

# A Guide to Business Account Tariff

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

## **Please note:**

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- All fees and charges and account balance requirements are effective from **17 April 2017**.
- 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.*

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## GENERAL ACCOUNT SERVICES

### Current Accounts

#### Indonesian Rupiah Current Account

<i>Minimum balance (average per month)</i>	Rp100,000,000
<i>Below minimum balance fee <sup>®</sup></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 <sup>®</sup></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 with no interest paid

##### Foreign Currency Time Deposit

<i>Minimum placement</i>	USD\$30,000 or equivalent to other foreign currencies
<i>Early withdrawal fee*</i>	US\$30 with no interest paid

<sup>®</sup> 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

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### Standing Instruction

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

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### Statement Printing Request#

<i>Last 3 months (per cycle per account including search fee)</i>	Rp100,000
<i>&gt; 3 - 12 months (per cycle per account including search fee)</i>	Rp200,000
<i>&gt; 12 months (per cycle per account including search fee)</i>	Rp300,000
<i>Ad hoc printing (per account)</i>	Rp25,000

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### Payment Advice Request#

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

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### 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 (per letter for credit facility customer)#

Rp300,000

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## Consolidated Billing Service

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### 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

<b>In-house transfer</b>	Free
<b>Local Transfer In Rupiah Currency</b>	
SKN	Rp5,000
RTGS	Rp35,000
<b>Telegraphic Transfer</b>	
<b>Outgoing remittances</b>	
<i>Involving currency exchange</i>	Rp100,000
<i>No currency exchange</i>	Telex US\$10 min US\$10 & max US\$150
≤ US\$30,000	0.25%
> US\$30,000 - US\$80,000	0.167%
> US\$80,000	0.125%
<i>US\$ outgoing remittance - charge type "OUR"</i>	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>	US\$30
<i>Any claim above US\$30 will be charged back to customer</i>	
<i>Non-Standard Instruction Template</i>	Additional US\$1
<b>Incoming remittances</b>	
<i>Credit to account in HSBC Indonesia (any currency)</i>	US\$5 or equivalent to other foreign currencies
<b>Cancellation^ / Replacement</b>	
<i>Handling fee</i>	Rp100,000
<i>Refund fee (in US\$ only - min. of equivalent)</i>	US\$40
<b>Autopay</b>	
<b>Single Debit Multi Credit</b>	
<i>Credit to account in IMO</i>	Free
<i>Credit to account in other bank</i>	IDR 20,000 inclusive bank fees

<sup>^</sup> 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.

## Cheques and Bilyet Giros

### Cheques and bilyet giros book order

Rp125,000

*Consist of 25 pages and price includes stamp duty*

### Deposit

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<i>Cheque / bilyet giro</i>	Rp2,500
<i>Clearing</i>	Rp2,500
<i>Up country cheque collection (per cheque)</i>	Rp25,000 + 3 <sup>rd</sup> bank charges (if any)

### Stop Cheque (accompanied by police report)

Rp25,000

### Rejection

<i>Insufficient fund</i>	Rp200,000
<i>Other reasons</i>	Rp100,000 + 3 <sup>rd</sup> bank charges (if any)

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## Foreign Instruments

### House cheque to be credited to account in HSBC Indonesia

Stamp duty

### Third party's bank cheque for collection (non USD)

<i>Directly purchased (min. US\$20)</i>	0.75%
<i>Sent for collection (min. US\$20)</i>	0.125%

*Cheque purchased and collected at Bank's full discretion*

### Cheque Rejection

US\$30

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## Payment Order

<i>Payment order book (consist of 25 pages)</i>	Rp50,000
<i>Encashment of Payment order</i>	Refer to cash withdrawal section

## Via Internet Banking

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### Local Transfer

<i>SKN</i>	Rp5,000
<i>RTGS</i>	Rp35,000

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## Telegraphic Transfer

### Outgoing Remittances

<i>Involving currency exchange</i>	Rp70,000
<i>No Currency Exchange</i>	Telex US\$ 5min US\$5 and max US\$150
<i>≤ US\$30,000</i>	0.25%
<i>&gt; US\$30,000 – US\$80,000</i>	0.167%
<i>&gt; US\$80,000</i>	0.125%
<i>US\$ outgoing remittance – charge type "OUR"</i>	US\$25*
<i>Any claim above US\$25 will be charge back to customer</i>	
<i>Other foreign currency outgoing remittance – charge type "OUR"</i>	US\$30*
<i>Any claim above US\$30 will be charged back to customer</i>	

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

## Internet Banking Services - HSBCnet

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

## Internet Banking Services – Business Internet Banking

Setup Fee	Free
Token (free up to 3 tokens)	Rp100,000
Monthly Fee	Free

## 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	
≤ Rp10,000,000 per visit per account	Rp5,000
> Rp10,000,000 per visit per account	Free
Foreign currency @	
≤ US\$1,000 or equivalent (per day excluding stamp duty)	Free
> US\$1,000 to US\$5,000 or equivalent (per day excluding stamp duty)	1.00%
> US\$5,000 or equivalent (per day excluding stamp duty)	2.00%

### Via ATM

**Maximum cash withdrawal amount per day** Rp10,000,000

#### Cash withdrawal (per transaction)^

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

## UTILITY PAYMENT (Auto Debit)

**Utility Payment\*\*** Rp7,500

\* 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

\*\*PLN, PAM, XL, Indosat, StarOne, Telkom, Telkomsel

## TRADE SERVICES

### IMPORT

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#### 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)	Rp750,000*

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#### 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. Rp750,000*
Cable charges for issuance, amendment, & reimbursement	Rp500,000*
Withdrawing beyond LC limit	0.25% from the excess amount, min. USD 50
Withdrawing beyond LC limit (SKBDN)	0.25% from the excess amount, min. Rp750,000*
Payment Commission / Reimbursement Fee	USD 50
Payment Commission / Reimbursement Fee (SKBDN)	Rp 750,000*
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. Rp750,000*
<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>	Rp750,000*

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\* For domestic transaction only



## EXPORT

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### 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
<i>Transfer fee</i>	0.25% min. Rp750,000*
<i>Transfer fee (SKBDN)</i>	0.25% min Rp750,000*

### 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)

### Forfaiting handling fee

Rp750,000\*

### Other export-import transactions

Rp750,000 per transaction

<i>Loan Against Import (LAI)</i>
<i>Clean Import Loan (CIL)</i>
<i>Non SKBDN</i>
<i>Loan Against Export (LAE)</i>
<i>Post-shipment Seller Loans (PSL)</i>

## Bank Guarantees

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### Issuance

<i>For new / extended guarantee-</i>	0.75% per quarter, min Rp1,700,000*
<i>Special text</i>	Rp1,350,000*
<i>Administration fee</i>	If ≥ US\$500: US\$10, if < US\$500: US\$5
<i>Administration fee (local)</i>	If ≥ Rp10,000,000: Rp100,000 If < Rp10,000,000: Rp75,000

### 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>	Rp750,000*

### Miscellaneous

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<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>	Rp750,000*
<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

# CONTACT US

▶ **Website** : [www.business.hsbc.co.id](http://www.business.hsbc.co.id)

▶ **Corporate Contact Center** : 1500237 or +62 21 25514777 from overseas  
08.30am to 5.00pm on working days

## HSBC Corporate Banking Branch Location

- Jakarta
- Bandung
- Bogor
- Semarang
- Surabaya
- Medan
- Batam
- Menado
- Makassar
- Malang
- Denpasar
- Balikpapan
- Banjarmasin
- Pontianak
- Solo
- Kudus
- Pati
- Pekan Baru
- Lampung
- Jambi
- Palembang
- Samarinda
- Purwokerto

Issued by PT Bank HSBC Indonesia which is registered and supervised by the Financial Services Authority (OJK).

## HSBC

World Trade Center  
Jl. Jend. Sudirman Kav. 29-31 Jakarta 12920 Indonesia