



# **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:***

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- **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.*

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## GENERAL ACCOUNT SERVICES | BIAYA UMUM REKENING

### Current Accounts | Rekening Giro

#### Indonesian Rupiah Current Account | Rekening Giro Mata Uang Rupiah

<b>Minimum balance (average per month)</b> Saldo minimum (rata-rata per bulan)	IDR100,000,000
<b>Below minimum balance fee</b> <sup>®</sup> Biaya saldo di bawah minimum <sup>®</sup>	IDR250,000
<b>Inactive account (per month per account - applied starting the 7th month)</b> Biaya rekening tidak aktif (per bulan per rekening dikenakan mulai pada bulan ke-7)	IDR250,000
<b>Account closure fee</b> Biaya penutupan rekening	IDR150,000

#### Foreign Currency Current Account | Rekening Giro Mata Uang Asing

<b>Minimum balance (average per month)</b> Saldo minimum (rata-rata per bulan)	Equivalent to IDR100,000,000 Setara IDR100,000,000
<b>Below minimum balance fee</b> <sup>®</sup> Biaya saldo di bawah minimum <sup>®</sup>	USD25 or equivalent to other foreign currencies USD25 atau ekuivalen dalam mata uang asing lainnya
<b>Inactive account (per month per account - applied starting the 7th month)</b> 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
<b>Account closure fee</b> Biaya penutupan rekening	USD15 or equivalent to other foreign currencies USD15 atau ekuivalen dalam mata uang asing lainnya
<b>Monthly Deposit fee</b> Biaya Deposit Bulanan	Apply for currencies EUR, CHF and JP Berlaku untuk mata uang EUR, CHF dan JPY
<b>EUR</b>	10,000
<b>CHF</b>	10,000
<b>JPY</b>	1,000,000
<b>Maximum Monthly Average Balance Threshold</b> Batas maksimum saldo rata-rata bulanan	apply for currencies EUR, CHF and JP Berlaku untuk mata uang EUR, CHF dan JPY
<b>EUR</b>	0.50 % p.a
<b>CHF</b>	0.75 % p.a
<b>JPY</b>	0.35 % p.a

### Deposit Accounts | Rekening Deposito

#### Time Deposit | Deposito Berjangka

##### Indonesian Rupiah Time Deposit | Deposito Berjangka Rupiah

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

##### Foreign Currency Time Deposit | Deposito Berjangka Mata Uang Asing

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

<sup>®</sup> Applied if monthly average balance falls below the minimum requirement. Does not apply to EUR, CHF and JPY.

<sup>®</sup> Dikenakan apabila saldo rata-rata bulanan kurang dibawah saldo minimum. Tidak berlaku untuk EUR, CHF and JPY.

<sup>\*</sup> 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.

<sup>\*</sup> 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*

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### Standing Instruction

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

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

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

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### Payment Advice Request# | *Permohonan Bukti Pembayaran#*

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

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

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

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

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# 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	IDR35,000

#### 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 10 + 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
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##### Cancellation<sup>^</sup> / Replacement | *Pembatalan<sup>^</sup> / 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)

<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.

<sup>^</sup> 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

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### **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 + 3<sup>rd</sup> 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 + 3<sup>rd</sup> bank charges (if any)  
IDR100,000 + biaya bank sebagai pihak ke 3 (jika ada)

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## **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

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## **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*

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### Local Transfer | *Transfer Rupiah*

<i>SKN</i>	IDR2,900
<i>RTGS</i>	IDR35,000

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### 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
<i>≤ USD30,000</i>	0.25%
<i>&gt; USD30,000 – USD80,000</i>	0.167%
<i>&gt; USD80,000</i>	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	IDR300,000

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\* 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

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**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)

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**Utility Payment\*\***

IDR7,500

*Pembayaran Utilitas\*\**

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*^ 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**

<b>DC Opening</b>	0.25% p.q. min. IDR 750K* / USD 55
<b>DC Amendment</b>	
<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
<b>DC Draft Issuance (if no DC issued)</b>	IDR 750K* / USD 55
<b>Acceptance fee</b>	0.5% p.q. min. IDR 1 mn* / USD 75
<b>Discrepancy fee (per document)</b>	IDR 1.35 mn* / USD 100
<b>Original Bill of Lading / Airway Bill endorsement (per document)</b>	IDR 750K* / USD 55
<b>Shipping guarantee</b>	0.25% p.q. min IDR 700K* / USD 50
<b>Payment Commission / Reimbursement Fee</b>	IDR 700K* / USD 50
<b>Penalty</b>	
<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
<b>Inward collection</b>	
<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

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### 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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### Forfaiting handling fee

IDR 750K\* / USD 55

## Bank Guarantees and Standby DC

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### 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

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<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 3<sup>rd</sup> tracer

## 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).

World Trade Center 1  
8<sup>th</sup> to 9<sup>th</sup> Floor  
Jl. Jend. Sudirman Kav. 29-31 Jakarta 12920 Indonesia