

Companies and non-profit organisations

Tariffs as of 1st April 2018



HSBC

This present document contains the standard conditions applicable to the most common business transactions and services in the absence of special conditions subscribed by the customer.

They are subject to change at any time due to financial conditions in accordance with the terms of the different contracts issued with the Bank.

These prices are listed pre-tax.

In accordance with banking rules, most of fees are exempt from VAT, except those where it is payable marked with the symbol *VAT*.

If VAT is due, the tax rate in effect at the transaction date should be added to the pre-tax amount of commissions.

Amending addendum - November 1st, 2018:

- Notifications to third party holders ("ATD") and Administrative opposition: cf. page 5
- Elys PC - Basic package: cf. page 14
- HSBC Fusion agreement: cf. page 16
- Taux de Base Bancaire: cf. page 20
- Out-of-court redress: cf. page 26

Your relationship manager remains at your disposal for any further information.

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Account services

Account maintenance

- **Commission on administrative, legal and accounting updates** *VAT* (Annual collection as it falls due)

For Businesses

Depending on turnover and the complexity of the request _____ min. €195 max. €1.300

For non-profit organisations

According to the budget and the complexity of the request _____ min. €150 max. €600

- **Account maintenance fee** _____ €0.40
per transaction entry
Monthly min. €28

(or its countervalue in currencies for a currency account)

- **Transaction commission** _____ starting from 0.12%
Monthly min. €13

(Depending on the company's financials and its turnover calculated on your debited business transactions).

Account statements

Monthly commissions received

- Daily _____ €32
- Fortnightly _____ €7
- Monthly _____ free of charge

Researches

- **Documents research costs** *VAT* _____ starting from €13
A quotation should be delivered according to the complexity of the request and the amount of research

- **Researches fees on cheques** *VAT* _____ €18 per cheque
(Originals or copies)

Auditor's request

Depending on the complexity of the request _____ starting from €150 per request

- **Good standing letter** *VAT* _____ €50

Other operations

Intervention fees

requiring special individual processing (transactions causing unauthorised overdrafts)

- per transaction, limited to 5 per day _____ €8.50
- Fee for third-party notification *VAT* _____ €110⁽¹⁾
- Other means of execution *VAT* _____ €110
- Letter sent to a debtor _____ €15
- Chequebook sending fees (excluding postage) _____ €2.60
- Commission via administrative opposition *VAT* _____ max. €110⁽¹⁾
by a maximum of 10% of opposition fee
- Bank card sending fees (excluding postage) _____ €2.30
- Mass converter BIC/IBAN *VAT* _____ Please contact us
- Inactive account fees⁽²⁾ _____ max. €30 per year and per account

International Account onboarding on a remote basis

For corporate entities belonging to a customer group banking with HSBC outside France and benefiting from a global management of the relationship then the following fees apply for a remote account opening.

- Account opening fees _____ €1500+ €500
per additional account
- Inclusive monthly fee⁽³⁾ *VAT* _____ €400 per month
(for companies with annual turnover or share of commercial flows, below €2.5m the lower).

For corporate entities belonging to a customer group banking with HSBC in France and benefiting from a global management of the relationship then the following fees apply for a remote account opening: contact us.

(1) From the 1st of January 2019, fees for arrestment order and fees for administrative opposition will be merged under the name "Frais par saisie administrative à tiers détenteurs". These fees will be limited to a maximum of 10% of the amount due to National treasury, up to a limit defined by decree, not yet issued on the publishing date of this brochure.

(2) After 12 months of inactivity according to article L132-19 of the "Code Monétaire et Financier".

(3) Package including transaction commission, account maintenance fees, commission on administrative, legal and accounting updates, fees on direct SEPA debits via Internet platform, fees on credit transfers received (cash payment credit transfer and/or international credit transfer with or without exchange commission), fees on credit transfers issued (SEPA credit transfer and/or cash payment and/or international credit transfer with or without change) and monthly subscription fee for banking communication service, HSBCnet.

France & SEPA payments

SEPA Business to Business Direct Debits

An attractive offer to optimise your direct debit collections

Exclusively reserved for payments between professionals*, this offer allows you to benefit from the SEPA's advantageous conditions in facilitating the management of your B2B direct debits (simplified transactions within the SEPA⁽¹⁾, better traceability of operations, and lower costs), as well as exceptional conditions such as the debtor's impossibility to contest your authorised direct debits...

Automatic re-representation of unpaid SEPA Direct Debits

A customised offer for managing SEPA direct debits that are returned unpaid

Benefit from a solution that includes up to 3 cycles (with specific dates or receipt dates of the outstanding payments) up to 3 default payment grounds and a reporting service tailored to your needs.

HSBC SEPA Solution

A secure "turnkey" online platform for managing mandates and SEPA Direct Debit orders.

HSBC SEPA Solution allows you to manage the entire process of creating a SEPA direct debit, taking into account your responsibilities as a creditor: creating mandates through an automatic generation of UMR⁽²⁾ and converting a RIB into a BIC⁽³⁾, IBAN⁽⁴⁾, creation of debit direct orders in XML (SEPA format), and direct electronic transmission to HSBC France.

Inward payments

Credit Transfert

- SEPA Credit Transfer received _____ free of charge
- Cash transfer received _____ free of charge

Direct Debits

- Remote transmission or Internet platform
 - SEPA Direct Debit collection _____ €0.41
 - SEPA B2B direct debit collection _____ €0.60
 - Per remittance _____ €3.50
- Set-up costs for the SEPA Direct Debits / SEPA- B2B Direct Debits (including request for ICS)⁽⁵⁾ _____ €22
- Cancellation fees
 - Per transaction _____ €0.50
 - Per remittance _____ €12

Automatic re-representation of outstanding SEPA Direct Debit collection

- Set-up fee _____ €50
- Per SEPA collection _____ €0.50

HSBC SEPA Solution: managing mandates and SEPA direct debits *VAT*

- Standard Package (monthly subscription) _____ €23
Up to 100 mandates stored in the base and emission of 100 direct debits per month
- Premium Package _____ Please contact us
Scalable according to your needs

Commercial Bills

- Remote transmission or internet platform
 - Per bill _____ €0.53
 - Per remittance _____ €4.20
- Paper hard copy
 - Per bill _____ €8
 - Per remittance _____ €15

Cheques

- Cheques deposited at the branch _____ free of charge
- Solution "Offer for Large Depositors" _____ Please contact us

Cash

- Cash deposits _____ free of charge⁽⁶⁾

* Companies, entrepreneurs, institutions and non profit organisations.

(1) SEPA is currently defined as the area consisting of the Member States of the European Union plus Iceland, Lichtenstein, Norway, Republic of San Marino, Switzerland and Monaco. (2) Unique Mandate Reference. (3) Bank Identifier Code. (4) International Bank Account Number. (5) Creditor ID SEPA. (6) Cash deposits in our branches in the currency of the account hold at HSBC France.

Outward payments**Credit Transfers**

- Remote transmission or internet platform
 - Per individual credit transfer _____ €0.22
 - Per remittance _____ €3.50
 - Per cash credit transfer _____ €5.45
- Paper hard copy
 - Per individual credit transfer _____ €10
 - Per recurrent credit transfer to a third party _____ €1.50
 - Credit Transfer list
 - . Per credit transfer _____ €5
 - . Per remittance _____ €15.50
 - Per cash credit transfer _____ €25
- Recall of SEPA Credit Transfer _____ per credit transfer €20

SEPA Direct Debits (including SEPA TIP) and SEPA B2B**Direct Debits**

- Payment of a direct debit collection _____ free of charge

Commercial bills domiciled

- Maturity accepted _____ free of charge
- Maturity not accepted _____ €25

Cheques

- Letter-cheque _____ Please contact us
- Issuing a bank cheque in euros _____ €11

Cash

- Cash withdrawals _____ free of charge⁽¹⁾

Outstanding payments, incidents and other**Outstanding payments**

- Fees per unpaid SEPA Direct Debits/ SEPA B2B Direct Debits _____ €15
- Fees for unpaid commercial bills (per remittance) (Bill of Exchange / BOR) _____ €20
- Fees for outstanding cheque (per remittance) _____ €16⁽²⁾

Operational incidents and rejects

- Credit Transfer rejection fees, «for insufficient funds (NSF)» _____ maxi €20⁽³⁾
- Direct Debit rejection fees «for insufficient funds (NSF)» _____ maxi €20⁽³⁾
- Domiciled Commercial bills rejection fees «for insufficient funds (NSF)» _____ €27

Miscellaneous

- Stop payment on a Direct Debit SEPA (including SEPA TIP) and SEPA-B2B Direct Debit _____ €13
- Miscellaneous charges on commercial bills: notification upon acceptance, claims, extensions, change of address _____ €20
- Stop payment on a cheque _____ €13
- Fee per cheque rejected for insufficient funds (NSF)⁽⁴⁾
 - For cheques less than or equal to €50 _____ €30
 - For cheques over €50 _____ €50

Eurozone of the European Union: France, Germany, Italy, Spain, Portugal, Ireland, Greece, Finland, Estonia, Latvia, Netherlands, Belgium, Luxembourg, Slovenia, Austria, Cyprus, Malta, Slovakia, and Lithuania.

Non eurozone of the European Union: Bulgaria, Croatia, Denmark, Hungary, Poland, Czech Republic, Romania, United Kingdom, Sweden.

(1) Cash withdrawals made in the currency of the country from an HSBC Group multi-function ATM.

(2) Free for an unpaid cheque on the grounds of "insufficient funds".

(3) Including intervention costs.

(4) This fee includes all amounts due (including intervention costs).

International payments

Renminbi (RMB)

The currency of your commercial success

In order to take greater advantage of China's dynamism, more and more of its many trading partners use the Renminbi (RMB) for their business transactions, investments and activity financing.

Commercial benefits, currency exchange security, reduced costs... whether you're buyers or sellers, your RMB-denominated transactions can facilitate and intensify your access to the Chinese market.

By choosing HSBC, the **leader in RMB transactions** and the most well established bank in China, as your financial partner you save time and thus creating opportunities to develop faster on this burgeoning market.

International credit transfers are transfers from/to :

- a country of the European Economic Area (Member States of the European Union, Iceland, Liechtenstein, Norway) and in a currency of the European Economic except the Euro. "SHARE" mode (shared cost) necessarily applies. «Share» mode also applies in an obligable way for international transfers to a country of European Economic Area in all other currencies.
- a country outside of the European Economic Area in any currency. "SHARE" mode (shared cost) necessarily applies.

Inward payments

Credit Transfers⁽¹⁾

- International credit transfers received _____ €15

Cheques payable abroad⁽¹⁾⁽²⁾

- Cheque _____ 0.1% of the amount
_____ mini. €18
_____ maxi. €105⁽²⁾

Bills payable abroad⁽¹⁾⁽²⁾

- Bill _____ 0.1% of the amount
_____ mini. €18
_____ maxi. €105

1) If currency conversion, commission in addition.

(2) In the case of a credit after receipt of funds (CAE), in addition:

- Postage costs €25

- Correspondant bank charges vary depending on the country.



Outward payments

International credit transfers issued (business and cash payments)

- Transfer commission (in electronic format)
 - Up to €75.000 _____ 0.1% of the transaction amount
 - Over €75.000 _____ 0.05% of the transaction amount with a minimum of _____ €12
- Transfer commission (in paper format)
 - Up to €75.000 _____ 0.1% of the transaction amount
 - Over €75.000 _____ 0.05% of the transaction amount with a minimum of _____ €23

Payment of foreign issued bills

- Per bill _____ 0.15% of the amount, min. €35⁽¹⁾

Payment of foreign issued cheques

- Per cheque _____ 0.15% of the amount, min. €35⁽¹⁾

Various transactions

- Lack of or error in the IBAN or BIC on a credit transfer _____ min. €17⁽²⁾
- Transactions on bills (acceptance, maturity extension, outstanding payment) and on cheques (notice of fate) _____ €31
- Postage costs⁽³⁾ on bills and cheques payable abroad _____ €25
- Correspondant bank charges on bills and cheques payable abroad _____ Depending on the country
- Processing fees⁽⁴⁾ _____ €17
- Swift transmission fees _____ €5

Currency exchange

- **Foreign exchange commission** (spot or forward)⁽⁵⁾
 - Up to €75.000 _____ 0.055% of the transaction amount
 - Over €75.000 _____ 0.025% of the transaction amount with a minimum of _____ €18
- **Forward currency exchange**⁽³⁾
 - Set-up per dossier _____ €35⁽⁶⁾
 - Collection, report per event _____ €12

(1) If currency conversion, commission in addition.

(2) Processing fees depending on the country.

(3) Only in the case of a Credit after receipt of funds (CAE).

(4) When « our » mode (all fees paid by payer) added at transfer commission.

(5) Foreign exchange commission applies to any operation involving the purchase or sale of foreign currency. Calculated per the amount of the transaction.

(6) Subject to acceptance of your application.

Cards services

Cards

• Visa Business Card

- Immediate debit card _____ €50 /year
- Deferred debit card _____ €56 /year
- **Visa Gold Business Card** (debit card) _____ €140 /year
- **Elys Affaires Card** _____ Please contact us

• Various transactions

- Stop payment on card
- For loss, theft, fraudulent use, forgery or embezzlement _____ free of charge
- For abusive use _____ €36
- Card replacement following a stop request ___ free of charge
- Card replacement following a degradation _____ €12.50
- PIN Reissuance _____ €9
- Mailing card fees (excluding postage) _____ €2.30

Cash Withdrawal in euro area⁽²⁾

- From an HSBC Group ATM⁽¹⁾ _____ free of charge
- From another bank's⁽¹⁾ ATM⁽¹⁾ _____ free of charge
- At Visa or MasterCard's network offices _____ €5

Cash withdrawal and payment from abroad (including outside euro zone⁽⁴⁾)

- From an HSBC Group ATM⁽¹⁾ _____ free of charge⁽³⁾
- From another bank's ATM⁽¹⁾ _____ **€3.05**
+ 2.90% of the gross amount of the transaction
- At Visa or MasterCard's network offices _____ **€5**
+ 2.90% of the gross amount of the transaction

Payment from abroad outside euro zone

- Payment fees _____ + 2.90% of the gross amount of the transaction

Merchant acquiring

• Electronic Payment Terminal

Personalised solution which allows to rapidly collect payment by bank card through electronic payment terminal

- Fees per transaction _____ Please contact us
- Prices established according to several criteria (volume and average amount per transaction)

• ElysNET e-commerce Solution

- Set-up fee **VAT** _____ €285
- Monthly subscription fees **VAT** _____ €23.90
- Cost per transaction _____ Please contact us
- "Fight Against Fraud Tool" option:
Monthly subscription fees **VAT** _____ €15

• The e-commerce Package (no more commercialized) **VAT**

Companies with turnover ≤ €1.5 million

An all-in one solution combining the creation of your merchant site and the secure Elys Net Payment solution.

- Monthly subscription fees _____ starting from €55

Elys Net

A secure online payment solution

Easy to implement and simple to use, Elys Net Payment allows your customers to settle their purchases directly online, 24/7.

Based on high performance, technical solutions, Elys Net Payment ensures the security of transactions on your website.

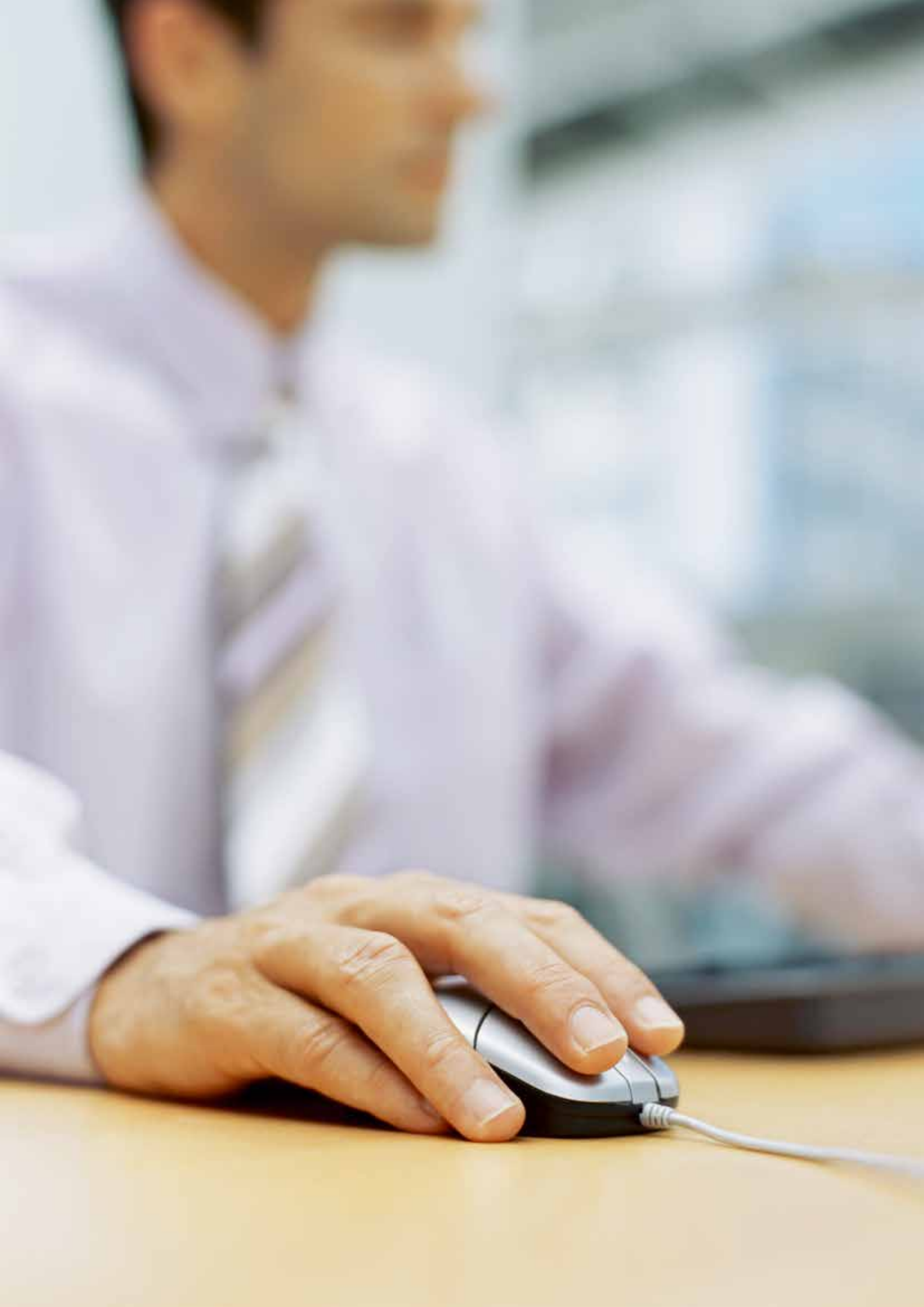
With this solution, you can offer your customers an extremely safe payment method (CB, Visa or MasterCard)

(1) Automatic Teller Machine.

(2) Euro-Zone countries.

(3) Commissions could nevertheless be charged in certain countries as some HSBC entities worldwide (list unknown at this time) automatically debit commissions on ATM withdrawals.

(4) Bulgaria, Croatia, Denmark, Hungary, Poland, Czech Republic, Romania, United Kingdom, Sweden.





International Trade

Import transactions

Documentary collection

- Collection commission _____ 0.20%
of the transaction amount
min. €80

Documentary credits

- Issuing commission⁽¹⁾ _____ 0.30%
of the transaction amount,
min. €135
- Extension/Increase commission⁽¹⁾⁽²⁾ _____ 0.30%
of the transaction amount,
min. €125
- Handling fee _____ 0.125%
of the transaction amount,
min. €130
- Commitment commission⁽³⁾ _____ 0.25%
of the transaction amount,
min. €90

Other import transaction fees

- Shipping Guarantee / Delivery order charges _____ 0.10%
of the transaction amount,
min. €100
- Miscellaneous operations _____ €48
- Postage charges _____ per mail min. €25
max. €80
depending on the country
- Swift charges _____ €5
- Tracer charges _____ each €10

Export transactions

Documentary collection

- Collection commission _____ 0.20%
_____ of the transaction amount,
min. €85

Documentary credits

- Advising fee _____ 0.10%
of the transaction amount,
min. €115
- Amendment fee _____ €115
- Confirmation fee / Amendment of confirmed documentary credit _____ please contact us
- Handling fee _____ 0.15 %
of the transaction amount,
min. €135

Other export transaction fees

- Acceptance fee _____ min. €130
_____ variable depending on the country
- Payment commission _____ €105
- Transfer fee _____ 0.15%
_____ of the transaction fee,
min. €235
- Provision fee _____ 0.10%
_____ of the transaction amount,
min. €95
- Discrepancy fee _____ €95
- Miscellaneous operations _____ €38
- Postage charges _____ min. €25
variable depending on the destination

International "advantages"

- **HSBCnet Internet Solution** **VAT** _____ Contact us

By subscribing to the Trade services package, you will enjoy a lot of services like documentary credits issuing, online export documentary acceptance, advising, and a real time monitoring of export transactions, offering a simple documentary credits management.

In a few clicks, you can create and download your Trade reports.

- **E-solutions : Instant@dvice et DC@dvising** free e-mail notification of your documentary credits.

(1) Quarterly. (2) For any other amendment, flat fee of €115. (3) Quarterly:0.083% per month (month commenced is due). Perceived commission in case of documentary credit at usance and upon the issuance of the credit.

Banking communication services

Internet solutions

Elys PC *VAT*

A direct secure way to access and manage your accounts held at HSBC France online.

• Basic package

Package again marketed starting from the 1st of November 2018, including: account statements, Business card statements ⁽¹⁾, SEPA credit transfers and cash transfers in euros, management of the credit transfer recipients, securities and investments, confirmation of uploaded file and mobile applications.

Monthly subscription fees

• International package

Services included: account statements, Business card statements ⁽¹⁾, SEPA credit transfers and cash transfers in euros, securities and investments, international credit transfers, management of the credit transfer recipients, confirmation of uploaded file and mobile applications.

Monthly subscription fees


- Companies with turnover ≤ €750.000 _____ €18.5
- Companies with turnover > €750.000 _____ €37

• Full package

Services included: account statements, Business card statements ⁽¹⁾, SEPA credit transfers and cash transfer in euros, securities and investments, Bill of Exchange, commercial portfolio, file upload, international credit transfers, Infomails, Elys Affaires cards, other MT940 ⁽¹⁾ bank statements, management of credit transfer recipients, confirmation of uploaded file and mobile applications.

Monthly subscription fees

- Companies with turnover ≤ €750.000 _____ €26.5
- Companies with turnover > €750.000 _____ €53

Cost per line ⁽²⁾ _____  €0.07

Confirmation by fax

(per file) _____ Commission per email (Info email)
_____ €0.90

- Companies with turnover ≤ €750,000 _____ €13
- Companies with turnover > €750,000 _____ €26

HSBCnet *VAT*

Direct secure access to manage your accounts from anywhere in the world ⁽³⁾.

• Simplified package

Services included: real-time information on accounts opened with the HSBC Group, international credit transfers, SEPA credit transfers, file upload SEPA format, securities and investments, and HSBCnet Mobile.

5 HSBC accounts of which 3 HSBC France accounts, 5 users and 5 security devices

- Monthly subscription fees _____ €35
- Cost per line ⁽²⁾ _____ €0.07

• International package

Services included: Simplified package, notice of direct debits, international format file upload.

10 HSBC accounts, 10 users and 10 security devices

- Set up fees _____ €300
- Monthly subscription fees _____ €75
- Cost per line ⁽²⁾ _____ €0.07

• Package Trade Services

Services included: issuance of documentary credit, online acceptance of imported documents, notification and monitoring in real time of export transactions, creation and download of Trade reports.

Monthly subscription fees _____ €35

• Full package

Services included: International package and Trade package. Unlimited number of accounts and users

- Set up fees _____ €300
- Monthly subscription fees _____ €100
- Cost per line ⁽²⁾ _____ €0.07

(1) For the companies concerned. (2) Commission by recording (French Banking Organisation and Standardisation Committee format - CFONB), or by sequence or operation (XML format). (3) We remind you that according to the applicable regulations individuals, associations and companies, non established under the legal form of commercial companies, tax domiciled in France shall be required to declare, in their tax return, opened offshore accounts, active or closed, and the relative incomes. Furthermore, with regards to natural persons, as soon as property incomes are received via these accounts, social compulsory levies are payable by holders with if needed, income tax prepayment. Lastly, these accounts have to be declared on the wealth tax return if concerned holders are liable. Moreover, according to the regulation in effect, natural persons tax domiciled in France have to declare in their tax return, information linked to bond investments and other similar investments, in particular life insurance contracts taken out with insurance companies located outside France and when needed, revenues generated on these contracts via partial or total redemption. Besides, social insurance contributions linked to these contracts are also payable. Lastly, these contracts have to be declared on the wealth tax return if concerned holders are liable. In case of breach of these obligations, concerned persons expose themselves to additional tax demands. For more details related to your tax obligations, we recommend you to get in contact with an independent advice.

File exchange solutions


HSBC CONNECT under the EBICS Protocol *VAT*

Multibank electronic file exchange solution (payment initiations and reports) on HSBC France accounts.


Customer to Bank and Bank to Customer (2-way)

•Simplified package⁽³⁾

Includes five services to choose from the following: account statements, SEPA transfers, SEPA direct debits, Bill of Exchange, international transfers, statements of unpaid SEPA direct debits, Bill of Exchange/BOR domiciliation statements, unpaid Bill of Exchange, SEPA transfers received, currency account statements, and international account statements.

- Monthly subscription fees _____ €51
- Cost per line⁽¹⁾ _____ €0.07
- Fax confirmation
(per file received) _____ 


•Full package or EBICS TS⁽³⁾ includes all available services.

- Monthly subscription fees _____ €79
- Cost per line⁽¹⁾ _____ €0.07
- Fax confirmation
(per file received) _____ 


Customer to Bank

•Simplified package⁽³⁾

includes two services to choose from the following: SEPA transfers, SEPA direct debits, Bill of Exchange, and international transfer statements.

- Monthly subscription fees _____ €30
- Cost per line⁽¹⁾ _____ €0.07
- Fax confirmation
(per file received) _____ 

•Full package or EBICS TS⁽³⁾ includes all available services

- Monthly subscription fees _____ €42
- Cost per line⁽¹⁾ _____ €0.07
- Fax confirmation
(per file received) _____ 

Bank to Customer

•Simplified package

includes two services to choose from the following: account statements, unpaid SEPA direct debits, Bill of Exchange/ BOR domiciliation statement, unpaid Bill of Exchange, SEPA transfers received, currency account statements, and international account statements.

- Monthly subscription fees _____ €40
- Cost per line⁽¹⁾ _____ €0.07

•Full package _____ includes all available services

- Monthly subscription fees _____ €50
- Cost per line⁽¹⁾ _____ €0.07

SWIFT solutions

HSBC SWIFTNet for Corporates *VAT*

Dedicated international secure financial services (payments, reporting) anywhere in the world.

•FIN

includes 25 HSBC accounts, FIN messaging payments (MT101) and HSBC France statements (MT940, MT942)⁽²⁾.

- Monthly subscription fees _____ €100
- Statement of accounts
from other countries _____ Please contact us

•FileAct

includes 25 HSBC accounts, FileAct file upload, payments (XML...) and HSBC France statements of accounts (MT940, MT942)⁽¹⁾.

- Monthly subscription fees _____ €100
- Cost per line⁽¹⁾ _____ €0.07
- Statement of accounts
from other countries _____ please contact us

•FIN and FileAct

includes 25 HSBC accounts, FIN messaging and FileAct file upload.

- Monthly subscription fees _____ €152
- Cost per line⁽¹⁾ _____ €0.07
- Statement of accounts
from other countries _____ please contact us

Cash Management Data Exchange

- Sending MT940/MT942 by HSBC France to a third-party BIC, (per account and per month) *VAT* _____ €52
- Receiving MT 101 by HSBC France from a third-party BIC, (per account and per month) *VAT* _____ €26
- Set up fees (per account) *VAT* _____ €150

(1) Commission by recording (French Banking Organisation and Standardisation Committee format - CFONB), or by sequence or operation (XML format).

(2) Excluding set-up costs.

(3) Confirmation of files transmitted by internet services
Elys PC included.

Packaged offers

HSBC Business Convention *VAT*

This offer is no longer marketed. Companies with turnover ≤ €1.5 million having domestic transactions only.

Monthly subscription fees _____ with a Visa Business Card €22⁽¹⁾ Monthly subscription fees _____ with a Visa Gold Business €29⁽¹⁾

The Business Convention includes the following benefits:

- Visa Business Card or Visa Gold Business Card.
- A monthly transaction statement to facilitate the tracking of your payments.
- Daily banking services:
 - Cash withdrawals with card in France and in the Eurozone (all ATMs),
 - Card replacement,
 - PIN reissuance,
 - Fees for stop payments on cheques, debit transfers and cards.
- Internet access with Elys PC included in the basic package.
- Optional: overdraft facility up to €10.000⁽²⁾.
- VOLASSUR PRO Insurance including⁽³⁾ within the guaranteed amount limit⁽⁴⁾:
 - Insurance against loss or theft of means of payment, keys, and professional documents,
 - Guarantee against fraudulent calls made if your mobile business phone is stolen, including the reimbursement of such calls, before the restriction of its SIM card and within 48hrs max. after the device is reported stolen.
 - Guarantee against theft of funds being transported off the business premises, when they are previously recorded in the book of accounts.
 - "Allo Info Pro" telephone helpline at +33(0)1 30 97 97 68⁽⁵⁾ for any professional questions concerning administrative, legal, social or fiscal issues.
 - Your professional mobile device⁽⁴⁾ (laptop, tablet or mobile phone) is covered against theft along with one of your guaranteed payment methods.
 - All legal representatives of your member company are guaranteed.

HSBC Business Solution *VAT*

This offer is no longer marketed. Companies with domestic and international transactions

Monthly subscription fees _____ with a Visa Business Card €33⁽¹⁾
 Monthly subscription fees _____ with a Visa Gold Business €41⁽¹⁾

The Business Solution includes the following benefits:

It includes the services of HSBC Business Convention with an Internet access to Elys PC via international package (instead of basis package), and does not offer as an option, an overdraft facility up to 10 000 €.

Entrepreneur package⁽⁶⁾ (offer no more commercialized) *VAT*

Monthly subscription fees _____ with a Visa Business Card €55
 Monthly subscription fees _____ with a Visa Gold Business €60

HSBC Fusion Convention *TVA*

HSBC Fusion conventions include a set of services necessary for the management of your professional activity.

Offerings reserved for liberal professions being legal entities, with an annual turnover of less than 1,5 million euros.

HSBC Fusion Start _____ €17/month 1 Visa Business Card. Account maintenance fees included.

Access to online banking⁽⁷⁾. Free following operations:

- Occasional and permanent SEPA credit transfers⁽⁸⁾.
- Cancellation order on cheques and direct debits.
- Cancellation order on card in case of loss or theft.
- Reissuance of your business card PIN.

HSBC Fusion Fast _____ €25/month

Fusion Start + Free following operations:

- Transaction commission.
- Commission on administrative, legal and accounting updates.

HSBC Fusion Smart _____ €30 / month

Fusion Fast + 1 Visa Gold Business Card (in place of Visa Business Card)

The subscription to HSBC Fusion convention confers the right to preferential pricing on management tools offered by our partners, Sage and Kleos. For more details, please see www.hsbc.fr/fusion.

For full details on services and insurances included in Visa Business card, please see hsbc.fr, «Professionnels» section.

(1) If subscribing for the full Elys PC package, add €13.50 to the subscription price for a company with turnover less than €750.000, and €27 to the subscription price for a company with turnover greater than €750.000.
 (2) Subject to acceptance of your application. (3) Collective or individual insurance agreements, and optional in case of loss or theft of means of payment subscribed by HSBC France, upon AIG Europe Limited. Within the limit of contractual provisions. (4) All guarantees associated with the product are subject to amount limitations as specified in the contract. (5) Monday to Friday from 9:30am to 7:30pm. Price of a local call in metropolitan France.
 (6) Rate for annual transactions < €300,000. (7) Access to online banking via Elys PC, see page 14. (8) Domestic credit transfers exclusively.



Cash management solutions

Domestic cash management

Elys Centralisation _____ please contact us
Grouping at day's end of the account balances held at HSBC France in euros and all currencies handled by HSBC France.

Elys Centralisation Valeur
Daily grouping according to value date.

Elys Centralisation Comptable
Grouping by accounting recording date (daily, weekly, or monthly).

Elys Fusion
Merging of interest of accounts held at HSBC France in euros and all currencies handled by HSBC France.
- Monthly subscription fees per account _____ €25
- Set-up fee _____ please contact us

International cash management

Global cash centralisation solution of the HSBC Group.

Global Intraday Liquidity Solutions
Grouping throughout the day of account positions opened with the HSBC Group⁽¹⁾.
- Monthly subscription fees _____ please contact us
- Set-up fee _____ please contact us

Global Liquidity Solutions End of Day
Grouping at day's end of the balances of account positions opened with the HSBC Group⁽¹⁾.
- Monthly subscription fees _____ please contact us
- Set-up fee _____ please contact us

Global Liquidity Solutions Partner Banks
Grouping throughout of the balances of accounts opened at other banks.
- Monthly subscription fees _____ please contact us
- Set-up fee _____ please contact us

(1) Please note that according to existing regulations, non-commercial individuals, associations and corporations, domiciled or fiscally established in France, are required to report on their income tax returns any accounts open, used or closed abroad as well as the respective income from said accounts. In addition, concerning individuals, upon receiving investment income through these accounts, the latter must pay social security contributions and, where appropriate, interim income tax payments. Also, these accounts should file the wealth tax if the account holder is liable to pay. Furthermore, under existing regulations, individuals, tax domiciled in France, are required to declare in their income tax returns any capitalisation investments and life insurance contracts held with organisations established outside France and, where applicable, all revenues generated on these contracts for total or partial redemption. In addition, they must also pay the social contributions due under their contract. Also, these contracts should be reported to the wealth tax if the account holder is liable to pay. In the event of non-compliance with these obligations, those concerned are liable for back taxes and the applied sanctions. For more details on these tax obligations, we recommend you contact your independent tax advisor.

Investment solutions

All amounts in this section are shown without french financial transactions tax, which rate in application is currently 0,3% of the amount of transactions (this rate is likely to change). Since the 2nd of January 2018, HSBC France does not receive inducements on the sale of mutual funds anymore.

Stock orders

Orders on Euronext Markets⁽¹⁾

Order made via the Internet

	Proportional commission	Minimum fee per order
• Up to € 5.000	0.45%	€7.94
• Above €15.000	0.267%	

Custody Rights *VAT*

The custody right fees are debited every six months and are calculated based on securities held in portfolio as of June 30th and December 31st every year.

Portfolio amount determined on the total value of only billable lines	Fixed permission per line ⁽²⁾ + Proportional commission per tranche	Minimum charge per account
• Up to €80 000	€4.8 + 0.20%	€14 per semester
• From €80 001 to €160 000	€4.18 + 0.15%	
• Above €160 000	€4.18 + 0.117%	

- Custody rights for OPC values (organization of collectif placement) of HSBC France _____ free of charge

HSBC France Group money-market funds (OPCs)

- Management fees _____ refer to the AMF prospectus⁽⁴⁾
- Regular monetary fund*
 - subscription fees via the Internet _____ free of charge
- Other OPCs (including non-monetary fund OPCs) _____ please contact us (including other OPC than Euro devices)

The subscription and redemption cost of OPC's units or shares take into consideration eventual entry and exit commissions, variable according to OPC; for which the customer acknowledges having reviewed the french version of the Key Investor Information Document (KIID) that was given prior to signing-up.

Other transactions

Excluding HSBC France Group money-market funds (OPCs) *VAT*

- Subscription fees _____ €33

Payment of coupons *VAT*

- Euronext stocks⁽¹⁾ _____ free of charge
- Foreign stocks with ISIN code, euroclear France registrar⁽¹⁾ _____ free of charge
- Foreign stocks with ISIN code, overseas registrar _____ 2.5%

Transfer of stocks to another institution *VAT*

- Registrar France, Belgium, Netherlands _____ per line €4.16 min. €33.3
- Registrar abroad _____ per line €41.66

Securities transactions (OSTs)

Various *VAT*

- Portfolio statement
 - Quarterly _____ free of charge
 - Monthly _____ per item €8.33
- Statement on request _____ per item €25

Delegated management *VAT* _____ please contact us

Delegate the management of your finances to our experts by investing through management and advisory mandates, in accordance with your investment goals, your risk profile and your sensitivity to financial markets.

(1) Euronext Markets France, Belgium, Netherlands. Contact us about charges related to other markets. (2) SIN stocks quoted on the Euronext Markets⁽¹⁾. All other stocks: 5 €/line. (3) The French financial transactions tax (Taxe sur les Acquisitions de Titres - TAT) (currently 0.3% of the transaction amount) is charged on each purchase of an equity instrument or similar (admitted to trading on a French or foreign regulated market) issued by a French company with a market capitalisation of more than €1 billion at 1 December of the year preceding the tax year. You are liable for this tax when purchasing these securities, whether directly or under an 'HSBC Actions France' mandate. (4) Before investing in an OPC under French or foreign law, you must carefully review the French version of the Key Investor Information Document (KIID) or its prospectus. Regulatory documents are available at HSBC branches or www.hsbc.fr/selecteur-opcvm. Before making any investment decision, you must ensure that the media considered match your financial situation, your investment objectives, your risk tolerance and the regulations to which you are subject (and particularly local legislation that may be applicable to you). Investments subject to market fluctuations may vary downward as well as upward and carry a risk of capital loss.

Investment solutions to manage your cash surpluses depending on your investment profile, the term of your investment, your goals and management constraints.

Deposits

Term deposits

- Amount _____ min. €7500
- Duration _____ 1 month minimum/maximum 5 years
- Currencies _____ in euros or other currencies
- Remuneration _____ please contact us
- Subscription fees _____ none
- Prepayment _____ no penalties⁽¹⁾

Certificates of negotiables deposits

- Amount _____ min. €200 000
- Duration _____ from one day to one year
- Currency _____ in euros
- Remuneration _____ please contact us
- Subscription fees _____ none
- Prepayment _____ no penalties⁽¹⁾

Negotiables medium-term notes

- Amount _____ min. €150 000
- Duration _____ more than one year
- Currency _____ in euros
- Remuneration _____ please contact us
- Subscription fees _____ none
- Prepayment _____ no penalties⁽¹⁾

Regulated Savings

Saving account

- Regulated rate and amount fixed by the Public Authorities (contact us for the amounts and rates in force).
Eligibles legal entities:
 - Non-profits legal entities (regulated by the 1901 Act not subject to common law corporation tax) and property owning syndicates.
 - Social housing organisations.

Passbook account (contact us for the applicable amounts and rates in force).

- Eligibles legal entities:
The passbook account is only accessible to non-profit legal entities including (French 1901 law).

(1) Subject to interest at a reduced rate. (2) Interbank offered rate for deposits between best rated banks. (3) No remuneration if the balance falls below the minimum or rises above the maximum.

Conditions applicable to credit facilities

Account statement

Debit interest

- Contractual interest is calculated based on the actual day-count / 360 days.
- Euro : the interest is calculated based on the "Taux de base bancaire"⁽¹⁾ plus a maximum margin of 7.50% per annum, subject to review dependent on the evolution of the usury rate.
- Other currencies: The interest is calculated based on the daily rate applicable to a given currency plus a margin. The margin is dependent on:
 - Tenor and facility type.
 - Company's financial profile.

For further information, you are invited to liaise with your Relationship Manager.

Applicable fees

- €5 monthly fixed usage fee applicable to overdrafts below €400 on average, on a daily basis, over the period covered by an account statement.
- Overdraft fee applied to the highest monthly overdrawn balance, capped at a maximum of 100% of charged debit interest _____ min. 0.07% (monthly)
- Fee applicable to unauthorised drawings _____ min. 0.70%
- Non variation fee _____ 2.50%
Calculated based upon the debit balances should no credit balance be recorded over the period covered by an account statement
- Account statement issuance fee _____ €8 for each issuance

Short term credits

For overdrafts, the abovementioned conditions are applicable. For other short term credits, you are invited to liaise with your Relationship Manager.

Application and renewal fees :

- Min 1.2% of the amount of the facility provided dependent on the complexity of the credit application _____ min. €250
- Confirmation fee, calculated as a percentage of the amount of the facility provided _____ 0.25% a 1%
- Unpaid installment _____ €75

Credit discounting

- Fee per bill presented for collection _____ see p.6
- Remittance fee _____ 0.10% of the amount passed to the bank for discounting
maxi. €13

Loi Dailly: assignment of domestic trade debts.

- Free per invoice _____ €11
- Remittance fee _____ €20
- Notification or acceptance fee _____ €30⁽³⁾
- Unpaid invoice fee _____ €30
- Extension fee _____ €20

Loans

As regards interest rates conditions, you are invited to liaise with your Relationship Manager.

- Application fee _____ min. 1.2% of the amount of the facility provided
min €250
Dependent on the complexity of the credit application
- Amendment fee _____ 0.3% mini.
of the amount of the facility provided,
min. €250
Dependent on the complexity of the credit application.
- Unpaid installment _____ €75

Equipment leasing

The following terms are applicable to HSBC France leasing with purchase option and simple lease transactions.

- Arrangement fees **VAT** _____ min 0.3% of the amount,
min. €100, depending on the file complexity
- Registry fees **VAT** _____ €35
- Administrative fees during the contract **VAT** _____ please contact us
- Change of bank details **VAT** _____ €30 per operation
- Reissuing of documents **VAT** _____ €30 per operation
- Various certificates **VAT** _____ €30 per operation
- Management of a claim covered by collective insurance _____ free of charge

(1) The Taux de Base Bancaire, which is established by the bank, is set at 7.40% as at 1st April 2018 in HSBC, and is used to calculate the contractually agreed rate applicable to certain credit facilities. It is quoted at all HSBC branches. (2) On a monthly basis. (3) Only applicable to the financing of trade debts under Dailly Law.

- Management of a claim not covered by collective insurance *VAT* _____ €150 per operation
- Modification of a repayment schedule *VAT* _____ €250 min.per operation (tariff is dependant upon complexity)
- Transfer on behalf of a new lessee *VAT* _____ €250 min.per operation
- Lessee insurance⁽³⁾ _____ please contact us
- Management of subsidy received from a third party *VAT* _____ €250
- Log book management (loss, theft, modification) *VAT* _____ €70
- Request to cross off asset registry entry _____ free of charge
- Modification of insurance *VAT* _____ €250
- Request for early termination *VAT* _____ €30 (for more than one request on the same contract)
- Other fees *VAT* _____ (including management of fines, chasing copies of log books...) _____ €50

For contracts on registered non-rolling equipment

- Fully comprehensive insurance⁽³⁾ _____ depending of equipment type and amount

For contracts on registered rolling equipment

- Financial gap insurance⁽³⁾ _____ depending of equipment type and amount

Guarantees

Domestic guarantees

- Issuance fee (standard commitment) _____ €50 per document
- Issuance fee (complex commitment) _____ €115 per document
- Amendment fee _____ €50 per amendment
- Risk commission _____ please contact us €25 min per quarter
- Caution express Issuance fee _____ €70 per document
- Guarantee cancellation fee _____ €50
- Other operations _____ please contact us

International guarantees

- Risk commission _____ please contact us €25 min per quarter
- Drafting of the legal document _____ per guarantee min. €125 max. €350 variable depending on the complexity of the guarantee
- Amendment fee _____ €80 per amendment
- Emergency treatment charges _____ €200⁽²⁾
- Guarantee claim fee _____ €150
- Guarantee cancellation fee _____ €50
- Other operations _____ please contact us

Other:

- Outstanding request charges _____ €50 per request
- Unallocated transaction charges _____ €125 per unit

Factoring *VAT*

- Various solutions you can make _____ contact us
 - Confidential or notified
 - Credit-insurance
 - France or export
 - Pan European



Protection of Trade receivables

- Credit-insurance⁽¹⁾ _____ please contact us

Annual information to guarantors

- Annual information to provide guarantors _____ €577

Protection solutions

Corporate savings and retirement planning

- PEE (Company Savings Plan) or PEI (Inter-company Savings Plan), _____ please contact us
- PERCO (Collective Retirement Savings Plan) or PERCO-I (Inter-company Retirement Savings Plan) _____ please contact us
- HSBC IFC⁽¹⁾ (Allowance end-of-carrer) _____ please contact us
- Group Retirement benefit 83⁽²⁾⁽³⁾ _____ please contact us
- Madelin Retirement⁽⁴⁾ _____ please contact us

Corporate insurance coverage

- Trade Credit Insurance⁽⁵⁾ _____ please contact us
- Keyman Insurance⁽⁶⁾ _____ please contact us
- Shareholder protection _____ please contact us
- Life credit protection _____ please contact us
- Insurance in case of death (Term life insurance HSBC Vanoise)⁽⁷⁾ _____ please contact us

Volassur Pro⁽⁸⁾

- Annual fee Insurance against loss / theft of banking tools:
 - 1st insured party _____ €60 TTC
 - 2d insured party _____ €35 TTC

Fee is applied when Volasseur Pro contract is signed out of HSBC Business and HSBC Business Solutions agreements.

Corporate officer coverage

HSBC corporate officer coverage

- Directors & Officers Liability Insurance⁽⁹⁾ _____ please contact us
- Executive unemployment insurance⁽¹⁰⁾ _____ please contact us

(1) Group insurance policy Retirement benefits in euros and/or in account Units and variable capital subscribed with ARIAL CNP ASSURANCES, company regulated under the Insurance Code. Within the limits of the contractual provisions. (2) In the case of investments on a single or several account units, and before the investment is placed, you should carefully review the summary prospectus, regulatory document prepared by AMF, or the Key Investor Information Document (KIID), available at all HSBC branches or at our website hsbc.fr, as well as the terms and conditions stated on the assurance contract and all information provided on its financial appendix available on the contract and the applicable fees. (3) Group pension policy with fixed contribution in euros and/or in account Units or with variable capital (regulated by the article 83-2 of the General Tax Code) subscribed with ARIAL CNP Insurances, company regulated under the Insurance Code. Within the limits of the contractual provisions. (4) The Retirement is a group insurance policy with individual optional adherence, in euros with variable capital subscribed through the French Savings, Retirement and Provident Association (a non-profit association under the law of 1 July 1901 no. 115 731P) taken out with Generali Life, a company governed by the Insurance Code, through HSBC France. Within the limits of the contractual provisions. (5) An insurance policy subscribed with Euler Hermes France, a company governed by the Insurance Code. Within the limits of the contractual provisions. (6) Collective insurance contract to individual and optional memberships in the event of death or total and irreversible loss of autonomy to individual and optional membership n°001/900/366 subscribed by HSBC France through HSBC Assurance Vie (France), company regulated under the Code of Insurance. Within the limits of the contractual provisions. (7) Lender group insurance contract n°001/900/31 to individual or optional membership, subscribed by HSBC France through HSBC Assurance Vie (France), company regulated by the Code of Insurance. Within the limits of the contractual provisions. (8) Collective insurance contract in the event of death or total and irreversible loss of autonomy to individual and optional membership n°001/900/367 subscribed by HSBC France through HSBC Assurance Vie (France). Within the limits of the contractual provisions. (9) Collective insurance contract to individual and optional memberships in the event of loss or theft of the banking tools subscribed by HSBC France, through AIG Europe Limited. Within the limits of the contractual provisions. (10) Insurance contract subscribed by the intermediary of HSCB France through AXA France IARD, company regulated by the Code of Insurance. Within the limits of the contractual provisions. (11) Group insurance contract with optional enrollment subscribed by the ANPERE Association (National Association for Providence, Savings and Retirement) with AXA France IARD. Within the limits of the contractual provisions. This contract requires business enrollment with ANSPERE association. (12) Atoll Provident is a group insurance policy with individual optional adherence, subscribed through the French Grouping of Providence, Health, and Accident Association (a non-profit association under the law of 1 July 1901 no. 115 731P) taken out with Generali Life, a company governed by the Insurance Code, through HSBC France. Within the limits of the contractual provisions.

The main value dates

The value date applicable to the main operations of debit and credit account is the date on which the sum is taken into consideration for the calculation of interests.

Transactions in France and in SEPA

Outward payments

	Value date
SEPA Credit Transfer issued	D ⁽¹⁾
Cash transfer	D
Cash withdrawal	transaction day
Payment by cheques	1 working day before D
SEPA Direct Debit (SEPA TIP included) and SEPA B2B Direct Debit	day of the interbank settlement date
Domiciled bill	1 calendar day before the interbank settlement

Inward payments

	Value date
SEPA Credit Transfer received	D
Cash transfert received	D
Cash deposit	transaction day
Deposit of cheque	1 working day after D ⁽¹⁾
SEPA Direct Debit (SEPA TIP included) and SEPA B2B Direct Debit	day of the interbank settlement ⁽²⁾
Commercial bill paid (Bill of Exchange/BOR)	
SBF deposited	4 calendar days after maturity (postponed if applicable) ⁽⁴⁾
Discount	1 calendar day after the processing date

(1) D is the posting into account date. (2) The posting date for a cheque deposited in an agency before 12am is D and D+1 (the next day) for a cheque deposited after 12h. (3) You must deposit the cheque in an agency on a business day (day on which the bank can make payment orders and/or when system payments are available) and before the deadline for payment no matter the type of transaction (first, recurring, first or last of a series). (4) For a remittance made at least 4 working days before the payment is due. If the remittance is made less than 12 calendar days, then value date correspond to D. (5) In case of currency transfer, an additional business day.

International transactions

Outward payments

		Value date
Credit transfer issued	without change	D
	with change	D
Cash transfer received	without change	D
	with change	D
Settlement of cheque from abroad		1 working day before D
Settlement of bill from abroad ⁽⁵⁾		1 working day before D

Inward payments

		Value date
Credit transfer received	without change	D
	with change	D
Cash transfer received	without change	date of the bank submission
	with change	D
Deposit of cheque drawn from abroad		
in credit after receipt of funds (CNE)		1 working day after the date of actual receipt of the funds
in "Sauf Bonne Fin"		1 working day after the processing date
Bill payable abroad		2 working days after the date of actual receipt of the funds

Foreign exchange operations

Debiting an account in euros or in foreign currency		1 working day before the transaction
Crediting an account in euros or in foreign currency		2 working days after the transaction
Forward transactions		Please, contact us

Committed to Climate Change

Innovation in renewables and low carbon technologies is needed to reduce global economic dependence on fossil fuels. Through its credit, investment and insurance activities, HSBC aims to play a key role in supporting a low carbon economy.

Many initiatives have already been undertaken by the Group to conduct its business responsibly and support corporate and retail customers in anticipation of these changes.

Integrate Climate and Environmental Risks into operations financing

HSBC applies the Equator Principles since 2004, a framework used by financial institutions to assess the economic and social impact of large projects and manage them better.

In addition, HSBC was one of the first banks to implement sector policies in order to limit the environmental and social impacts of projects finance.

After the bank issued new standards in its forestry and agricultural commodities policies in 2014, it took the decision to stop banking over 160 customers as soon as possible because they did not comply.

In 2015, HSBC was recognised as a leader in the Forest 500 ranking of 150 investors' policies on the sustainability of forest commodity supply chains⁽¹⁾.

Facilitating a low-carbon economy

HSBC helps facilitate investment in areas including renewables, energy efficiency, sustainable waste and water management, and transportation. These "eco innovative" companies benefit from a favorable environment for their development especially on international markets.

In France, HSBC issued green bonds for the Ile de France region, the French Development Agency and the City of Paris. At a global level, HSBC also helped finance three renewable energy deals in the US, and an energy efficiency program in the UK to install around seven million electricity and gas smart meters into homes and businesses.



Sharing the expertise from the HSBC Climate Change Center of Excellence

Created in 2007, the HSBC Climate Change Center of Excellence publishes research focused on business risk and opportunities created by climate change. Its specialists team is regularly distinguished for its expertise⁽²⁾.

Aiming to be the most energy efficient bank

HSBC committed to cut its annual carbon emissions from 3.5 tons to 2.5 tons per employee per year by 2020. By working across teams and with its suppliers, new ways are found to reduce the environmental impact of its operations. Renewable energy is purchased, buildings and data centers are designed and operated more efficiently and waste is reduced.

**A recognized commitment to sustainable development
HSBC commitment to sustainable development
has been recognized for many years and was again
confirmed by recent rankings:**

- CDP - 2015 edition⁽³⁾
- FTSE4Good Sustainability Index⁽⁴⁾
- Hang Seng Sustainability Index⁽⁵⁾
- Forest 500⁽¹⁾

(1) « Forest 500 » is a ranking of 500 key players on the sustainability of forest commodity supply chains. www.forest500.org. Of the 250 multinationals studied by Forest500, HSBC is part of the 7 companies which are recognized for their good practices. (2) 2015 Thomson Reuters Emtel Survey, Pan- European research: - Climate Change Research number 1 in 2012, 2014 and 2015; - Best Climate Change Analyst - Number 1 in 2014 and 2015 (Zoe Knight) and Number 2 in 2015 (Wai-Shin Chan). (3) Carbon Disclosure Project is a non -profit organization which aims to study the impact of major global companies listed on the stock exchange on climate change. (4) FTSE4Good is an index family comprising companies considered to be socially responsible with regard to internationally recognized standards. (5) The Hang Seng Sustainability Index ranks companies listed on the Hong Stock Exchange based on their performance in sustainable development.

The quality of our services: you be the judge

HSBC France attaches great importance to the quality of its services as well as the satisfaction of its clients in all aspects such as treatment of your daily operations, products and services at your disposal, contact with your account manager.

If for any reason you are not entirely satisfied with any aspect of our service, please let us know as soon as possible. We'll investigate the situation and where necessary, set about putting things right as quickly as possible. Your views are important to us and your feedback is key to improving the products and services we offer.

At first, contact your business centre

Your **business advisor** and **branch manager** are your main contacts for voicing your complaints.

You can contact them:

- **directly in your branch** by arranging an appointment,
- **by post, by telephone or by email** : Contact details are available at www.business.hsbc.fr under "Find a branch"
- **by secure messaging** from your Elys PC space
- **by telephone⁽¹⁾**

0 800 73 00 18 Free service + cost of a local call

In a second time, the Corporate Market - Client Quality department and other legal remedies.

Should the solution proposed be unsatisfactory in the timeframe required, please do not hesitate to contact the Direction du Marché des Entreprises - Qualité Clients :

HSBC France

Direction du Marché des Entreprises
Service Qualité Clients
103 avenue des Champs-Élysées
75419 Paris Cedex 08

For payment services, HSBC France does not have any extrajudicial settlement body for non-consumer clients.

Other ways:

- **Should you have a disagreement regarding a financial instrument or service.**

Médiateur de l'AMF
17 place de la Bourse
75082 Paris Cedex 02

- **Should you have a disagreement regarding insurance:**

Médiateur de l'Assurance
TSA 50 110
75441 Paris Cedex 09

- Should you have a disagreement regarding credit (refusal, denunciation)
Médiateur du Crédit www.economie.gouv.fr/mediateurcredit/saisir-mediation

You may initiate court proceedings at any time.

(1) Monday thru Friday from 8h30 to 18h.



Our commitments

- We will fully investigate all the issues you have raised and aim to resolve them as quickly as we can.
- Acknowledge your complaint formally within 48 hours.
- Provide an answer within 15 working days except in special cases requiring extensive research.
- For all complaints regarding payment services, our bank will provide a reply within 15 working days after reception of your complaints. For exceptional situations, if our bank could not provide a reply within the 15-day timeframe when the issues are out of our bank's control, a feedback will be sent to you with clarification on how many more days are needed to better meet your requirements as well as precision on the date when you could receive the final reply. In any case, our clients will receive a final feedback within 35 working days after reception of the complaints.
- We will keep you regularly informed of the progress of your case.
- Set about putting things right as quickly as possible.
- If your branch is unable to satisfy your complaint, you can refer your concerns to Service Qualité Clients de la Direction du Marché des Entreprises.

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HSBC France

Société Anonyme au capital de 366 584 940 euros - SIREN 775 670 284 RCS Paris
103, avenue des Champs-Élysées - 75008 Paris
Banque et Intermédiaire en assurance immatriculé auprès de l'ORIAS
(Organisme pour le Registre des Intermédiaires en Assurance - www.orias.fr)
sous le n° 07 005 894.

HSBC Assurances Vie (France)

Société Anonyme au capital de 115 000 000 euros - SIREN 338 075 062 RCS Paris
Adresse postale : 75419 Paris Cedex 08 - Siège social : 15, rue Vernet - 75008 Paris
Entreprise régie par le Code des Assurances

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