



A Guide to Business Account Tariff

Panduan Tarif Rekening Bisnis

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

Panduan ini berfungsi sebagai referensi bagi nasabah perbankan HSBC.



Please note:

Catatan:

- **All fees and charges and account balance requirements are effective from 05 July 2021.**
Semua tarif dan kewajiban minimum saldo efektif mulai tanggal 05 Juli 2021.
- **All rates, terms and conditions are subject to change with prior notice to Customers.**
Semua rate, syarat dan ketentuan dapat berubah tanpa pemberitahuan terlebih dahulu.
- **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.**
HSBC berhak untuk memberlakukan biaya lain yang tidak termasuk dalam panduan ini yang dari waktu ke waktu akan diberitahukan kepada Nasabah dengan cara yang dianggap sesuai dengan HSBC.
- **This guide is applicable to HSBC branches in Indonesia however slight variations among branches may occur.**
Panduan ini berlaku untuk cabang HSBC di seluruh Indonesia namun sedikit perbedaan antar cabang dapat terjadi.

This information shall be read in conjunction with the Terms and Conditions in the Business Account Opening Form.
Panduan ini harus dibaca bersamaan dengan Syarat dan Ketentuan dalam Formulir Pembukaan Rekening Bisnis.

GENERAL ACCOUNT SERVICES | BIAYA UMUM REKENING

Current Accounts | Rekening Giro

Indonesian Rupiah Current Account | Rekening Giro Mata Uang Rupiah

<i>Fee Below Minimum balance of IDR 100mio (average per month)</i> Biaya di bawah saldo minimum rata-rata per bulan Rp 100 juta	IDR250,000
<i>Monthly account Maintenance Fee</i> Biaya Pemeliharaan Rekening per bulan	IDR3,000,000
<i>Inactive account (per month per account - applied starting the 7th month)</i> Biaya rekening tidak aktif (per bulan per rekening dikenakan mulai pada bulan ke-7)	IDR250,000
<i>Account closure fee</i> Biaya penutupan rekening	IDR150,000

Foreign Currency Current Account | Rekening Giro Mata Uang Asing

<i>Minimum balance (average per month)</i> Saldo minimum (rata-rata per bulan)	Equivalent to IDR100,000,000 Setara IDR100,000,000
<i>Below minimum balance fee</i> Biaya saldo di bawah minimum [®]	USD25 or equivalent to other foreign currencies USD25 atau ekuivalen dalam mata uang asing lainnya
<i>* This is not apply for currencies EUR, CHF and JPY</i> Biaya ini tidak berlaku untuk mata uang EUR, CHF and JPY	
<i>Inactive account (per month per account - applied starting the 7th month)</i> Biaya rekening tidak aktif (per bulan per rekening dikenakan mulai pada bulan ke-7)	USD25 or equivalent to other foreign currencies USD25 atau ekuivalen dalam mata uang asing lainnya
<i>Account closure fee</i> Biaya penutupan rekening	USD15 or equivalent to other foreign currencies USD15 atau ekuivalen dalam mata uang asing lainnya
<i>Deposit fee</i> Biaya Deposit	Apply for currencies EUR, CHF and JP Berlaku untuk mata uang EUR, CHF dan JPY

<i>Maximum Monthly Average Balance Threshold</i> Batas maksimum saldo rata-rata bulanan	<i>Monthly Deposit fee</i> Biaya deposit bulanan
EUR 10,000	0.50 % p.a
CHF 10,000	0.75 % p.a
JPY 1,000,000	0.35 % p.a

Deposit Accounts | Rekening Deposito

Time Deposit | Deposito Berjangka

Indonesian Rupiah Time Deposit | Deposito Berjangka Rupiah

<i>Minimum placement</i> Penempatan minimum	IDR100,000,000
<i>Early withdrawal fee*</i> Biaya penarikan sebelum jatuh tempo*	IDR500,000 with no interest paid IDR500,000 bunga tidak dibayarkan

Foreign Currency Time Deposit | Deposito Berjangka Mata Uang Asing

<i>Minimum placement</i> Penempatan minimim	USD30,000 or equivalent to other foreign currencies USD30,000 atau ekuivalen dalam mata uang asing lainnya
<i>Early withdrawal fee*</i> Biaya penarikan sebelum jatuh tempo*	USD30 with no interest paid USD30 bunga tidak dibayarkan

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

[®] Dikenakan apabila saldo rata-rata bulanan kurang dibawah saldo minimum.

* 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.

* Penarikan sebelum jatuh tempo berdasarkan persetujuan Bank dan akan dikenakan biaya Bunga deposito tidak akan dibayarkan untuk kondisi penarikan sebelum jatuh tempo.

Account Services | *Layanan Rekening*

Standing Instruction

<i>Set Up</i> Aktifasi	IDR50,000
<i>Amendment</i> Perubahan	IDR50,000
<i>Cancellation</i> Pembatalan	IDR50,000

Statement Printing Request# | *Permohonan Pencetakan Rekening Koran#*

<i>Last 3 months (per cycle per account including search fee)</i> 3 bulan terakhir (per siklus per rekening termasuk biaya pencarian)	IDR100,000
<i>> 3 - 12 months (per cycle per account including search fee)</i> > 3-12 bulan (per siklus per rekening termasuk biaya pencarian)	IDR200,000
<i>> 12 months (per cycle per account including search fee)</i> > 12 bulan (per siklus per rekening termasuk biaya pencarian)	IDR300,000
<i>Ad hoc printing (per account)</i> Pencetakan ad-hoc (per rekening)	IDR25,000

Payment Advice Request# | *Permohonan Bukti Pembayaran#*

<i>Last 3 months (per advice including search fee)</i> 3 bulan terakhir (per siklus per rekening termasuk biaya pencarian)	IDR25,000
<i>> 3 - 12 months (per advice including search fee)</i> > 3-12 bulan (per siklus per rekening termasuk biaya pencarian)	IDR100,000
<i>> 12 months (per advice including search fee)</i> > 12 bulan (per siklus per rekening termasuk biaya pencarian)	IDR200,000
<i>Ad hoc printing (per advice including search fee)</i> Pencetakan ad-hoc (per rekening)	IDR25,000

Audit Confirmation (per report) <i>Konfirmasi Audit (per laporan)</i>	IDR200,000
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Reference Letter (per letter for non credit facility customer)# <i>Surat Referensi (per surat untuk nasabah tanpa fasilitas kredit)#</i>	IDR200,000
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Bank Reference (per letter for credit facility customer)# <i>Referensi Bank (untuk nasabah dengan fasilitas kredit)#</i>	IDR300,000
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Consolidated Billing Service | *Pelayanan Biaya Terkonsolidasi*

Month Detail Transaction Listing Fee (per account) | *Biaya Daftar Detil Transaksi bulanan (per rekening)*

<i>Indonesian Rupiah Current Account</i> Rekening Giro Mata Uang Rupiah	IDR50,000
<i>Foreign Currency Current Account</i> Rekening Giro Mata Uang Asing	USD5

Charges exclude facsimile fee

Biaya tidak termasuk tarif faksimili.

PAYMENT SERVICES | LAYANAN PEMBAYARAN

Via Branch | Melalui Kantor Cabang

In-house transfer Pemindahbukuan	Free
Local Transfer In Rupiah Currency Transfer Rupiah	
SKN	IDR2,900
RTGS	IDR30,000

Telegraphic Transfer | Transfer dalam mata uang asing

Outgoing remittances Transfer keluar negeri	
<i>Involving currency exchange</i> Transfer dengan melibatkan pertukaran valuta	IDR100,000
<i>No currency exchange</i> Transfer tanpa melibatkan pertukaran valuta	Telex USD 5 + Transaction Cost min USD10 & max USD150 Telex USD 10 + Biaya transaksi Min USD 10 dan maksimum USD 150
≤ USD30,000	0.25%
> USD30,000 - USD80,000	0.167%
> USD80,000	0.125%
<i>USD outgoing remittance - charge type "OUR"</i> Transfer keluar negeri dalam USD - biaya transfer "OUR"	USD25
<i>Any claim above USD25 will be charged back to customer</i> Bila terdapat penagihan diatas USD 25 maka akan ditagihkan ke Nasabah	
<i>Other foreign currency outgoing remittance - charge type "OUR"</i> Transfer keluar negeri dalam mata uang selain USD - biaya transfer "OUR"	USD30
<i>Any claim above USD30 will be charged back to customer</i> Bila terdapat penagihan diatas USD 30 maka akan ditagihkan ke Nasabah	
<i>Non-Standard Instruction Template</i> Penggunaan instruksi pembayaran di luar template standard	Additional USD1 Tambahan USD1

Incoming remittances | Transfer masuk dari luar negeri

<i>Credit to account in HSBC Indonesia (any currency)</i> Dikreditkan ke rekening di PT HSBC Indonesia (semua mata uang)	USD5 or equivalent to other foreign currencies USD5 atau ekuivalen dalam mata uang asing lainnya
Cancellation[^] / Replacement Pembatalan[^] / Penggantian	
<i>Handling fee</i> Biaya proses	IDR100,000
<i>Refund fee (in USD only - min. of equivalent)</i> Biaya pengembalian (hanya dalam mata uang USD - minimum ekuivalen)	USD40

Autopay

Single Debit Multi Credit

<i>Credit to account in IMO</i> Kredit ke rekening di PT Bank HSBC Indonesia	Free
<i>Credit to account in other bank</i> Kredit ke rekening bank lain	IDR 20,000 inclusive bank fees IDR 20,000 (termasuk tarif yang diterbitkan bank)

[^] 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.

[^] Bank akan mengkredit dana dari wesel yang dibatalkan atau transfer telegraf ke rekening pendebitan asli dan sejumlah biayapengembalian dana biaya tergantung pada bank penerima

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

* Berlaku untuk template instruksi khusus
Cut off time pukul 11.00

Cheques and Bilyet Giros | *Warkat Cek dan Bilyet Giro*

Cheques and bilyet giros book order

Consist of 25 pages and price includes stamp duty

Pemesanan Buku Cek & Bilyet Giro

Terdiri dari 25 lembar, dan termasuk biaya bea materai

IDR125,000

Deposit | Setoran

Cheque / bilyet giro

Warkat Cek/Bilyet Giro

IDR2,500

Clearing

Kliring

IDR2,500

Up country cheque collection (per cheque)

Inkaso (per warkat)

IDR25,000 + 3rd bank charges (if any)

IDR25,000 + biaya bank sebagai pihak ke 3 (jika ada)

Stop Cheque (accompanied by police report) |

Stop Cek (disertai surat laporan Kepolisian)

IDR25,000

Rejection | Tolakan

Insufficient fund

Alasan saldo kurang

IDR200,000

Other reasons

Alasan lainnya

IDR100,000 + 3rd bank charges (if any)

IDR100,000 + biaya bank sebagai pihak ke 3 (jika ada)

Foreign Instruments | *Warkat Luar Negeri*

House cheque to be credited to account in HSBC Indonesia |

Cek HSBC luar negeri untuk dikreditkan ke PT HSBC Indonesia

Stamp duty

Bea materai

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

Warkat bank luar negeri untuk ditagihkan (non USD)

Directly purchased (min. USD20)

Pembelian secara langsung (Min. USD20)

0.75%

Sent for collection (min. USD20)

Untuk ditagihkan (Min. USD20)

0.125%

Cheque purchased and collected at Bank's full discretion

Warkat luar negeri akan dibeli (Purchased) atau ditagihkan (Collection) berdasarkan keputusan Bank

Cheque Rejection | *Tolakan Cek*

USD30

Payment Order | Perintah Pembayaran

Payment order book (consist of 25 pages)

Pemesanan buku Payment Order (berisi 25 halaman)

IDR50,000

Encashment of Payment order

Penarikan tunai dari Payment Order

Refer to cash withdrawal section

Lihat ke bagian Penarikan Tunai

Via Internet Banking | *Melalui Internet Banking*

Local Transfer | *Transfer Rupiah*

SKN	IDR2,900
BI- FAST	IDR 2,500
RTGS	IDR30,000

Telegraphic Transfer | *Transfer dalam Mata Uang Asing*

Outgoing Remittances | *Transfer keluar negeri*

<i>Involving currency exchange</i> Transfer dengan melibatkan pertukaran valuta	IDR70,000
<i>No Currency Exchange</i> Transfer tanpa melibatkan pertukaran valuta	Telex USD 5 + transaction cost min USD5 and max USD150 Telex USD 5 + biaya transaksi min USD5 dan max USD150
\leq USD30,000	0.25%
> USD30,000 – USD80,000	0.167%
> USD80,000	0.125%
<i>USD outgoing remittance – charge type “OUR”</i> Transfer keluar negeri dalam USD - biaya transfer “OUR” <i>Any claim above USD25 will be charge back to customer</i> Bila terdapat penagihan diatas USD 25 maka akan ditagihkan ke Nasabah	USD25*
<i>Other foreign currency outgoing remittance – charge type “OUR”</i> Transfer keluar negeri dalam mata uang selain USD - biaya transfer “OUR” <i>Any claim above USD30 will be charged back to customer</i> Bila terdapat penagihan diatas USD 30 maka akan ditagihkan ke Nasabah	USD30*

Internet Banking Services – HSBCnet | *Layanan Internet Banking - HSBCnet*

<i>Setup Fee</i> Biaya pendaftaran	IDR300,000
<i>Security Device (per token)</i> Biaya token (per token)	IDR250,000
<i>Monthly Fee</i> Biaya bulanan	
<i>Package 1</i> Paket 1	IDR600,000
<i>Package 2</i> Paket 2	IDR300,000
<i>Package 3</i> Paket 3	IDR150,000
<i>Package 4</i> Paket 4	Free

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

* Bergantung pada penyaringan OFAC, SWIFT RMA, prosedur bank penerima dan keadaan-keadaan lain di luar kendali bank.

CASH TRANSACTION | TRANSAKSI TUNAI

Via Branch | Melalui Kantor Cabang

Cash Deposit* | Setoran Tunai*

<i>Local currency</i> Mata uang Rupiah	Free Gratis
<i>Foreign currency</i> Mata Uang Asing	Free Gratis

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.

Penyetoran uang kertas dengan kondisi tidak normal (kotor, ada lipatan, dan ada coretan), seri dan tahun terbit sesuai dengan ketentuan bank dan dapat dikenakan biaya tambahan.

Cash Withdrawal* | Penarikan Tunai*

<i>Local currency</i> Mata Uang Rupiah	
\leq IDR10,000,000 per visit per account \leq IDR10,000,000 per penarikan per rekening	Free Gratis
$>$ IDR10,000,000 per visit per account $>$ IDR10,000,000 per penarikan per rekening	Free Gratis
<i>Foreign currency</i> [®] Mata Uang Asing [®]	
\leq USD1,000 or equivalent (per day excluding stamp duty) \leq USD1,000 atau ekuivalen (per hari diluar bea materai)	Free Gratis
$>$ USD1,000 to USD5,000 or equivalent (per day excluding stamp duty) $>$ USD1,000 to USD5,000 atau ekuivalen (per hari diluar bea materai)	1.00% 1.00%
$>$ USD5,000 or equivalent (per day excluding stamp duty) $>$ USD5,000 atau ekuivalen (per hari diluar bea materai)	2.00% 2.00%

* Cash deposit or withdrawal for amount above IDR100,000,000 or USD10,000 equivalent or any amount for other foreign currency subject to one working day prior notice.

* Setoran ataupun penarikan tunai untuk nominal diatas IDR 100.000.000 atau ekuivalen USD 10,000 atau nominal berapapun dari mata uang asing lainnya harus dengan pemberitahuan satu hari kerja sebelumnya.

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

[®] Penarikan dalam mata uang asing tergantung pada ketersediaan 'bank notes'.

Via ATM | Melalui ATM

Maximum cash withdrawal amount per day IDR10,000,000

Cash withdrawal (per transaction)^

Maksimum nominal penarikan tunai per hari
Penarikan Tunai (per transaksi)^

HSBC ATM
ATM HSBC

Free
Gratis

"Bersama" Network
Jaringan "Bersama"

Free
Gratis

"Prima" Network
Jaringan "Prima"

Free
Gratis

Overseas network ATM
PLUS Network

IDR15,000
IDR15,000

UTILITY PAYMENT | PEMBAYARAN UTILITAS (Auto Debit)

Utility Payment**

IDR7,500

*Pembayaran Utilitas***

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

^ Untuk penarikan dalam mata uang asing berlaku tambahan biaya termasuk pula selisih nilai tukar valuta asing

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

TRADE SERVICES

IMPORT

DC Opening	0.25% p.q. min. IDR 750K* / USD 55
DC Amendment	
<i>Increase in amount</i>	0.25% p.q. min. IDR 750K* / USD 55
<i>Extension of validity</i>	0.25% p.q. min. IDR 750K* / USD 55
<i>Others</i>	IDR 750K* / USD 55
DC Draft Issuance (if no DC issued)	IDR 750K* / USD 55
Acceptance fee	0.5% p.q. min. IDR 1 mn* / USD 75
Discrepancy fee (per document)	IDR 1.35 mn* / USD 100
Original Bill of Lading / Airway Bill endorsement (per document)	IDR 750K* / USD 55
Shipping guarantee	0.25% p.q. min IDR 700K* / USD 50
Payment Commission / Reimbursement Fee	IDR 700K* / USD 50
Penalty	
<i>Bills drawn under expired DC (per document)</i>	refer to DC Opening
<i>Withdrawing beyond DC limit</i>	0.25% from the excess amount, min. IDR 750K* / USD 55
Inward collection	
<i>Handling fee</i>	0.25% min. IDR 750K* / USD 55
<i>Document return fee</i>	IDR 700K* / USD 50 + applied courier tariff

* For domestic transaction only

EXPORT

DC Advising (original and amendment)

<i>Negotiated with HSBC Indonesia</i>	IDR 400K* / USD 30
<i>Not negotiated with HSBC Indonesia</i>	IDR 1.35 mn* / USD 100

Negotiation

<i>Handling fee</i>	0.25% min. IDR 750K* / USD 55
<i>Negotiation interest</i>	Best lending rate
<i>Transfer fee</i>	0.25% min. IDR 750K* / USD 55

Confirmation

Subject to country & issuing bank risk

Outward collection

<i>Handling fee</i>	0.25% min. IDR 750K* / USD 55
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Forfeiting handling fee

IDR 750K* / USD 55

Bank Guarantees and Standby DC

Issuance

<i>For new / extended</i>	0.75% p.q. min IDR 1.7mn* / USD 125
<i>Special text</i>	IDR 1.35 mn* / USD 100

Amendments

<i>Increase in amount</i>	0.75% p.q., min IDR 1.7 mn* / USD 125
<i>Extension of validity</i>	0.75% p.q., min IDR 1.7 mn* / USD 125
<i>Consultation fee (If reviewed BG/SBDC is not issued)</i>	IDR 1.35 mn* / USD 100
<i>Others</i>	IDR 750K* / USD 55

Miscellaneous

<i>Telex/SWIFT/Cable Charges</i>	IDR 500K* / USD 35
<i>Tracer fee**</i>	IDR 350K* / USD 25
<i>Courier Fee</i>	
- <i>Indonesia</i>	IDR 100K* / USD 7
- <i>Asia, USA, UK, (excluding Pakistan)</i>	IDR 300K* / USD 20
- <i>Other Destination (Including Europe)</i>	IDR 500K* / USD 35
<i>Document Retrieval Fee</i>	IDR 350K* / USD 25
<i>Authentication fee (Bank Guarantee)</i>	IDR 350K* / USD 25
<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

** Starting from 3rd tracer

CONTACT US

▶ **Website** : 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).

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