

Tariff of Charges

Issued by HSBC Bank Middle East Limited, P.O. Box 57, Doha, Qatar, which is incorporated in Jersey, Channel Islands and regulated by the Jersey Financial Services Commission. Accounts, facilities and services are subject to the Bank's Terms and Conditions. MKT/CMP/8594

GENERAL CONDITIONS

1. Any fees listed in this booklet apply to normal transactions. The Bank reserves the right to levy additional charges for services at its sole discretion.
2. Other expenses, such as stamps, postage, cable, fax charges etc. not included in this list will be charged where incurred.
3. Charges for any services not mentioned will be available on request.
4. All terms and conditions mentioned are subject to change without notice.
5. The Bank's standard interest rates are available in HSBC branches in Qatar.

Abbreviations used in this booklet:

- A/C – Account
- AGCC - Arab Gulf Cooperation Council
- ATM - Automated Teller Machine
- BIC - Bank Identifier Code
- COC - Cashier Order Cheque
- EUR - Euro
- FCY - Foreign Currency
- GBP - Great Britain Pound
- GCCNET - Gulf Cooperation Council ATM Network
- IBAN - International Bank Account Number
- LPO – Local Purchase Order
- N/A - Not applicable
- NAPS - National ATM and POS switch
- PIB – Personal Internet Banking
- PIN - Personal Identification Number
- QA - Qatar
- QAR - Qatari Riyal
- SI – Standing Instruction
- TC - Travellers Cheque
- TMD - Term Deposit
- TT - Telegraphic Transfers
- USD - US Dollars

"Tariff is effective from November 2008 and applicable to HSBC Premier Centres in Qatar".

HSBC PREMIER

Service Charges:

A service charge of QAR 200 per month will be levied if a minimum average relationship balance of QAR 350,000 (or equivalent in foreign currency) is not maintained in deposit(s)/investments with HSBC Qatar.

ACCOUNTS

Time Deposit :	• Preferential interest rates
Minimum opening balance required for Time deposits:	• QAR 50,000 / USD 20,000 / GBP 10,000 / EUR 25,000
International Account opening through the International Banking Centre:	• FREE

Notes:

- 1) The Premier service will be discontinued if the required balance is not maintained for 6 months in a year.
- 2) No interest is paid on Call Deposit accounts and TMD accounts, if the balance falls below the minimum required
- 3) Cheque books are issued to current accounts only.
- 4) FCY accounts maybe accessed through HSBC ATMs, using a linked ATM card, to withdraw cash in the local currency.
- 5) Interest is paid on savings account half yearly at the end of June and December based on daily available balance in the account.
- 6) Interest on TMD accounts is paid on maturity
- 7) TMD accounts uplifted before maturity will be charged a handling fee of QAR50 and the accrued interest will not be payable. This is not applicable to TMD funds transferred to an investment with HSBC.
- 8) The Bank accepts funds for TMD accounts for fixed periods of 1, 3, 6, 12 months and more.

ATMs

International Premier ATM Card:	• FREE
Additional Premier ATM cards: (for joint accounts only)	• FREE
Card Replacement:	• FREE
Re-issuance of PIN:	• FREE
Charge for uncollected card over two months : (Please note that the card will be cancelled)	• NIL

Cash withdrawal:

- through HSBC Qatar ATMs: • FREE
(daily cash withdrawal limit of QAR 12,000)
- at other bank's ATMs in Qatar through NAPS: • FREE
- through HSBC Group ATMs worldwide: • FREE

(In the event of a transaction charge being levied when using an HSBC ATM, please contact our Premier Call Centre on 438 2200 within Qatar or +971 4 224 1000 outside Qatar).

- through PLUS ATMs: • QAR 20
- through ATMs in AGCC member states: • QAR 6

Balance enquiry at all ATMs:

- HSBC and PLUS ATMs • FREE
- ATMs in AGCC member states • QAR 3

Notes:

Transactions at HSBC ATMs in AGCC member states are routed through the GCC NET ATM switch and charged accordingly.

ELECTRONIC BANKING SERVICE

Phone Banking

- Registration: • FREE
- Re-issuance of Phone Banking PIN: • FREE
- Enquiries on account balances and transactions: • FREE
- Enquiries on credit card accounts and AirMiles: • FREE
- Ordering HSBC Premier cheque books: • FREE

Funds transfers:

- Between HSBC Qatar accounts: • FREE
- Transfers to own HSBC account overseas provided a template is set up through Phone Banking: • FREE
- Transfers to other accounts overseas: • QAR 30
- Transfers to non HSBC local accounts: • QAR 15
- Fax back on Term Deposit rates: • FREE
- Fax back of currency rates: • FREE
- Utility bill set up and payments (Q-Tel and Kahramaa): • FREE

Personal Internet Banking

Registration:	• FREE
Reset/replace password:	• FREE
Enquiries on account balances and transactions:	• FREE
Funds transfers: Between HSBC Qatar accounts:	• FREE
Transfers to own HSBC account overseas provided a template is set up through Phone Banking:	• FREE
Transfers to other accounts overseas:	• QAR 30
Transfers to non HSBC local accounts:	• QAR 15
Time Deposit rate enquiries:	• FREE
Utility bill set up and payments (Q-Tel and Kahramaa):	• FREE
Set-up/amend/cancel standing instructions:	• FREE
Copy of last 3 months account statement/credit card statements:	• FREE

Notes:

Funds transfer to a third party (ie. other than one's own accounts within HSBC Qatar or to settle utility bills within Qatar) will require a third party limit being set up prior to making any transaction via Phone Banking and Internet Banking. In line with our increased fraud monitoring and security measures, we may choose to contact you on third party transactions within 2 working days to confirm their authenticity. If we are unable to do so, we may choose to cancel such transactions. Neither the bank nor its branches or officers are responsible for any loss, delay, error or omission as a result of such cancelled transactions.

CHEQUES

HSBC PREMIER Chequebook • FREE
No additional charge for dispatch by mail.

Cheques sent for Collection:

Clearing cheques (QAR)

Clearing cheques (QAR) through Qatar Central Bank clearing centre: • FREE

Cheques payable at centres where Qatar Central Bank clearing facility is not available: • QAR 100 per cheque (plus correspondent bank charges, if any)

Post Dated cheques

Acceptance: • FREE

Cancellation: • QAR 20 per cheque

Cheques returned

Drawn on own account:

Due to insufficient funds: • QAR 500 per cheque

Due to other reasons: • QAR 20 per cheque

Exceptionally approved cheque clearance:

- Free if covered from other own account
- Free of charge and interest if within the no bounce cheque protection overdraft limit set up
- Free of charge but OD interest charges will apply if over/without OD limit set up

Special/High clearing cheques (QAR):

High clearing: • QAR 20 per cheque
(expected to clear within 1 hour)

Special clearing: • QAR 50 per cheque
(for cheques above QAR 250,000
expected to clear within 30 minutes)

Stop Payments*:

Cheques: • QAR 50 per instruction

Cashiers orders: • QAR 100 per instruction

**Stop payment instructions can only be accepted in accordance with legal requirements*

Foreign Currency Cheques:

Collection of Foreign Currency Cheques:*

If proceeds are paid in QAR:

Our prevailing TT buying rate at date of notification of receipt of funds and QAR 50 postage charges, plus correspondent bank's charges, if any

If proceeds are paid to customer's FCY account:

USD 35 (or equivalent in FCY) as commission in lieu of exchange plus correspondent bank's charges, if any

Purchase of Foreign Currency Cheques*

If proceeds are paid in QAR:

Our "on demand" buying rate and QAR 50 postage charges, plus correspondent bank's charges, if any

If proceeds are paid to customer's FCY account:

USD 35 (or equivalent in FCY) as commission in lieu of exchange plus correspondent bank's charges, if any

**Clearing Bank/Drawee Bank and postage charges, if any, will be on account of the customer*

Traveller's cheques:

Issuance & encashment of HSBC / American Express travellers cheques: • FREE

Other traveller's cheques: • QAR 3 per leaf (min QAR 50)

TRANSFERS:

Transfers within HSBC Qatar (other than by Standing Instruction): • FREE

Mail transfer: • Postage charges

Standing Instructions:

Standing Instruction (SI) set-up charges: • FREE
(For automated date/transaction triggered SIs only)

SI amendment charges: • QAR 50 per instruction

Outward remittance via SI: • FREE for one SI per month and 25% discount on remittance charges for the rest

Penalty fee for insufficient funds to meet a SI payment: • QAR 50 per breach

Balance (sweep) orders:

Set up charges: • FREE

Amendment charge: • FREE

INWARD REMITTANCES

- If paid in QAR cash: • FREE
- If credited to own QAR or foreign currency account: • FREE
- If paid in currency notes other than QAR: • 1% commission (min QAR 25)
- If paid in the form of traveller's cheques: • 1% commission (min QAR 25)
- Instructions sent on behalf of customers to remit funds from HSBC Group Offices: • FREE

Notes:

a) Beneficiary of the remittance may be required to pay a charge depending on the conditions set by the remitter or his/her bank.

b) Foreign currency notes and travellers cheques are subject to availability.

c) As required by United States Regulations, all USD remittances are routed through HSBC Bank USA and incur a USD 20 processing fee.

OUTWARD REMITTANCES

Telegraphic Transfers

- Local Telegraphic Transfer • QAR 20
- International Telegraphic Transfer:
 - Electronic(1) • QAR 30
 - Electronic (1) (me2me)(2) : • FREE of charge if set up through a template to own account held with another HSBC Group entity
 - Electronic (1) : • One FREE transfer per month if set up through standing instructions
 - Manual (3): • QAR 50 if done through branch
 - Manual (3): • FREE of charge to own account held with another HSBC Group entity through Phone Banking
- Recall of TT funds: • QAR 70 (plus correspondent bank charges, if any)

TT investigation:

- Internal: • FREE
- Beneficiary bank: • QAR 70
(plus correspondent bank charges, if any)

Notes:

- 1) *Electronic = Transactions originating from Internet Banking and Standing Instructions.*
- 2) *To facilitate free me2me transfers via Personal Internet Banking, please contact our Premier Call Centre on 438 2200 within Qatar or +971 4 224 1000 outside Qatar to set up a template.*
- 3) *Manual = Transactions originating through Branches and Phone Banking.*

Demand Drafts:

- Issuance: • FREE
- Cancellation:
With original returned : • FREE
- When a telex is required to be sent: • QAR 75 (plus
correspondent bank
charges, if any)
- Stop payment :* • QAR 100 (plus
correspondent bank
charges, if any)
- Mail transfer: • Postage charges only

Cashier's Orders:

- Issuance: • FREE
- Cancellation (with original returned): • FREE
- Stop payment:* • QAR 100
- Postage charges: • QAR 25
- Courier charges: • QAR 100

** Stop payment instructions can only be accepted in accordance with legal requirements.*

Notes:

- a) *As required by United States regulations, all USD remittances are routed through HSBC Bank, USA and incur a USD 25/- processing fee.*
- b) *All out of pocket expenses and remitting/correspondent bank charges, if any, will be deducted from the proceeds of the remittance by the correspondent bank and the paying bank ('Beneficiary' deduct); or the remitter may choose to bear these charges in order for the full payment to reach the beneficiary (charges 'Ours').*
- c) *All EURO cross border payments must include both mandatory IBAN and BIC details of the beneficiary. Payments without IBAN and BIC can be returned or rejected (less a fee) by the receiving bank.*

LOANS AND OVERDRAFTS

Personal Loans:

Personal Loans: (50% waiver on arrangement fee)	<ul style="list-style-type: none">• Preferential interest rates
AssetLink Secured personal loan:	<ul style="list-style-type: none">• Preferential interest rate and 50% waiver on standard arrangement fees (max QAR 1,000)
Early settlement of loan: Own sources:	<ul style="list-style-type: none">• 1% of amount paid
Paid by another bank:	<ul style="list-style-type: none">• 1% of total outstanding facilities
Partial repayment of loan:	<ul style="list-style-type: none">• 1% of amount paid
Arrangement fee for top up of existing loans:	<ul style="list-style-type: none">• 50% waiver on standard arrangement fees
Loan instalment increase:	<ul style="list-style-type: none">• QAR 250
Loan instalment decrease:	<ul style="list-style-type: none">• QAR 650
Replacement of loan guarantor:	<ul style="list-style-type: none">• QAR 100
Family Protection Insurance:	<ul style="list-style-type: none">• FREE
Late payment fee:	<ul style="list-style-type: none">• QAR 200 per default
Outstanding liability letter:	<ul style="list-style-type: none">• QAR 500 per letter
Clearance Letter:	<ul style="list-style-type: none">• QAR 100 per letter
Other letters related to personal loans:	<ul style="list-style-type: none">• QAR 50 per letter
Instalment suppression fee:	<ul style="list-style-type: none">• QAR 250
Interest charged on overdue loan instalments:	<ul style="list-style-type: none">• 3% over contract rate
Conversion from fixed rate loan to variable rate loan:	<ul style="list-style-type: none">• 1% of the outstanding loan amount

Vehicle Finance :

Vehicle Finance Loan: • Preferential interest rate (no arrangement fee)

Comprehensive Insurance:

New vehicles: • 4.5% of vehicle cash price

Used vehicles: • 4.75% of vehicle cash price

Subject to insurance provider's approval- may vary with model, make and age of vehicle

Early settlement of loan:

Own sources: • 1% of amount paid

Paid by another bank: • 1% of total outstanding facilities

Partial repayment of loan: • 1% of amount paid

Loan instalment increase: • QAR 250

Loan instalment decrease: • QAR 650

Late payment fee: • QAR 200 per default

Outstanding liability letter: • QAR 500 per letter

Clearance letter: • QAR 100 per letter

Other letters related to vehicle loans: • QAR 50 per letter

Instalment suppression fee: • QAR 250 per suppression

Interest charged on overdue loan instalments: • Available on request

Cancellation of loan after LPO is issued: • QA R500

Overdrafts:

Overdraft: • Preferential interest rate and 50% waiver on standard arrangement fees (minimum QAR 250)

AssetLink Secured overdraft: • Preferential Interest rate and 50% waiver on standard arrangement fees (max QAR 1,000)

Bounce Cheque Protection:	<ul style="list-style-type: none"> • Up to QAR 18,000 free of charge and interest if limit is set up
Interest rate charged on unauthorized overdraft:	<ul style="list-style-type: none"> • 5.25% over rate on authorized overdraft
Annual renewal fee on unsecured overdrafts:	<ul style="list-style-type: none"> • 0.5% of overdraft limit (min QAR 250)
Annual renewal fee on secured overdrafts:	<ul style="list-style-type: none"> • 0.5% of overdraft limit (max QAR 1,000)
Increase in unsecured Overdraft limit:	<ul style="list-style-type: none"> • QAR 100 per request
Commitment fee on the unused portion of overdraft :	<ul style="list-style-type: none"> • 0.25%
Salary advance available to government and semi government employees against receipt of salary list:	<ul style="list-style-type: none"> • QAR 100

CREDIT CARDS

HSBC Premier MasterCard® Credit Card

Primary Card Annual Fee:	• NIL
Supplementary Card Annual Fee: (With same or shared limit)	• NIL
Finance Charge:	• 1.75% per month
Cash Advance Fee:	• 4.5% of total amount (min QAR 50) plus advance charges
Card Replacement Fee:	• NIL
Non collection of credit card fee:	• NIL
Transfer of credit card balances to another bank within first 6 months:	• QAR 200
Late Payment Fee:	• NIL
Over Limit Fee:	• NIL
Increase credit limit fee:	• NIL
Copy of Credit Card Statement:	• FREE
Copy of Sales Voucher:	• FREE
Charges for each disputed transaction if the transaction is proven to be genuine:	• QAR 100
PIN replacement:	• FREE
Returned Cheque Charge:	• QAR 500
Foreign Currency Transaction(s) Processing Fee:	• Up to 2.6%
Access to HSBC Current/Savings Account through MasterCard/Cirrus ATMs:	• QAR 20 per transaction
Access to HSBC Current/Savings Account through HSBC ATMs worldwide :	• FREE

OTHER SERVICES:

Emergency Encashment at HSBC Premier Centres overseas:	• FREE
Foreign Currency Exchange:	• FREE through all HSBC branches worldwide
Extra statement copy:	• FREE
Retrieval of documents issued by bank (other than statement of accounts):	• FREE
Account balance/salary certificate:	• FREE
Certifying copy of passbook:	• QAR 50
Issuance of duplicate passbook:	• QAR 100
Deposits/withdrawals in FCY notes other than QAR: (Major currencies only and subject to availability)	• 1% (min QAR 25 equivalent in FCY)
Cancellation of Premier status: (within 6 months of account opening/conversion)	• QAR 500
Early repayment of facilities by other banks:	• 1% of total outstanding facilities (personal loans, vehicle finance, cards and overdrafts)
Monthly charge for inactive account:	• QAR 10
Verification of signature on cheques: (for a max of 10 cheques per instruction)	• FREE
Senior staff Housing loan: - Issue of letter:	• QAR 100
- Monthly instalment payments:	• FREE
Courier charges: Sending Credit cards/ATM cards/PINS to Group offices:	• FREE
Sending Credit cards and PINs within Qatar:	• FREE
Sending cheque books within Qatar:	• FREE
Cash withdrawals and deposits over the counter:	• FREE

HSBC PREMIER CHILDREN'S SAVINGS ACCOUNT

Available to children of Premier Customers

Statement Savings Account rates:	• Preferential interest
Minimum Balance for account opening:	• QAR 3,000
Service Charge:	• NIL
Time Deposits: (Minimum QAR 50,000)	• Preferential Interest rates
Regular Savings Option:	• Minimum monthly transfer of QAR 500 from the parent/ guardian's Premier account
HSBC Premier ATM: (only deposit option for ages 14 to 18)	• FREE
HSBC Premier Recognition Card: (for ages below 14)	• FREE
Emergency encashment from parent's Premier Account:	• FREE
International account opening through International Banking Centres:	• FREE

Notes:

No interest is payable if balance falls below minimum requirement.

All other charges will be as per the Premier Tariff of Charges.