold MasterCard, Visa Infinite..... **FREE**
- ◆ Visa Electron Card / HSBC One Card (available from September 2020) Visa Plus and Visa Classic cards outside standards..... €1 / withdrawal from the 5th withdrawal / month
- ◆ At the counters of Visa or MasterCard network branches..... €5 per withdrawal

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

Operations outside the Eurozone⁽²⁾

Cash withdrawals from ATMs:

- ◆ HSBC Group ATMs⁽¹⁾ No charge by HSBC Continental Europe in France⁽¹⁾
- ◆ Other bank ATMs..... €3.05 € per withdrawal + 2.90 %⁽³⁾
- ◆ At the counters of Visa or MasterCard network branches..... €5 per withdrawal + 2.90 %⁽³⁾

Card payments (for cards issued by the bank)..... 2.90%⁽³⁾

SEPA Transfers



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

Sending a SEPA transfer⁽²⁾

Occasional SEPA credit transfers. Fees per transfer:

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

Regular SEPA credit transfer. Fees per regular transfer:

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

Reception of a SEPA transfer

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

Non-SEPA (International) Transfers



The account is debited/credited with the amount of an occasional transfer, denominated in any currency (excluding euro) to/from a country in the European Economic Area⁽⁴⁾ («share» fee option⁽¹⁾ mandatory), or to/from any other country/territory («ben» fee option⁽¹⁾, «our»⁽¹⁾, or «share»⁽¹⁾ possible). The exchange rate corresponds to the exchange price of the currency at the time the transaction is executed plus a variable margin depending on the amount of the transaction and the currency processed.

Sending a non-SEPA transfer⁽²⁾

Occasional non-SEPA credit transfers. Fees per transfer⁽⁵⁾:

- ◆ Initiated on the Internet
 - By online entry €12.50
 - By secure messaging 0.10% of the transaction min €25
- ◆ Initiated on mobile €12,50⁽³⁾
- ◆ Initiated in a branch or at the Customer Relations Centre 0.10% of the transaction min €25
- ◆ Exchange rate margin Contact us

Other charges

Exchange commission **FREE**

Correspondent fee⁽⁶⁾ €20

Costs per occasional incomplete transfer⁽⁷⁾
(missing or incorrect information) min. €15

Receipt of a non-SEPA transfer

Fees per non-SEPA transfer received €25

Exchange commission **FREE**

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

Direct Debits

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

Cheques

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

Value dates



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

Domestic operations

	Value date
Cash deposit	Date of transaction
Cash withdrawal	Date of transaction
Deposit of cheque	D ⁽¹⁾
Payment by cheque	Previous working day ⁽¹⁾⁽²⁾

	Value date
Transfer (including SEPA)	
♦ Received	Date funds are received by the bank
♦ Sent	Date funds are debited
Payment of direct debit	Date funds are debited

Exchange operations

	Value date
In cash	
♦ Debiting an account in euros or foreign currency	1 working day before operation
♦ To the credit of an account in euros or in foreign currency	2 working days before operation
In the long term	Contact us

International operations

	Value date
Transfer issued (all currencies)	Date funds are debited
Settlement of a cheque issued in favour of a foreigner ⁽³⁾ (drawn on foreign currency accounts)	1 working day ⁽²⁾ before funds are debited
Transfer received (all currencies)	Date funds are received by the bank
Cheque cashing, payable abroad ⁽³⁾	1 working day ⁽²⁾ before funds are received by the bank

(1) D is the date of entry into the account. (2) A working day is a day on which the bank executes payment transactions. (3) Any transaction with exchange requires two additional working days.

Bundled service offers

HSBC Hexagone



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

Bank card

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

The following bank charges are waived:

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

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



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

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

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

Monthly subscription fee for the bundled service offer with:

	individual	joint
◆ Visa Classic.....	€8.35	€10.60
◆ Visa Premier / Gold MasterCard.....	€14.70	€20.80
◆ Visa Infinite.....	€29.25	€42.25



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

(1) Subject to review and acceptance of your application. Example: for an overdraft of €3,000 for 15 days over a month, total cost is €19.25 (including the commission for the highest overdraft calculated at the rate of 0.05%) with an interest rate equal to the HSBC base rate + 7%, i.e. on 01/10/2019 a rate of 14.40%. APR: 16.89%, or an APR for a unit period of one day of 0.0428%. **(2)** Full payment in excess of €12 of interest charges per quarter. **(3)** HSBC Volassur is an optional group insurance policy for damages taken out by HSBC Continental Europe with AIG Europe S.A. Insurance Company registered in Luxembourg (RCS no. B 218806). Registered office: 35D Avenue John F. Kennedy - L-1855 Luxembourg Branch for France: Tour CB21 - 16, place de l'Iris - 92400 Courbevoie RCS Nanterre 838 136 46.

HSBC Service Initial: special offer for customers in a situation of financial fragility⁽¹⁾

In accordance with the proper use of the banking profession of September 2018 for customers identified as fragile⁽¹⁾ and subscribing to HSBC Service Initial, HSBC Continental Europe in France has undertaken, since 30 June 2019, **not to charge these customers more than €16.50 per month**, for the costs involved⁽²⁾ in the correct use of their accounts.

These services are offered free of charge:

- ◆ Opening, maintenance and closure of the account
- ◆ The provision of a debit card (payment card with systematic authorisation within the meaning of Article D312-1-1 of the Code Monétaire et Financier (Monetary and Financial Code)): Visa Electron Card / HSBC One Card (available from September 2020)
- ◆ Deposits and cash withdrawals in an HSBC branch in France
- ◆ Occasional and recurrent SEPA credit transfers executed in an HSBC branch in France
- ◆ SEPA direct debits
- ◆ The issuance of two bank cheques per month
- ◆ Access to “**Ma Banque en Ligne**” (“My Online Banking”), subscription to services of remote banking (including Internet, fixed telephone, mobile telephone and SMS) limited to internal operations only
- ◆ Account status information by SMS
- ◆ Issuance of statements of banking identity on request
- ◆ One change of address per year

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

Basic banking services

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

- ◆ Opening, maintenance and closure of the account
- ◆ One change of address per year
- ◆ Issuance of statements of banking identity on request
- ◆ Acceptance of bank transfers
- ◆ Monthly statement of transactions on the account
- ◆ The cashing of cheques and bank transfers
- ◆ Payments by SEPA direct debits, interbank SEPA payments or by SEPA bank transfer. The latter can be carried out in branch or remotely
- ◆ Access to “**Ma banque en Ligne**” (“My Online Banking”), and subscription to remote banking services (Internet, fixed telephone, mobile telephone, SMS...) limited to the consultation of accounts
- ◆ Deposits and cash withdrawals in an HSBC branch in France
- ◆ The provision of a debit card (payment card with systematic authorisation within the meaning of Article D312-1-1 of the Code Monétaire et Financier (Monetary and Financial Code)): Visa Electron Card / HSBC One Card (available from September 2020)
- ◆ The issuance of two bank cheques per month
- ◆ Execution of cash transactions

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

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

Irregularities and incidents

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

Intervention commission



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

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

Special operations

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

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

Payment incidents

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

Cheque incidents

Flat rate fee per cheque rejected for lack of funds⁽³⁾ :

- ◆ Cheque less than or equal to €50 €30
- ◆ Cheque greater than €50..... €50

Advance information letter fee for cheques NSF⁽⁴⁾..... €13

Cheque returned unpaid for other reasons than lack of funds €16

Card incidents

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

Payment incident

Charges for rejecting a direct debit for lack of funds⁽³⁾ :

- ◆ Payment less than €20..... amount of payment
- ◆ Payment greater than €20..... €20

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

Other international operations

Exchange



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

Currency exchange commission

Up to €75,000	0.055%
From €75,001 to €150,000	0.025%
Over €150,000	0.0125%
	min. €18

Manual Exchange

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

Cheques⁽¹⁾

Cashing fee	0.12% of the transaction min. €16 / max. €100
Settlement fee	0.15% of the transaction min. €35
Shipping fee ⁽²⁾	€25
Transmission fee	€5
Return of unpaid cheque	€31
Issuance of a bank cheque in foreign currency:	
◆ Processing commission	€16
◆ Transmission fees	€18

Operations in the HSBC Group

Global View / Global Transfer



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

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

Emergency cash advances

Emergency cash advance overseas to an HSBC Continental Europe in France customer ⁽⁴⁾	€15
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Opening an account in the United Kingdom

Assistance with opening an account in the United Kingdom ⁽³⁾	€140
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Emergency cash advances and help with opening an account in the UK are free of charge to HSBC Premier customers.

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

Overdrafts and loans

Overdraft facilities



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

Agreed overdraft facility⁽¹⁾

Revisable annual borrowing rate Base rate⁽²⁾ + 7 to 9.50%

Overdraft facility⁽¹⁾ not associated with an agreement

Set up fees €20

Revisable annual borrowing rate Base rate⁽²⁾ + 7 to 9.50%

Overdrafts



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

Authorised overdrafts⁽¹⁾

Revisable annual borrowing rate⁽³⁾⁽⁴⁾ Contact us

Set up fees per offer:

- ◆ Up to €6,000 €30
- ◆ Over €6,000 €60

Unauthorised overdrafts

Revisable annual borrowing rate⁽³⁾⁽⁴⁾ Base rate⁽²⁾ + 9.50%

Other fees applying to overdrafts

Commission on the largest overdraft⁽³⁾ 0.05% / month

Minimum flat-rate usage commission (if the usage during overdraft is, on average < €400 per day, between two debit agio orders)⁽⁵⁾ €5 / month
or €10 / quarter

Consumer loans



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

Personal loans⁽¹⁾⁽⁴⁾⁽⁶⁾ and student loans⁽¹⁾

Set up fees for personal loans of €75,000 or less 1%
min. €55 / max. €120

Set up fees for personal loans above €75,000 €300

Set up fees for student loans €43

Request to alter payment terms €15

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

Mortgage loans



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

Application fees for borrowed capital ⁽¹⁾	1%
	min. €300 / max. €1 200
Surcharge in case of multi-phase release ⁽¹⁾	€185

Fees related to the management of mortgage loans

Issuance of an amending offer in the form of an addendum ⁽²⁾	1% of the outstanding capital min. €500 / max. €1 200
Request for adjustment of payment schedule or terms	€25
Resending of amortisation table	€33
Certificate of release of mortgage security	€25

Other fees for mortgage and personal loans

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

Guarantees issued by the bank



Including tax and rental guarantees

Deed drafting fees	€60 - €125
Addendum	€60
Annual risk commission (calculated according to the amount of the bond and collected quarterly in advance)	from 1,20% to 2 % min. 30 €

(1) Except for home savings loans. (2) Excluding insurance substitution endorsements issued pursuant to the provisions of Article L313-31 of the Code de la consommation (Consumer Code)

Savings and financial investments

Bank savings

Services

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

Elysées Patrimoine statements



Summary document of investments, bank accounts and credits.

Personal or Family statement, fees per statement:

◆ Monthly.....	€5
◆ Quarterly.....	€9
◆ Six-monthly.....	€13
◆ Annual.....	€22

Financial investments: holding and transactions carried out on securities accounts, PEA and PEA-PME

Investment Advice and Order Transmission

In accordance with applicable regulations and in respect of the provision of non-independent investment advisory services and the receipt and transmission of orders on behalf of third parties, the Bank reserves the right to receive management fee retrocessions received by the management company of a UCI marketed by the Bank. This retrocession will be calculated on the basis of the net assets of the UCI concerned in accordance with the investment agreements concluded between the Bank and the management companies of the UCIs distributed by the latter. Details of the rate and amount applicable to the transaction carried out by the investor will be presented to him before his subscription, then annually, after the provision of the service.

Transactions carried out on UCIs marketed by the Bank may also result in the Bank collecting entry fees, the maximum amount of which may vary depending on the UCI, will be indicated in the regulatory documents of the relevant UCI (in particular the Key Investor Information

Document (KIID) or Key Information Document (KID). The investor will be informed by the Bank, prior to his subscription, of the amount of these entry fees.

Transaction fees - Domestic, EU and EEA transactions

- ◆ Internet/Mobile: 0.30%⁽¹⁾
- ◆ Branch or telephone⁽²⁾ : 1.20%⁽¹⁾.

Transaction fees - other markets

On other markets ⁽³⁾ (Excluding foreign broker fees) ⁽⁴⁾		% of the amount of the order	Mini.
Internet or mobile	Equity markets in New York (NYSE & Nasdaq), London, Frankfurt (Xetra), Madrid	0.57% ⁽¹⁾	€35
Branch or telephone ⁽²⁾	Principal international stock exchanges	1.50% ⁽¹⁾	€49

The current rates are displayed exclusive of Securities Acquisition Tax, at the rate in force on the date of publication of the brochure, of 0.3% of the amount of the transaction (rate subject to change)⁽⁵⁾.

Transaction fees - Unlisted securities

1.20%⁽¹⁾ capped at €240 per transaction

(1) The rates shown are applied to the total of the order. **(2)** Via the Securities unit of "Ma banque par téléphone". **(3)** Excluding any foreign exchange commission and local taxes. **(4)** Brokerage fees for the main markets: New York (NYSE & Nasdaq) 0.06% of the order amount (minimum of USD 26.4 per order). The exchange rate corresponds to the exchange price of the currency at the time the transaction is executed, plus a variable margin depending on the amount of the transaction and the currency being traded. **(5)** The Tax on Acquisitions of Securities (TAT) is applicable to any acquisition of an equity, security or similar investment (admitted to trading on a French or foreign regulated market) of a French company whose market capitalisation exceeds one billion euros on December 1 of the year preceding the year of taxation. The list of securities concerned is available on the tax authority website (<http://bofip.impots.gouv.fr/bofip/9789-PGF>). This tax is payable by you for the above-mentioned acquisitions of securities, whether they were made by you personally or within the framework of a management mandate.

Custodial fees



Account fees are charged twice yearly in July and January, and are calculated on the basis of the securities held in the portfolio at 30 June and 31 December.

Custodial rights on:

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

	Less than 15 orders		15 or more orders
Portfolio amount determined on the total value of the billable lines only	Proportional commission per tranche	+ Fixed commission per line	FREE
Up to €100,000	0.12%	2.50% ⁽¹⁾ for quoted listings	
From €100,000	0.08%	€12.50 for unquoted listings	

Other fees

Securities account management / PEA / PEA-PME⁽²⁾ 0.08% of the value of securities held in the portfolio at June 30 and December 31, with a maximum of €8 per half year and per account.

Optional deferred settlement service⁽³⁾:

- ◆ Rate applied pro rata temporis (calculation on the carrying day) 0.022%
- ◆ Extension operation 0.299% min. €10

Payment of coupons:

- ◆ Euronext Securities⁽⁴⁾ **FREE**
- ◆ Foreign Securities, ISIN code Euroclear deposit **FREE**
- ◆ Foreign Securities, ISIN code Foreign deposit 3%

Subscription of HSBC Group UCIs⁽⁵⁾ **FREE**

Subscription of non-HSBC Group UCIs⁽⁵⁾

- ◆ Internet/Mobile 0.50%⁽⁶⁾
- ◆ Other channel 1.20%⁽⁶⁾

Within the limit of €30

Transfer of securities to another institution:

- ◆ Values listed in a regulated French or foreign market €15 per listing held
- ◆ Values not listed in a regulated market €50 per listing held
- ◆ Maximum charge per transfer €150

Fee for closing PEA/ PEA PME⁽⁷⁾ €60⁽⁷⁾

In the case of a securities transfer in connection with a plan termination, total costs shall not exceed 150 euros.

Unlimited access to real-time quotes

- on the Euronext markets** **FREE**
- Securities transaction €12.80
- OST available online **FREE**

(1) For domestic and foreign securities listed on a regulated market. **(2)** No fee if holding an Open Automatic Investment Plan. **(3)** Available only in a securities account for securities eligible for the SRD and as published by Euronext Paris. These rates are in addition to the usual brokerage fees. **(4)** France, Belgium and the Netherlands. **(5)** Excluding UCIs offered as part of an investment advisory programme. The client may pay variable entry and exit fees depending on UCIs under French or foreign law, the maximum amount of which is indicated in the following documents: Key Investor Information Document (KIID) and its prospectus; regulatory documents available from HSBC branches in France branches or on hsbc.fr/selecteur-opc. Before making any investment decision, it is your responsibility to ensure, with the help of your usual advisers, that the UCI(s) in question comply with any local legislation to which you may be subject. **Investments, which are subject to market fluctuations, can go down as well as up and present a risk of capital loss.** **(6)** The rates shown are applied to the amount of the order. **(7)** In addition to the fee per listing.

Automatic Investment Plan (AIP)

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

Fees related to UCIs eligible for the AIP:

- ◆ Custody Fees..... **FREE**
- ◆ Redemption Fee..... **FREE**
- ◆ Management Fees..... prospectus or KIID of each Fund
- ◆ Entry fees..... Single fee regardless of asset class

Amount of order	Fee
€75 – €150	1.50%
From €151	0.50%

Portfolio statements..... fees per statement

Quarterly statement..... **FREE**

Monthly statement..... €10

On-demand statement..... €30

Gold transactions⁽¹⁾

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

Brokerage commission min. 0.65% of the transaction amount

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

Custody fees see p.17,
Custody fees for financial investments

Delegated management..... Contact us



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

(1) Based on the reference prices published by CPROR on the website www.cpordevises.com/or/cours **(2)** For tax residents in France: The sale is subject to the specific tax on gold sales at a rate of 11% and to the CRDS (Contribution pour le Remboursement de la Dette Sociale) at a rate of 0.5%, or optionally to the capital gains tax on the sale of movable assets.

Insurance and pensions

Protection of persons

HSBC Solution Famille⁽¹⁾

All-cause death insurance / Total and Irreversible Loss of Autonomy⁽²⁾
all causes Contact us

HSBC Protection Avenir⁽³⁾

Accidental Death Insurance / Total and Irreversible Loss of Autonomy⁽²⁾
accidental Contact us



HSBC Protection Avenir: quotes and application at hsbc.fr

Protection of property

HSBC Volassur⁽⁴⁾

Premium for insurance for loss or theft of means of payment €24 per year

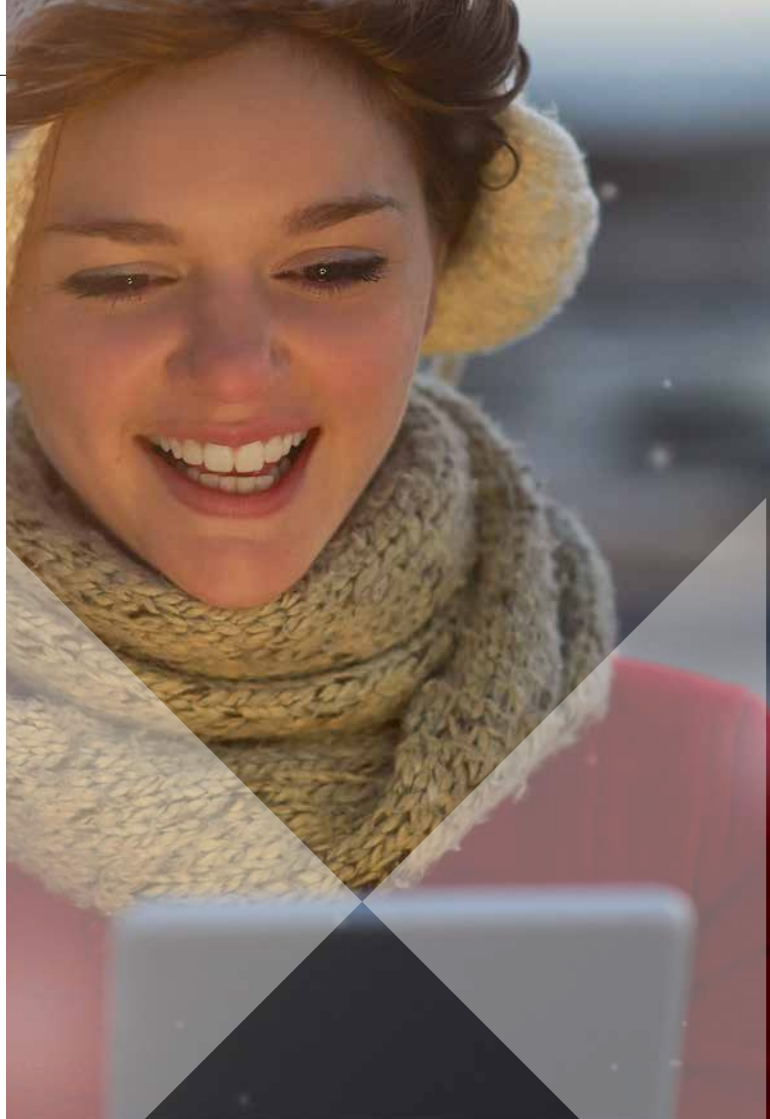
HSBC Garantie Habitation⁽⁵⁾

Home insurance Contact us



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

(1) HSBC Solution Famille is a group insurance contract with individual and optional membership in the event of death or Total and Irreversible Loss of Autonomy taken out through HSBC Continental Europe with HSBC Assurances Vie (France), a company governed by the Code des Assurances (Insurance Code). Within the limits of the contractual provisions. **(2)** The subscriber is considered to be in a Total and Irreversible Loss of Autonomy state when he is recognised, by an expert doctor appointed by HSBC Assurances Vie (France), as totally and definitively incapable of engaging in any occupation or work giving him gain or profit and having to have the assistance of a third person for the performance of at least 3 of the 4 ordinary acts of life (getting up, dressing, moving, eating). **(3)** HSBC Protection Avenir is an individual insurance policy in the event of death or Total and Irreversible Loss of Autonomy following an accident, taken out through HSBC Continental Europe with AIG Europe S.A. Within the limits of the provisions of the General Terms and Conditions of the policy. **(4)** HSBC Volassur is a group property and casualty insurance policy with optional membership subscribed by HSBC Continental Europe with AIG Europe S.A. Insurance Company registered in Luxembourg (RCS no. B 218806). Registered office: 35D Avenue John F. Kennedy - L-1855 Luxembourg Branch for France: Tour CB21 - 16, place de l'Iris - 92400 Courbevoie RCS Nanterre 838 136 46. Within the limits of contractual provisions. **(5)** HSBC Garantie Habitation is a property and casualty insurance policy underwritten through HSBC Continental Europe by Allianz IARD and Protexia France, companies governed by the Code des Assurances (Insurance Code). Within the limits of contractual provisions.



Products which are no longer marketed

Conventions

Monthly fees for a bundled service offer

HSBC Patrimoine

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

	individual	joint
◆ Visa Infinite.....	€32.25	€44.25
◆ Visa Premier / Gold MasterCard.....	€17.60	€24.55

HSBC Dynamique

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

	individual	joint
◆ Visa Premier / Gold MasterCard.....	€15.35	€21.40
◆ Visa Classic.....	€8.65	€11.75

HSBC Avenir..... €4.05



The Visa Infinite card is a deferred debit card only.

HSBC Passeport

◆ Unit ownership.....	€18.50
◆ As an option with HSBC Hexagone.....	€13.85

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

Pensions

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

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

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

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

◆ Individual.....	€105 or €128 /year
◆ Family.....	€190 or €236 /year

Other services

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

Glossary of the most common services related to a payment account*

- ◆ **Subscription to remote banking services (via Internet, fixed telephone, mobile telephone, SMS, etc.)**

A set of services provided by the bank, with or without a branch or customer reception area, using new technologies (Internet, telephone, etc.) to carry out all or some of the transactions on a bank account remotely.

- ◆ **Subscription to a product offering alerts on account status by SMS**

Fees for the subscription to the alert service are debited from the account as well as, if applicable, the fees collected for each SMS sent.

- ◆ **Account management**

The bank keeps track of the client's account.

- ◆ **Provision of a debit card (international payment card with immediate debit)**

The bank provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full to the customer's account, on a daily basis.

- ◆ **Provision of a debit card (international deferred debit payment card)**

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

- ◆ **Provision of a debit card (payment card with systematic authorisation)**

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

- ◆ **Cash withdrawal (case of a euro withdrawal in the euro zone at an ATM of another institution with an international payment card)**

The customer withdraws cash from his account, in euro with an international payment card, from the ATM of another bank or institution.

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

- ◆ **Transfer (in the case of an occasional SEPA credit transfer)**

The institution that maintains the account transfers, on the client's instructions, a sum of money from the client's account to another account, on an occasional basis.

- ◆ **Direct debit (fee per payment of a SEPA direct debit)**

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

- ◆ **Direct debit (costs of setting up a SEPA direct debit mandate)**

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

- ◆ **Intervention commission**

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

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

Dispute resolution

Your contacts

In the first instance, approach your HSBC branch in France

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



in a **face-to-face meeting**,



by **letter**,



by **phone**,



by **secure message**, choose: « insatisfaction/désaccord » ('dissatisfaction/disagreement'),



by **Internet** at hsbc.fr. Choose « Contactez-nous », « motif du contact : réclamation » ('contact us', 'reason for contact: complaint').

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



by **letter**: Direction Relations Clients HSBC en France
HSBC Continental Europe - 38, avenue Kleber - 75116 Paris



by **Internet** at hsbc.fr. Choose « Contactez-nous », « motif du contact : réclamation » ('contact us', 'reason for contact: complaint').



by **telephone** : **0 800 73 00 18** Free service + cost of a local call ⁽¹⁾

(1) The telephone number intended to receive a consumer's call in order to obtain the proper performance of a contract concluded with a trader or the processing of a complaint may not be overcharged. Toll-free number from a landline in metropolitan France. (2) Or a maximum of 35 days (when, for reasons beyond its control, the Bank cannot reply within 15 days) (3) For natural persons not acting for professional purposes. (4) Once the client has referred the matter to one of the two mediators, they may no longer refer the matter to the other mediator, pursuant to Article L. 612-2 of the Code de la Consommation (Consumer Code).

The follow-up of your complaint:

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

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



by **post**:

Médiateur de la consommation auprès de HSBC en France
HSBC Continental Europe - 38, avenue Kléber - 75116 Paris



by **Internet** : mediateur.hsbc.fr

In the event of a dispute relating to a financial instrument, you have the option, at your sole discretion, to refer all or part of the dispute to either the Consumer Ombudsman at HSBC in France or the Ombudsman of the Autorité des Marchés Financiers (AMF)⁽⁴⁾:



by **post** :

Le Médiateur - Autorité des marchés financiers
17, place de la Bourse - 75082 Paris Cedex 02



by **Internet** : amf-france.org/Le-mediateur-de-l-AMF/Presentation.html

In the context of an insurance contract

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

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

How to apply or find out more?

Contact your personal adviser

Call Ma Banque par telephone: **0 810 246 810** €0.09 per call
+ standard call charges

Dial **+33 810 246 810** from outside France (operator charges apply)

Monday to Friday 8am to 10pm, Saturday 9am to 5.30pm.

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

Connect at [hsbc.fr](https://www.hsbc.fr)

Questions or comments about our products or services?

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HSBC Assurances Vie (France)

Public limited company with a capital of 115 000 000 euros - SIREN 338 075 062 RCS Nanterre

Postal address: 38, avenue Kléber - 75116 Paris - Registered office: Immeuble Coeur Défense - 110, esplanade du Général de Gaulle 92 400 Courbevoie

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