



A Guide to HSBC's Business Account Tariff

This guide serves as a useful reference for Customers when banking with HSBC.

HSBC 

Please note:

- All fees and charges and account balance requirements are effective from 1 January 2016.
- All rates, terms and conditions are subject to change with prior notice to Customers.
- HSBC reserves the right to apply other charges not included in this guide, which shall from time to time be notified to the Customers by such means as HSBC deems fit.
- This guide is applicable to HSBC branches in Indonesia however slight variations among branches may occur.

This information shall be read in conjunction with the Terms and Conditions in the Business Account Opening Form.

GENERAL ACCOUNT SERVICES

Current Accounts

Indonesian Rupiah Current Account

<i>Minimum balance (average per month)</i>	Rp100,000,000
<i>Below minimum balance fee</i> [®]	Rp 250,000
<i>Inactive account (per month per account - applied starting the 7th month)</i>	Rp 250,000
<i>Account closure fee</i>	Rp 150,000

Foreign Currency Current Account

<i>Minimum balance (average per month)</i>	Equivalent to Rp100,000,000
<i>Below minimum balance fee</i> [®]	US\$25 or equivalent to other foreign currencies
<i>Inactive account (per month per account - applied starting the 7th month)</i>	US\$25 or equivalent to other foreign currencies
<i>Account closure fee</i>	US\$15 or equivalent to other foreign currencies

Deposit Accounts

Time Deposit

Indonesian Rupiah Time Deposit

<i>Minimum placement</i>	Rp100,000,000
<i>Early withdrawal fee</i> [*]	Rp500,000

Foreign Currency Time Deposit

<i>Minimum placement</i>	USD\$30,000 or equivalent to other foreign currencies
<i>Early withdrawal fee</i> [*]	USD\$50 or equivalent to other foreign currencies

[®] Applied if monthly average balance falls below the minimum requirement

^{*} Early withdrawal is based on the Bank's discretion and a fee appropriate to the financial cost of breaking the deposit will be charged along with early withdrawal fee. No interest will be paid for early withdrawal.

Account Services

Standing Instruction

<i>Set Up</i>	Rp50,000
<i>Amendment</i>	Rp50,000
<i>Cancellation</i>	Rp50,000

Statement Printing Request#

<i>Monthly paper statement (per account)</i>	Rp10,000
<i>Last 3 months (per cycle per account including search fee)</i>	Rp100,000
<i>> 3 - 12 months (per cycle per account including search fee)</i>	Rp200,000
<i>> 12 months (per cycle per account including search fee)</i>	Rp300,000
<i>Ad hoc printing (per account)</i>	Rp25,000

Payment Advice Request#

<i>Last 3 months (per advice including search fee)</i>	Rp25,000
<i>> 3 - 12 months (per advice including search fee)</i>	Rp100,000
<i>> 12 months (per advice including search fee)</i>	Rp200,000
<i>Ad hoc printing (per advice including search fee)</i>	Rp25,000

Audit Confirmation (per report)	Rp200,000
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Reference Letter (per letter for non credit facility customer)#	Rp200,000
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Bank Reference (for credit facility customer)#	Rp300,000
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Consolidated Billing Service

Month Detail Transaction Listing Fee (per account)

<i>Indonesian Rupiah Current Account</i>	Rp50,000
<i>Foreign Currency Current Account</i>	US\$5

Charges exclude facsimile fee

PAYMENT SERVICES

Via Branch

In-house transfer	Free
Local Transfer In Rupiah Currency	
SKN	Rp5,000
RTGS	Rp50,000
Telegraphic Transfer	
Outgoing remittances	
<i>Involving currency exchange</i>	Rp100,000
<i>No currency exchange (min. US\$10, max. US\$ 150 + telex US\$10)</i>	
<i>Up to US\$30,000</i>	0.25%
<i>Above US\$30,000 - US\$80,000</i>	0.167%
<i>Above US\$80,000</i>	0.125%
<i>US\$ outgoing remittance - charge type "OUR"</i>	Additional US\$25**
<i>Any claim above US\$25 will be charged back to customer</i>	
<i>Other foreign currency outgoing remittance - charge type "OUR"</i>	Additional US\$30**
<i>Any claim above US\$30 will be charged back to customer</i>	
<i>Non-Standard Instruction Template</i>	Additional US\$1
Incoming remittances	
<i>Credit to account in HSBC Indonesia (any currency)</i>	US\$5 or equivalent to other foreign currencies
Cancellation^ / Replacement	
<i>Handling fee</i>	Rp100,000
<i>Refund fee (in US\$ only - min. of equivalent)</i>	US\$40
Autopay (Single Debit Multiple Credit)*	
Credit to account in HSBC Indonesia	Free
Credit to account in other bank	Rp20,000 (inclusive bank fees)
Demand Drafts	
Issuance	
<i>Involving currency exchange</i>	Rp50,000
<i>No currency exchange (min. US\$25, max US\$150)</i>	0.125%
Deposit	
<i>Credit to account in HSBC Indonesia</i>	Stamp duty
Cancellation^ / Replacement	
<i>Handling fee</i>	Rp100,000
<i>Refund fee (in US\$ only - min. of equivalent)</i>	US\$40

[^] Bank will credit the funds from cancelled demand draft or telegraphic transfers to the original debiting account and amount of refund fee charges depend on the beneficiary bank.

* Specific instruction template applies
Cut off time at 11.00 am.

** Subject to the OFAC screening, SWIFT RMA, beneficiary bank procedure and under other circumstances beyond the control of the bank.

Cheques and Bilyet Giros

Cheques and bilyet giros book order

Rp125,000

Consist of 25 pages and price includes stamp duty

Deposit

Cheque / bilyet giro

Rp2,500

Clearing

Rp2,500

Up country cheque collection (per cheque)

Rp25,000 + 3rd bank charges (if any)

Stop Cheque *(accompanied by police report)*

Rp25,000

Rejection

Insufficient fund

Rp200,000

Other reasons

Rp100,000 + 3rd bank charges (if any)

Foreign Instruments

House cheque to be credited to account in HSBC Indonesia

Stamp duty

Third party's bank cheque for collection

Directly purchased (min. US\$20)

0.75%

Sent for collection (min. US\$20)

0.125%

Cheque purchased and collected at Bank's full discretion

Cheque Rejection

US\$30

Payment Order

Payment order book (consist of 25 pages)

Rp50,000

Encashment of Payment order

Refer to cash withdrawal section

Via Internet Banking

Local Transfer

SKN

Rp5,000

RTGS

Rp35,000

Telegraphic Transfer

Outgoing Remittances

Involving currency exchange

Rp70,000

No Currency Exchange (min. US\$5, max US\$150 + telex US\$5)

Up to US\$30,000

0.25%

Above US\$30,000 – US\$80,000

0.167%

Above US\$80,000

0.125%

US\$ outgoing remittance – charge type "OUR"

Additional US\$25*

Any claim above US\$25 will be charge back to customer

Other foreign currency outgoing remittance – charge type "OUR"

Additional US\$30*

Any claim above US\$30 will be charged back to customer

* Subject to OFAC screening, SWIFT RMA, beneficiary bank procedure and under other circumstances beyond the control of the bank.

Internet Banking - HSBC^{net}

Setup Fee	Rp300,000
Security Device (per token)	Rp250,000
Monthly Fee	Rp300,000

CASH TRANSACTION**Via Branch****Cash Deposit***

Local currency	Free
Foreign currency	Free

Acceptance of unclean notes (dirty, folded, and marked) series & year issue is subject to Bank's discretion and incur additional charges. Charges may vary from one branch to the other.

Cash Withdrawal*

Local currency	
Up to Rp10,000,000 per visit per account	Rp5,000
Above Rp10,000,000 per visit per account	Free
Foreign currency [@]	
Up to US\$1,000 or equivalent (per day excluding stamp duty)	Free
More than US\$1,000 up to US\$5,000 or equivalent (per day excluding stamp duty)	1.00%
More than US\$5,000 or equivalent (per day excluding stamp duty)	2.00%

Via ATM

Maximum cash withdrawal amount per day	Rp10,000,000
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Cash withdrawal (per transaction)^

HSBC ATM	Free
"Bersama" Network	Free
HSBC ATM – Overseas	Rp15,000
PLUS Network	Rp30,000

* Cash deposit or withdrawal for amount above Rp100,000,000 or US\$10,000 equivalent or any amount for other foreign currency subject to one working day prior notice.

[@] Withdrawal in foreign currency subject to notes availability.

[^] Additional charges including currency exchange rate apply for foreign currency withdrawal

TRADE SERVICES

IMPORT

Import DC

DC Opening	0.25% per quarter, min. Rp750,000*
DC Amendment	
<i>Increase in amount</i>	0.25% per quarter, min. Rp750,000*
<i>Extension of validity</i>	0.25% per quarter, min. Rp750,000*
<i>Others</i>	Rp750,000*
DC Draft Issuance (if no DC issued)	Rp700,000*

Import Bill

Acceptance fee	0.5% per quarter, min. Rp1,000,000*
Discrepancy fee (per document)	Rp1,350,000*
Original Bill of Lading / Airway Bill endorsement (per document)	Rp750,000*
Shipping guarantee	0.25% per quarter, min. Rp700,000*
Cable charges for issuance, amendment, & reimbursement	Rp500,000*
Penalty	
<i>Bills drawn under expired DC (per document)</i>	0.25% per quarter, min. Rp750,000*
Inward collection	
<i>Handling fee</i>	0.25%, min. Rp700,000*
<i>Document holding fee (per month)</i>	Rp1,350,000* (if no payment made one month after the due date)
<i>Document return fee</i>	Rp700,000* + courier tariff of Rp500,000*
Administration Fee for Notification of Imported Goods (PIB)	
<i>DC issued by HSBC</i>	Rp350,000*
<i>DC issued by others / non DC</i>	Rp700,000*

* For domestic transaction only

EXPORT

DC Advising (original and amendment)

<i>Negotiated with HSBC Indonesia</i>	Rp400,000*
<i>Not negotiated with HSBC Indonesia</i>	Rp1,350,000*

Negotiation (under DC and non - DC)

<i>Commission</i>	0.25%, min. Rp750,000*
<i>Transit interest</i>	Best lending rate

Confirmation

0.75% per quarter, min. Rp2,700,000*
depending on countries/banks

Outward collection

<i>Handling fee</i>	0.25%, min. Rp750,000*
<i>Document holding fee (per month)</i>	Rp400,000* (if no payment made one month after the due date)

Forfeiting handling fee

Rp700,000*

Bank Guarantees

Issuance

<i>For new / extended guarantee-</i>	0.75% per quarter, min Rp1,700,000*
<i>Special text</i>	Rp1,350,000*

Amendments

<i>Increase in amount</i>	0.75% per quarter, min Rp1,700,000*
<i>Extension of validity</i>	0.75% per quarter, min Rp1,700,000*
<i>Consultation fee</i>	Rp1,350,000*
<i>Others</i>	Rp700,000*

Miscellaneous

<i>Telex/SWIFT</i>	Rp500,000*
<i>Tracer fee</i>	Rp350,000*
<i>Courier Fee</i>	Rp500,000*
<i>Document Retrieval Fee</i>	Rp350,000*
<i>Authentication</i>	Rp350,000*
<i>Assignment of Proceed</i>	0.25%, min. Rp2,000,000*
<i>Direct Settlement Fee - Supplier Financing</i>	Rp700,000*
<i>Document Tracker</i>	Free
<i>Instant @dvice</i>	Free

~ Commission will be determined by the validity of guarantee (this includes the claim period after expiry date) and extension of guarantees is subject to commission at the same rate.

* For domestic transaction only

Quick Guide

Transaction Related Fee & Charges

Service	Branch
SKN	Rp5,000
RTGS	Rp50,000
In-house Transfer	Free
Telegraphic Transfer	
Involving currency exchange	Rp100,000
No currency exchange [^]	
Up to US\$30,000	0.25%
Above US\$30,000 – US\$80,000	0.167%
Above US\$80,000	0.125%

[^] min. US\$5, max. US\$150. Additional telex of US\$10 applies on branch processed transaction

CONTACT US

► **Website** : www.hsbc.co.id

JAKARTA

World Trade Center*

World Trade Center 1F
Jl. Jendral Sudirman Kav 29-31

Pondok Indah

Wisma Pondok Indah 2 Suite G01.
Jl. Sultan Iskandar Muda Kav. V TA

Kemang

Jl. Kemang Raya No. 7

Senayan

Sentral Senayan Building I, GF
Jl. Asia Afrika No.8

Plaza Kuningan

North Tower, GF Suite 102
Jl. HR Rasuna Said Kav C 11-14

Melawai

Wisma Melawai
Jl. Melawai Raya no.191

Wisma 46

Kota BNI, Ground Floor
Jl. Jendral Sudirman Kav. 1

Talavera

Talavera Office Park,
GF Suite 1-01 and Mezzanine
Suite 2-01 & 2-02
Jl. Letjen TB Simatupang 22-26

PELNI Building

Jl. Gajah Mada No. 14

Kelapa Gading

Jl. Boulevard Barat Blok X B No 6

Mangga Dua

Komp.Ruko Bahan Bangunan
Blok F4 No.6&7
Jl. Mangga Dua Raya

Sunter

Kompleks Puri Mutiara
Blok A 93-95
Jl. Griya Utama, Sunter

Pluit

Jl. Pluit Karang Raya
Blok B-8 Utara no.8

Kebon Jeruk

Wisma AKR, GF
Jl. Panjang No.5

Tomang

Graha Antero
Jl. Tomang Raya No. 27

BANTEN

BSD

Jl. Pahlawan Seribu No. 8A-B
Lengkong Gudang, BSD

BOGOR

Jl. Siliwangi No. 1

SURABAYA

Graha HSBC*

Jalan Jendral Basuki Rachmat
No. 58 – 60

SEMARANG

Wisma HSBC 1F*

Jl. Gajah Mada 135

BANDUNG

Wisma HSBC*

Jl. Asia Afrika No. 116

MEDAN

Wisma HSBC*

Jl. Diponegoro 11

BATAM

Wisma Batamindo*

Jl. Rasamala 1
Batam Industrial Park,
Muka Kuning

* Cabang dengan *Corporate Customer Representative*
Branches with Corporate Customer Representative

Issued by The Hongkong and Shanghai Banking Corporation Limited.

HSBC is one of the world's largest banking and financial services organisations. With around 7,200 offices in both established and faster-growing markets, we aim to be where the growth is, connecting customers to opportunities, enabling businesses to thrive and economies to prosper, and ultimately helping people to fulfill their hopes and realise their ambitions.

We serve around 89 million customers through our four global businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. Our network covers 85 countries and territories in 6 geographical areas:

Europe, Asia Pacific region, the Middle East, Africa, North America and Latin America.

Our aim is to be acknowledged as the world's leading international bank.

Listed on the London, Hong Kong, New York, Paris and Bermuda stock exchanges, shares in HSBC Holdings plc are held by over 220,000 shareholders in 132 countries and territories.

Issued by the Hongkong and Shanghai Banking Corporation Limited, acting through its branches in Indonesia, duly registered with and supervised by the Financial Services Authority, Indonesia.

HSBC

World Trade Center

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