

# **Banking Account Summary**

# HSBC Premier

Quick Summary		
Account Features	For more information	
Minimum Monthly Average Balance Requirement	Premier : TWD 3 Million (or equivalent) Premier Plus : TWD 1 Million (or equivalent) Premier Children : TWD 3 Thousand (or equivalent)	<ul style="list-style-type: none"> <li>• HSBC Premier website</li> <li>• HSBC Personal Banking Tariff Table</li> </ul>
Benefit	<ul style="list-style-type: none"> <li>◆ <b>Global Wealth Management Expertise</b> <ul style="list-style-type: none"> <li>· A dedicated team of global experts will put together a picture of your entire financial life and then create a bespoke financial strategy designed just for you.</li> </ul> </li> <li>◆ <b>Preferential Day-to-day Banking</b> <ul style="list-style-type: none"> <li>· Manage your account anytime and anywhere via Premier phone banking and internet banking.</li> <li>· Premier credit card offers preferential mileage conversion and the Home&amp;Away privilege programme provides HSBC credit cardholders with an array of fabulous privileges around the world, with over 27,000 outlets.</li> </ul> </li> <li>◆ <b>International Financial Service</b> <ul style="list-style-type: none"> <li>· Premier In One, Premier In All – maintain qualified in home country, you can join HSBC Premier in other countries without having to fulfill additional local Total Relationship Balance requirements.</li> <li>· “Global View” service enables customer to view and manage HSBC accounts held in different countries with a single login to HSBC Internet Banking.</li> <li>· “Global Transfer” service allows customer to transfer funds online between HSBC accounts around the world instantly and free.</li> <li>· Emergency card replacement within 24 hours and emergency cash up to USD2,000 at any HSBC branch worldwide.</li> </ul> </li> </ul>	
Financials		For more information
Below Balance Fee	<ul style="list-style-type: none"> <li>• <b>TWD 1,000 or equivalent foreign currency per month</b> (if the monthly average balance does not meet the minimum requirement)</li> </ul>	<ul style="list-style-type: none"> <li>• HSBC Premier website</li> <li>• HSBC Personal Banking Tariff Table</li> </ul>
Cash Withdraw/ Transfer Fee	<ul style="list-style-type: none"> <li>• Local: Totally 50 times fee waiver for cash withdraw or transfer<sup>(*)</sup></li> <li>• Overseas: Free<sup>(2)</sup></li> </ul>	
Annual Fee of HSBC Premier Credit Card	<ul style="list-style-type: none"> <li>• Free annual fee for HSBC Premier Credit Card and up to 9 supplementary cards</li> </ul>	
Other charges	<ul style="list-style-type: none"> <li>• Outward remittance via Global Transfer: Free<sup>(3)</sup></li> <li>• Overseas Emergency Encashment Service: Free</li> <li>• Other preferential service charge: Please refer to Personal Banking Tariff Table in HSBC branch or HSBC website.</li> </ul>	

**Remark:**\*1:Premier customers can enjoy the fee waiver (up to 50 times per month) for intra-bank transfer at other bank ATMs and inter-bank cash withdraws/fund transfer/payment transfer at any ATM, inter-bank cash withdrawal will be charged for NT\$5 and fund/payment transfer/intra-bank transfer at other ATMs will be charged for NT\$10 for transaction <=NT\$500 (free for 1st transaction per account per day), NT\$10 for transaction NT\$501~NT\$1,000 and NT\$15 for transaction greater than NT\$1,001 if exceeding 50 times. \*2:(1)Withdrawal from overseas ATMs, the bank will charge for “internet service fee”. Only the customers using HSBC Everyday Global Visa Debit Card to withdrawal from overseas ATMs, while the supported currencies and the corresponding foreign currency account is sufficient, the customers will not be charged for “internet service fee”. (2)Overseas withdrawal fee (withdrawal from Non-HSBC ATMs could be charged by other bank or company): 1.HSBC ATM Card and Visa Debit Card: Free. 2.HSBC Everyday Global Visa Debit Card: • HSBC ATM: Free. • Non-HSBC ATM: the first 50 times in one month are free of charge. Service charge for each withdrawal since the 51th time is TWD 70. When using HSBC Debit Card for overseas withdrawal, HSBC ATM: Free of operation fee for most of the cases, only HSBC ATMs in some countries such as Argentina, Brazil, France, Malta, Mexico, New Zealand and Turkey may charge an operation fee; Non-HSBC ATM: could be charged by other bank or company. \*3:Transfer via internet bank from Taiwan to other country is capped at TWD 500K or equivalent per transfer and accumulated per day. Other restrictions shall be subject to the beneficiary country’s regulation.

# HSBC Advance

Quick Summary	
Account Features	For more information
Minimum Monthly Average Balance Requirement	TWD 500 Thousand (or equivalent)
Benefit	<ul style="list-style-type: none"> <li>◆ <b>Fast Access and Control</b> <ul style="list-style-type: none"> <li>• “Global View” service enables you to view and manage HSBC accounts held in different countries in one place with a single login to HSBC Internet Banking.</li> <li>• “Global Transfer” service allows you to transfer funds online between HSBC accounts around the world with more preferential fee than conventional overseas remittances.</li> </ul> </li> <li>◆ <b>Online, on Mobile and on Your Side</b> <ul style="list-style-type: none"> <li>• Digital financial tools to help you make big plans for the future</li> <li>• Online tools to make it easier and faster for you to execute trades, manage loans and keep track of your financial progress online via our mobile app.</li> </ul> </li> <li>◆ <b>Professional Wealth Management Service</b> <ul style="list-style-type: none"> <li>• An HSBC Advance relationship offers you the first taste of global wealth management service by a dedicated professional financial service team with global expertise.</li> </ul> </li> <li>◆ <b>Preferential Offers and Rewards</b> <ul style="list-style-type: none"> <li>• Preferential offers on personal loans, mortgage, insurance and investment products</li> <li>• A range of insurance options to help you protect the things that matter to you and your family</li> <li>• Exclusive HSBC Advance Platinum cash back card</li> </ul> </li> </ul>
Financials	For more information
Below Balance Fee	<ul style="list-style-type: none"> <li>• No below balance fee</li> </ul>
Cash Withdraw/ Transfer Fee	<ul style="list-style-type: none"> <li>• Local: Totally 30 times fee waiver for cash withdraw or transfer <sup>(1)</sup></li> <li>• Overseas: Remark 2</li> </ul>
Annual Fee of HSBC Advance Credit Card	<ul style="list-style-type: none"> <li>• Free annual fee for HSBC Advance Credit Card and up to 9 supplementary cards</li> </ul>
Other charges	<ul style="list-style-type: none"> <li>• Outward remittance via Global Transfer: USD 7 or equivalent <sup>(3)</sup></li> <li>• <b>Overseas Emergency Encashment Service: USD20.</b></li> <li>• Other preferential service charge: Please refer to Personal Banking Tariff Table in HSBC branch or HSBC website.</li> </ul>

**Remark:**\*1:Advance customers can enjoy the fee waiver (up to 30 times per month) for intra-bank transfer at other bank ATMs and inter-bank cash withdraws/fund transfer/payment transfer at any ATM, inter-bank cash withdrawal will be charged for NT\$5 and fund/payment transfer/intra-bank transfer at other ATMs will be charged for NT\$10 for transaction <=NT\$500 (free for 1st transaction per account per day), NT\$10 for transaction NT\$501~NT\$1,000 and NT\$15 for transaction greater than NT\$1,001 if exceeding 30 times. \*2:(1)ATM Card:NT\$75. (2)Visa Debit Card: 1.HSBC ATMs: free of operation fee for most of the countries, except in some countries such as Argentina, Brazil, France, Malta, Mexico, New Zealand and Turkey may charge an operation fee. 2.Non HSBC ATMs: customers maintaining minimum balance requirements in the month can be refunded the service charge NT\$70 to demand deposit account in next month. Could be charged by other bank or company. Possible charge levied by other bank can not be waived. \*3:Transfer via internet bank from Taiwan to other country is capped at TWD 500K or equivalent per transfer and accumulated per day. Other restrictions shall be subject to the beneficiary country's regulation.

# HSBC Integrated Account

## Quick Summary

Account Features		For more information
Minimum Monthly Average Balance Requirement	<ul style="list-style-type: none"> <li>No minimum monthly average balance requirement</li> </ul>	General Agreement for Accounts and Services
Financials		For more information
Below Balance Fee	<ul style="list-style-type: none"> <li>No below balance fee</li> </ul>	<ul style="list-style-type: none"> <li>General Agreement for Accounts and Services</li> <li>HSBC Personal Banking Tariff Table</li> </ul>
Cash Withdrawal/ Transfer Fee	<ul style="list-style-type: none"> <li>TWD 5 for local cash withdraw on other ATM</li> <li>TWD 15 for intra-bank transfer on other ATM or inter-bank transfer</li> <li>TWD 75 for overseas cash withdraw</li> </ul>	
Other charges	<ul style="list-style-type: none"> <li>No Outward remittance via Global Transfer</li> <li>Other service charge: Please refer to Personal Banking Tariff Table in HSBC branch or HSBC website.</li> </ul>	

## Key Terms of Banking Account

Key Terms		For more information
Expense/ Debits and Set-Off	<ul style="list-style-type: none"> <li>Expense: Where applicable the Customer shall pay the handling fee, service charge, and postage incurred as of the date of use of the services under General Agreement in accordance with the standard service charges of the Bank and authorize the Bank to deduct the fees from the Customer's account automatically.</li> <li>Debits: The Customer hereby authorizes the Bank to debit, to the extent permitted by laws and regulations, any of the Customer's account for the taxes levied on the Customer, the repayment of expenses payable to the Bank and disbursements the Bank paid on behalf of the Customer arising from the transactions with the Bank.</li> <li>Set-Off: If the Customer fails to repay any of his/her/its liability owed to the Bank upon maturity in any debt or if the Bank deems necessary (e.g., the Customer is subject to liquidation, bankruptcy declaration, reorganization, or the Customer is sanctioned by the Bills Clearing House and refused of clearing services, or its business has been suspended or is subject to any other administrative punishments, or there is concrete facts to prove that the credit standing of the Customer has deteriorated adversely, or the Customer is alleged or involves in any illegal activities, or the Bank exercises its set-off rights against the Customer pursuant to law or contract), the Bank may terminate various accounts or services under General Agreement. The Bank shall be entitled to dispose of the deposits therein in whatever manner as the Bank deems necessary and apply such deposits against the sums due to the Bank. The Bank may at its discretion determine the content and priority of set-off in accordance with compulsory prescriptions of regulations.</li> </ul>	<ul style="list-style-type: none"> <li>General Agreement for Accounts and Services</li> </ul>
Investment Service	The T&Cs are supplemental to the terms and conditions of individual investment products. For details, please refer to the specific product factsheets.	

Risk Disclosure	<ul style="list-style-type: none"> <li>• The investment decision is on customer's own, thus the customer shall not only examine his/her personal financial conditions and the ability of taking risks but also make individual assessment (independent from the Bank or its affiliates) of the economic, financial risks and returns relating to the transaction and the related legal, financial, tax and accounting issues and potential consequence.</li> <li>• Customer shall bear the risk related to investment. Past performance of investment products are no guide to future performance.</li> <li>• For details on risk disclosure and your liability of each investment product, please refer to the individual product factsheets/ product offering materials.</li> </ul>	<ul style="list-style-type: none"> <li>• General Agreement for Accounts and Services</li> </ul>
Termination	<ul style="list-style-type: none"> <li>• Except otherwise stipulated in the General Agreement, the Customer may terminate any account relationship in the General Agreement at any time via written notification to the Bank.</li> <li>• The Bank reserves the right to terminate any customer relationship, reject or suspend any new or existing banking services (including but not limited to deposit, trust, structured product, derivatives or other investments) at any time according to contract prescription .</li> </ul>	
Amendment	<ul style="list-style-type: none"> <li>• Except otherwise provided in General Agreement, the Bank may, via a written notice, posted at visible area of the Bank's branches or announced on the Bank's Internet main page at least fourteen (14) days in advance, amend the terms and conditions of General Agreement. If the Customer disagrees with such amendments, he/she may notify the Bank in written form within the 14-day notification period to terminate the relationship with the Bank as well as transactions and services with the Bank. The Customer needs to be cooperative with the Bank in closing his/ her account. If the Customer fails to notify of termination within the 14 days notification period and terminate relationship with the Bank, the Customer shall be deemed to agree with the amendments.</li> <li>• When the Bank wants to amend the terms and conditions regarding minimum value balance and account administration charge, the Bank may, via a written notice, posted at visible area of the Bank's branches or announced on the Bank's Internet main page at least Sixty 60 (days) in advance, amend the terms and conditions. If the Customer disagrees with such amendments, he/she may notify the Bank in written form within the 60-day notification period to terminate the relationship with the Bank as well as transactions and services with the Bank. The Customer needs to be cooperative with the Bank in closing his/her account. If the Customer fails to notify of termination within the 60 days notification period and terminate relationship with the Bank, the Customer shall be deemed to agree with the amendments.</li> </ul>	

## Customer's Voice/ Complaint Channels

If you would like to give us your feedback or complain, please contact us.

- Complaint hotline: 0800-050-018
- Email address: [customervoicetwm@hsbc.com.tw](mailto:customervoicetwm@hsbc.com.tw)
- All branches in Taiwan

\*General Agreement for Accounts and Services apply to respective Banking Account. This table contains a summary of key product terms for reference only and is not intended to replace the full terms and conditions. The full terms and conditions will prevail in the event of any inconsistency.