



Companies and non-profit organisations

Tariffs as of 1st April 2017

HSBC 
Commercial Banking

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.

**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

Searches

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

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

- **Auditor's request** *VAT*

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

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

Other operations

- **Payment incidents**

requiring special individual processing (transactions causing unauthorised overdrafts)
per transaction, limited to 5 per day _____ €8.50

- Fee for arrestment order *VAT* _____ €110
- Civil enforcement procedure *VAT* _____ €110
- Letter sent to a debtor _____ €15
- Chequebook sending fees (excluding postage) _____ €2.60
- Bank card sending fees (excluding postage) _____ €2.30
- Mass converter BIC/IBAN *VAT* _____ Please contact us
- Inactive account fees⁽¹⁾ _____ 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⁽²⁾** *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, contact us.

(1) After 12 months of inactivity according the L132-19 article of the Code Monétaire et Financier

(2) An Inclusive maintenance fee including :

- International (inward and outward) transfer, Sepa credit transfer and Sepa direct debit fees via electronic banking
- Access to Hsbcnet channel
- Account maintenance fee
- Transaction commissions
- Commission on administrative, legal and accounting updates

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 inability to contest your authorised direct debits...

Automatic re-presentation 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.

* Offer limited exclusively to payments between 'non-consumers' (companies, institutions and associations)

(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 held at HSBC France.

Inward payments

Credit Transfert

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

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-presentation 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
- Solution "Offer for Large Depositors" _____ Please contact us

Cash

- Cash deposits _____ free⁽⁶⁾

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

Commercial bills domiciled

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

Cheques

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

Cash

- Cash withdrawals _____ free⁽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)" _____ max €20⁽³⁾
- Direct Debit rejection fees "for insufficient funds (NSF)" _____ max €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 buying or selling, 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 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 Area except the Euro. "SHARE" mode (shared cost) necessarily applies.
- a country outside of the European Economic Area in any currency. "SHARE" mode (shared cost) applies by default.

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 _____ €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
 - Deferred debit card _____ €56
- **Visa Gold Business Card** (debit card) _____ €140
- **Elys Affaires card** _____ Please contact us
- **Various transactions**
- Stop payment on card
 - For loss, theft or fraudulent use _____ free
 - For abusive use _____ €36
- Card replacement _____ €12.50
- Reissuance of PIN _____ €9
- Mailing card fees (excluding postage) _____ €2.30

Cash Withdrawal in euro area ⁽²⁾	
• From an HSBC Group ATM ⁽¹⁾ _____	free
• From another bank's ⁽¹⁾ ATM ⁽¹⁾ _____	free
• At Visa or MasterCard's network offices _____	€5

Cash withdrawal and payment from abroad (outside euro zone)	
• From an HSBC Group ATM ⁽¹⁾ _____	free ⁽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

- **Terminal Payment in point of sale**
physical card payment through merchant card terminal POS material
 - 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
 - "Fraud detection tools" option:
Monthly subscription **fees VAT** _____ €15
- **The e-commerce Package 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
 - Set-up fee _____ €142.50

ElysNET

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 web site.

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

(1) Automatic Teller Machine.

(2) Bulgaria, Croatia, Denmark, Hungary, Poland, Czech Republic, Romania, United Kingdom, Sweden, New Caledonia, French Polynesia, and Wallis-and-Futuna are outside the eurozone.

(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.





International Trade

Import transactions

Documentary collection

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

Documentary credits

- Commission opener⁽¹⁾ _____ 0,30 % of transaction amount
- paper based _____ min. €135
- Commission for extension/increase⁽¹⁾⁽²⁾ _____ 0.30 %
of the transaction amount,
min. €125
- Handling fees _____ 0.125 %
of the transaction amount,
min. €130
- Commitment fee⁽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 fees _____ per mail min. €25
max. €80
depending on the country
- Swift charges _____ €5
- Tracers charges _____ each €10

Export transactions

Documentary collection

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

Documentary credits

- Advising fees _____ 0.10 %
of the transaction amount,
min. €115
- Amendment fees _____ €115
- Confirmation fees /
amendment on confirmed credit _____ please contact us
- Handling fees _____ 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 commission _____ 0.15%
of the transaction amount,
min. €235
- Commitment fees _____ 0.10 %
of the transaction amount,
min. €95
- Discrepancy fee _____ €95
- Miscellaneous operations _____ €38
- Postage fees _____ 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 due and on receipt of documents.

Banking communication services

Internet solutions

Elys PC VAT

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

• International Package

including: 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, and mobile applications.

Monthly subscription fees

- Companies with turnover ≤ €750,000 _____ €18.5
- Companies with turnover > €750,000 _____ €37

• Full package

including: 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, 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) _____ €5
- Commission per email (Info. email) _____ €0.90

• Basic Package

now released only in connection with the HSBC Business Convention (see page 16), which includes: account statements, Business card statements⁽¹⁾, SEPA credit transfers and cash transfers in euros, securities and investments, management of the credit transfer recipients, and mobile applications.

Monthly subscription fees

- 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

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 credit documents, 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

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) _____ €5

• Full package or EBICS TS includes all available services.

- Monthly subscription fees _____ €79
- Cost per line ⁽¹⁾ _____ €0.07
- Fax confirmation (per file received) _____ €5

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) _____ €5

• 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) _____ €5

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 (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,
 - Reissuance of PIN,
 - 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⁽⁵⁾:
 - 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⁽⁴⁾ for any professional questions concerning administrative, legal, social or fiscal issues.
 - Your professional mobile device⁽⁶⁾ (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:

- 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 bank 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 international package.
- VOLASSUR PRO Insurance including⁽³⁾, within the guaranteed amount limit⁽⁵⁾:
 - 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⁽⁴⁾ for any professional questions concerning administrative, legal, social or fiscal issues.
 - Your professional mobile device⁽⁶⁾ (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.

Entrepreneur Package⁽⁶⁾ (a more commercial offer) **VAT**

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

(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) Monday to Friday from 9:30am to 7:30pm. Price of a local call in metropolitan France.

(5) All guarantees associated with the product are subject to amount limitations as specified in the contract.

(6) Rate for annual transactions < €300,000



Cash management solutions

Domestic cash management

Elys Centralisation _____ Please contact us
Grouping at day's end of the account balances hold 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 accounts hold 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 management 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 at the end of the day of the balances of accounts opened at partner 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 tax on acquisition of securities, which rate in application is currently 0,3% of the amount of transactions (this rate is likely to change)

Stock orders

Orders on Euronext Markets⁽¹⁾

Order made via the Internet

Value of the order	Proportional commission	Minimum fee per order
• Up to 15,000 €	0,45 %	€7,94
• Above 15,000 €	0,267 %	

Order made via the branch

Value of the order	Fixed commission	Proportional commission (minimum fee per order : €7.52)
• Up to 8 000 €	€4,18	1,083 %
• From 8 001 € to 16 000 €	€4,18	0,917 %
• More than 16 000 €	€4,18	0,75 %

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	€4,18 + 0,20 %	€14 per semester
• From €80 001 to €160 000	€4,18 + 0,15 %	
• Above €160 000	€4,18 + 0,117 %	

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

HSBC France Group money-market funds (OPCs)

- Management fees _____ refer to the AMF prospectus⁽⁴⁾

- Regular monetary fund
 - subscription fees via the Internet _____ free
 - subscription fees in branch _____ €19
- 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
- Foreign stocks with ISIN code, euroclear France registrar⁽¹⁾ _____ free
- 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) _____ €12.80

Various VAT

- Portfolio statement
 - Annual _____ free
 - Monthly, quarterly, half-yearly _____ 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.

Remuneration of the distributor for marketing OPCVM's for HSBC France Companies, Institutions and Associations (retrocession of management fees based on net assets). HSBC France, as the distribution company designated, will be given a compensation at an overall average rate of 50% percent of administrative fees withdrawn from the OPC net value by the investment company. According to Art. 314-76 of the AMF's general regulations, HSBC France is at investors' disposal for any additional information. These rates are subject to change depending on changes in the market and OPCVMs.

(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) Tax on Acquisitions of Debt Instruments, currently 0.2%, is applicable on every acquisition in return for a payment, on an equity security or similar (admitted to negotiations on French or foreign regulated markets) of a French company whose market capitalisation is higher than € billion on December 1st of the year preceding the taxation year. You are liable for this tax on the acquisition of shares referred to above regard less of whether they were purchased directly by you or under an HSBC Equity Shares Europe or 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⁾

Cash management

• Trésorerie Plus

Amount⁽³⁾ _____ min. €100 000
_____ max. €3 000 000
Currency _____ in Euros
Remuneration _____ EONIA⁽³⁾
Subscription fees _____ none

• Trésorerie Plus Corporate

Amount⁽²⁾ _____ min. €3 000 000
_____ max. €50 000 000
Currency _____ in euros
Rémunération _____ based EONIA contact us⁽³⁾
Subscription fees _____ none

Regulated Savings

• Livret A (Savings Account)

Regulated rate and amount fixed by the Public Authorities (contact us for the amounts and rates).

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

• Compte Sur Livret (Passbook Account)

(contact us for the applicable amounts and rates).

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

Loan offer

Terms loans and overdraft

- Rates⁽¹⁾
The rate applicable is the prime rate (Taux de Base Bancaire - TBB)⁽²⁾ which is available at your HSBC branch. A margin is added depending on:
 - the credit nature and duration,
 - the borrower financial strength and turnover,
 - Turnover achieved.
- Set-up and renewal fees for short, medium and long-term credits _____ min 1.2% of the amount, min. €250, depending on the file complexity
- Amendment fees _____ min 1.2% of the amount, min. €250, depending on the file complexity
- Commitment fee calculated on the confirmed facility amount _____ 0.25 % to 1 %
- Unpaid loan maturity _____ €75
- Annual information to guarantors _____ €57

Commercial discount

- Charge per discounted bill _____ See p. 6
- Charge per remittance _____ 0.10 % of the remittance amount, max. €13

Assignment of receivables under Dailly law

- Charge per invoice purchased _____ €11
- Charge per remittance _____ €20
- Notification or acceptance fees per invoice purchased _____ €30⁽⁴⁾
- Unpaid invoice fees _____ €30
- Extension fees per invoice _____ €20

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
- 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
- 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

(1) Conventional interest is calculated taking into account the exact number of days based on a 360 - day year.

(2) Base rate: HSBC base rate 7.40% at 01/04/2017. The base rate is determined by each bank, depending on the nature of the loan, and takes into account of various capital market rates. This rate is the basis for calculating the rate of conventional loans.

(3) Insurance contract underwritten by HSBC France with AXA France, a company governed by the Insurance Code. Within contractual provisions.

(4) Applicable only to finance in advance Dailly notified



Guarantess

Domestic guarantees

- Engagement commission _____ €25 min per trimester
- standard document _____ €50 per document
- complex document _____ €115 per document
- amendment _____ €50 per amendment
- Express guarantee _____ €70 per element
- Release of caution fee _____ €50
- Other operations _____ Please contact us

International guarantees

- Commission risk _____ Please contact us
€25 min per trimester
- Drafting of the legal document _____ per guarantee
min. €125 max. €350
- Amendment fees _____ €80 per unit
- Urgent set-up fees _____ €200
- Application of the guarantee fees _____ €150
- Release of the guarantee fees _____ €50
- Other operations _____ please contact us

Other:

- Status Update Request _____ €50 per request
- File without follow-up _____ €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

Main conditions for account statement

Interest expenses

- In euros calculated on the basis of the prime rate plus _____ margin of 7.50%
- Other currencies _____ calculated on the basis of the daily currency rate plus a margin

Various commissions on account statements

- Flat-rate commission on overdrafts less than €400 in average per day between two monthly statements⁽²⁾ _____ €5 per month
- Overdraft commission _____ min 0,07% per month (calculated on the highest overdraft of each month and limited to 100% of interest expenses)
- Excess commission _____ min. 0.70% (calculated on the highest debit balance of each month or in excess of the facility amount)
- Non variation fees (applicable to overdraft) _____ 2.50% (calculated on the debit balances when no credit balance is recorded during the statement period)
- Supply of interest rate schedule _____ €8 per edition

(1) Insurance contract underwritten with Euler Hermes France, a company governed by the Insurance Code. Within contractual provisions.

(2) Monthly frequency.

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⁾ _____ Please contact us (Allowance end-of-carrer)

HSBC Retirement 83 ⁽²⁾⁽³⁾ _____ Please contact us (Group retirement benefits)

Madelin Retirement ⁽⁴⁾ _____ Please contact us

Corporate insurance coverage

Trade Credit Insurance ⁽⁵⁾ _____ Please contact us

Keyman Insurance ⁽⁶⁾ _____ 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
- 2d insured party _____ €35

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

Madelin Atoll Disability ⁽¹¹⁾ _____ Please contact us

Madelin Health ⁽¹²⁾ _____ 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 SHBC 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 SHBC 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, D being the accounting working day.

Transactions in France and in SEPA

Outward payments

	Value date
SEPA Credit Transfer issued	D
Cash transfer	D
Cash withdrawal	transaction day
Payment by cheques	1 working day before the debit date of the account
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 accounting date ⁽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

Transactions in European currencies (except euro)⁽⁵⁾ within European Economic Area⁽⁶⁾

Outward payments

		Date de valeur
Credit transfer issued	without change	D
	with change	D

Inward Payments

		Date de valeur
Credit transfer received	without change	D
	with change	D+2

International transactions

Outward payments

		Value date
Credit transfer issued	without change	D-1
	with change	D-1
Cash transfer received	without change	D
	with change	D+2
Settlement of cheque from abroad		1 working day before the debit date of the account (drawn or domiciled on euro or foreign currency accounts)
Settlement of bill from abroad ⁽²⁾		1 working day before the debit date of the account

Inward payments

		Value date
Credit transfer received	without change	D+2
	with change	D+3
Cash transfer received	without change	D
	with change	D+2
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

(1) The accounting date is D for a cheque deposited into a branch at D before 12 noon, D+1 for a cheque deposited into a branch at D after 12 noon. (2) The remittance will be made 1 banking business day (a day on which the bank is open for business and on which settlement systems (target) are opened) at the latest before the payment deadline whatever the sequence type of the direct debit (one-off, the first, recurrent or the last of the serie). (3) In the case of purchase of currency sold: 1 additional working day. (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 12 calendar days after the remittance. (5) European currency list : CHF (Liechtenstein), DKK (Denemark), HUF (Hongry), LVL (Lettonia), NOK (Norway), RON (Romania), SEK (Sweden), GBP (United Kingdon), BGN (Bulgaria), EEK (Estonia), ISK (Island), LTL (Lituania), PLN (Poland), CSZ (Czech republic). (6) States member of European Union, plus Liechtensein, Norway and Island.



Committed against 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.

Managing Environmental and Climate Risks

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 clean buildings 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

At HSBC France we are committed to providing you with a first-class service and effectively delivering the products and services you need. Even with the best of intentions, we know things can go wrong. So, 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. We may also take steps to avoid similar problems happening in the future. Your views are important to us and your feedback is key to improving the products and services we offer.

First, contact your business center

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.hsbc.fr under "Find a branch"
- **on internet** at www.hsbc.fr under "Contact HSBC"
- **by secure messaging** from your Elys PC space
- **by telephone**

0810 83 84 85 Service 0,05 € / min
+ prix appel

Second, contact the Direction du Marché des Entreprises Service Qualité Clients

Should the solution proposed be unsatisfactory in the timeframe required, please do not hesitate to contact the Direction du Marché des Entreprises - Qualité Clients (Corporate and Market Direction – Customer Care) by mail at the following address:

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



Please note:

- Should you have a disagreement regarding an instrument or a financial service (OPC, Delegated Management, Investment Advising, etc...), you may file your complaint by mail to Médiateur de l'AMF (Autorité des Marchés Financiers) as a saver-investor:

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

- Should you have a disagreement regarding insurance, please do not hesitate to file your complaint by mail to Médiateur de l'Assurance:

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

(1) Monday thru Friday from 8h30 to 18h.
(2) Response times cannot exceed 2 months.

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.
- 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 337 189 135 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

AIG Europe Limited

Société au capital de 197 118 478 livres sterling, immatriculée en Angleterre et au
Pays de Galles sous le numéro 01486260, dont le siège social est situé The AIG
Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom et dont la
succursale en France est située Tour CB21 16 place de l'Iris 92 400 Courbevoie.

Crédit photo : Getty Images