

Companies and non-profit organisations

Tariffs as of 1st January 2025



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

		Tariffs (excl. VAT)	Description
Account maintenance			
Commission on administrative, legal and accounting updates <i>VAT</i>	For Businesses	Min. € 250, max. € 1450	Annual collection when it's due.
	For non-profit organisations	Min. € 195 , max. € 670	Price depending on complexity of the request and turnover for businesses or budget for non-profit organisations.
Account maintenance fee	Per transaction entry	€ 0.40	Or equivalent in currencies for a foreign currency account.
	Monthly minimum	€ 40	
	Monthly maximum	€ 80	
Transaction commission	Minimum	0.12 %	Depending on the company's turnover and financials. Fees calculated based on the volume of transactions debited from the account in the charging period.
	Maximum	0.3%	
	Monthly minimum	€ 15	
Account statements	Daily	€ 38	Fees are applied monthly in arrears.
	Fortnightly	€ 8	
	Monthly	Free of charge	
Basic Banking Services			
Basic banking services (Right to a basic bank account)		Free of charge	Banking services provided for accounts opened on the orders of the Banque de France as part of the right to an account provided for by article 312-1 of the Monetary and Financial Code.

Tariffs (excl. VAT)			Description
Researches			
Document research costs <i>VAT</i>	Per document	€ 30	A quotation may be delivered according to the complexity of the request and the amount of research.
Research fees on cheques <i>VAT</i>	Per cheque		
Auditor's request <i>VAT</i>	Per request	€ 150	
Good standing letter <i>VAT</i>		€ 50	
Other operations			
Intervention fees	Per transaction, limited to 5 per day	€ 8.50	Requiring special individual processing (transactions causing unauthorised overdrafts)
Fee for third-party notification or commission via administration seizure	By a maximum of 10% of the amount owed to the Treasury	Max. € 100	
Other means of execution		€ 110	
Letter sent to a debtor		€ 15	
Inactive account fees	Per year and per account	Max. € 30	After 12 months of inactivity according to article L132-19 of the Monetary and Financial Code
Opening of currency accounts		Free of charge	
HSBC international proposition			
<i>For corporate entities controlled by a parent company banking with HSBC outside France and benefiting from a global management of the relationship then the following fees apply for a remote account opening.</i>			
Remote account opening fees	First remote account opening fee	€ 1,500	
	Per additional remote account	€ 500	
Inclusive packaged fee <i>VAT</i>	Per month	€ 400	For corporate entities with annual turnover or share of commercial flows less than or equal to €2.5m. Package including transaction commission, account maintenance fees, commission on administrative, legal and accounting updates, fees on electronic SEPA direct debits, fees on credit transfers received (cash payment credit transfers and/or international credit transfers with or without exchange commission), fees on credit transfers issued (SEPA credit transfer and/or instant SEPA credit transfers and/or cash payment and/or international credit transfers with or without change) and monthly subscription fee for banking communication services, <i>HSBCnet</i> .
For corporate entities belonging to a customer group banking with HSBC in France and benefiting from a global management of the relationship: contact us.			
Co-ownership Syndicates			
Account maintenance fee	Per month	€ 12	

Banking communication services

Tariffs (excl. VAT)				Description
Account maintenance				
Elys PC <i>VAT</i> A direct secure way to access and manage your accounts held at HSBC in France online. <i>Offer no longer sold</i>	Basis package	Monthly service fee	€ 26	Services included: account statements, SEPA credit transfers and cash transfers in euros, management of SEPA credit transfer beneficiaries, securities, Business card statements and investments, confirmation of uploaded file and mobile application. For companies with a turnover above 750 K€, 13 €.
	International package	Monthly service fee	€ 37	Services included: benefit of the basis package + international credit transfer + management of the international transfer beneficiaries. For companies with a turnover above 750 K€, 18.5 €.
	Full package	Monthly service fee	€ 53	Services included: benefit of the international package + bill of Exchange, commercial portfolio, file transfer/upload ⁽¹⁾⁽³⁾ , Info email. For companies with a turnover above 750 K€, 26.5 €.
		Commission per email (Info email)	€ 0.90	
HSBCnet <i>VAT</i> Direct secure access to your accounts from anywhere ^{(2) (4)}	Simplified package	Monthly service fee	€ 35	Services included: real-time information on accounts opened with the HSBC Group, international credit transfers, SEPA credit transfers and SEPA instant credit transfers, SEPA file upload ⁽¹⁾⁽³⁾ , securities and investments, and HSBC <i>net</i> Mobile. Including 5 HSBC accounts of which 3 accounts held at HSBC in France and 5 users.
	International package	Set up fees	€ 300	Services included: simplified package , notice of direct debits, international format file upload ⁽¹⁾⁽³⁾ Including 10 HSBC accounts and 10 users
		Monthly service fee	€ 75	
	Full package	Set up fees	€ 300	Services included: International package and package Trade Services Internet Solution (cf. page 14). Unlimited number of accounts and users
		Monthly service fee	€ 100	

(1) Cost per line: € 0.08 (Commission per recording, or by XML sequence excluding account statement or per operation), and 0.32€ (Commission per XML sequence for account statement (customer to bank)) *VAT*

(2) We remind you that according to the applicable regulations, associations and companies, not established under the legal form of commercial companies, tax domiciliated in France shall be required to declare, in their tax return, opened offshore accounts, active or closed, and the relative incomes. In case of breach of these obligations, concerned legal persons are liable for additional tax assessments and fiscal sanctions (fines, surcharge, interests for delay).
For more details related to your tax obligations, we recommend that you request independent advice.

(3) Confirmation of files transmitted by internet services Elys PC or HSBC*net* included.

(4) Additional costs may be charged when the customer asks for changes in the banking communication solutions used

Tariffs (excl. VAT)				Description
File exchange solutions				
HSBC CONNECT under the EBICS Protocol VAT Multi bank Host-To-Host connectivity	Simplified EBICS T package⁽³⁾	Monthly service fees ⁽²⁾ (Customer to bank and bank to customer)	€ 54	Package including 5 services ⁽¹⁾ to choose from the following: account statements, SEPA credit transfers, SEPA direct debits, Bill of exchange, international transfers, statements of unpaid SEPA direct debits, Bill of exchange/Promissory notes domiciliation statements, unpaid Bill of Exchange statements, inward SEPA credit transfer statements, foreign currency account statements, international account statements.
			€ 83	Package including all available services ⁽¹⁾
			€ 87	
HSBC CONNECT Host-To-Host VAT	Full Connect H2H package	Set up fees	€ 1,500	Additional fee €450 per country + cost per line ⁽¹⁾
		Monthly service fees	€ 200	
SWIFT solutions				
HSBC SWIFT <i>Net</i> for Corporates VAT International secure messaging service based on the use of the SWIFT network	FIN or FileAct	Set up fees	€ 600	Additional fee €450 per country
		Monthly service fees	€ 200	FIN: FIN messaging payments (MT101). FileAct: FileAct file upload, payments (XML,CFONB,...) and direct debits, payments status reports, transactions reports
	FIN and FileAct	Set up fees	€ 1,000	Additional fee €450 per country
		Monthly service fees	€ 300	Offer including: FIN messaging, FileAct file upload + cost per line ⁽¹⁾
FIN Concentrator - sending of MT101 messages to centralized HSBC BIC code - for HSBC accounts	Set up fees	€ 1,000	Set up of HSBC accounts (no limitation on number of accounts). For Third Party bank accounts, please contact us	
	Monthly service fees	€ 190	Package fee	
Treasury APIs solutions				
Treasury APIs VAT <i>Automatic real time file exchange</i>	Full package	Set up fees	Please contact us	Offering encompassing all Treasury APIs (payment initiation and account statement consultation)
		Monthly service fees		
Cash Management Data Exchange				
Connectivity with HSBC in France: <i>SwiftNet</i> / Connect Host-To-Host / <i>HSBCnet</i> via RFD (<i>Report File Delivery</i>)	Bank account Statement EOD (GIR) HSBC or third-party accounts VAT	Monthly service fees	€ 23	Per account, per month and per statement
	Bank account Statement Intraday (GIR) HSBC or third-party accounts VAT		€ 42	Per account, per month and per statement
	Set up fees VAT	Per statement type (End of the Day or Intraday)	€ 284	Setting up accounts (no accounts limit) if third-party bank for routing, in transmission or in reception
No connectivity with HSBC in France	Sending MT940/MT942 by HSBC in France to a third-party BIC VAT	Monthly service fees	€ 52	Per account, per month and per statement
	Receiving MT101 by HSBC in France from a third-party BIC VAT		€ 26	Per account, per month and per statement
	Set up fees VAT	Per account	€ 150	

(1) Cost per line: € 0.08 (Commission by recording, or by XML sequence excluding for account statement or per operation t), and 0.32€ (Commission per XML sequence for account statement (customer to bank)) **VAT**

(2) Confirmation of teletransmitted files: either for EBICS T via Elys PC or HSBCnet internet service (service included), or for EBICS TS via a signature certificate accepted by HBCE in France (service not included)

(3) Monthly service fees (Customer to bank): €32. Package including 2 services (1) to choose from the following: SEPA credit transfers, SEPA direct debits, Bill of Exchange, international transfers.

Monthly service fees (Bank to customer): €42. Package including 2 services (1) to choose from the following: account statements, statements of unpaid SEPA direct debits, Bill of exchange/Promissory notes domiciliation statements, unpaid Bill of exchange statements, inward SEPA credit transfers statements, foreign currency account statements, international account statements.

(4) Monthly service fees: €44 (Customer to bank only) or €54 (Bank to customer only)

(5) Monthly service fees: €46 (Customer to bank only)

France & SEPA payments

These tariffs cover payments carried out in € in the EEA (Member States of the European Union as well as Iceland, Liechtenstein and Norway) or in the SEPA area (EEA as well as the United Kingdom, the Republic of San Marino, Switzerland, the Principality of Monaco, Andorra and the Vatican City State). For payments towards other countries and/or other currencies, please refer to the page 'International Payments'.

		Tariff (out of VAT)		Description
Inward payments				
SEPA Credit Transfers (Classic or Instant)		Per credit transfer	Free of charge	
SEPA Direct Debits	Electronic format	SEPA Direct Debit collection	€ 0.45	
		SEPA B2B Direct Debit collection	€ 0.60	
		Per remittance	€4	
	ICS request to Banque de France		€ 45	ICS (SEPA Creditor Identifier).
Automatic re-processing of outstanding SEPA Direct Debit Solution		Monthly service fee	€ 150	
		SEPA Direct Debit re-processing	€ 0.50	
HSBC SEPA Solution: managing mandates and SEPA direct debits VAT	Standard Package	Set-up fee	€ 98	Up to 100 mandates stored in the data base and issuing of 100 direct debits per month.
		Monthly service fee	€ 23	
	Premium Package	Please contact us		
Treasury Transfer	Per credit transfer		Free of charge	
Commercial Bills	Electronic format	Per bill	€ 0.53	
		Per remittance	€ 4.20	
	Hard copy	Per bill	€ 8	
		Per remittance	€ 15	
Cheques ⁽¹⁾	Cheques deposited via HSBC Entreprise Cheque		Free of charge	
	High Volume solution (Direct remittance of physical cheques)	Set-up fee	€150	
		Monthly service fee	€100	
	High volume solution : digital transmission of cheques (Elys Imagecheq Corporate)	Set-up fee	€250	
Monthly service fee		€150		
Cash High Volume solution	Notes & Cash deposits		Free of charge	Cash deposits in France in € via Cash in Transit solution.
	Cash deposits with cash advance - Smart Safe	Monthly service fee	€ 20 per safe	

(1) Cheques issued in France and in euro. About cheques issued outside France and/or others currencies, refer to "International Payments" page

			Tariff (out of VAT)	Description
Outward payments				
SEPA Credit Transfers (Classic or Instant)	Electronic support	Per individual credit transfer	€ 0.30	Credit transfer in € carried out in XML SEPA format. SEPA Instant Credit Transfer available on HSBCnet and Treasury API, and in a near future on HSBC Connect under EBICS protocol, HSBC Connect Host-to-Host, Swiftnet. .
		Per remittance	€4	
SEPA Direct Debits (including SEPA TIP) and SEPA B2B Direct Debits	Payment of a direct debit		Free of charge	
Credit Transfers	Hard copy	Per individual credit transfer	€ 20	
		Per recurrent credit transfer to a third party	€ 1.50	
		Credit transfer list - Per credit transfer	€ 5	
		Credit transfer list - Per remittance	€ 15.50	
Urgent Credit Transfers	Electronic support	Per credit transfer	€ 5.50	Individual credit transfer in € (non SEPA format) issued in the EEA.
Treasury Credit Transfers	Electronic support	Per treasury credit transfer	€ 7	
	Hard copy		€ 50	
Commercial bills domiciled	Decision advised to the bank		Free of charge	
	Decision not advised to the Bank		€ 25	
Cheques	Cheque-letter		Please contact us	

Outstanding payments, incidents and miscellaneous				
Outstanding payments	Fees for outstanding SEPA Direct / SEPA B2B Direct Debits		€ 17	Free for an unpaid cheque for 'Non-Sufficient Funds' (NSF)
	Fees for outstanding commercial bills (per remittance) (Bill of Exchange / Promissory Note)			
	Fees for outstanding cheque (per remittance)			
Operational incidents and rejects	Credit Transfer / Direct Debit rejection fees for Non-Sufficient Funds (NSF)		Maxi. € 20	Including intervention fees
	Credit Transfer / Direct Debit rejection fees for 'invalid/incorrect data' or 'closed account'		€ 17	
	Domiciled commercial Bills rejection fees for Non-Sufficient Funds (NSF)		€ 27	
Miscellaneous	SEPA Direct Debit cancellation fees	Per transaction	€ 0.50	
		Per remittance	€ 12	
	Stop payment and stop payment cancellation on a SEPA Direct Debit (including SEPA TIP) and SEPA B2B Direct Debit		€ 13	
	Request for funds recall on outward SEPA Credit Transfer and SEPA instant Credit Transfer	Per credit transfer	€ 20	Beneficiary bank may apply a fee, which could be deducted from the initial amount.
	Miscellaneous charges on bill of Exchange: notification upon claims, extensions, change of bank account domiciliation, cancellation		€ 20	
	Stop payment on a cheque		€ 13	
	Fee per cheque rejected for Non-Sufficient Funds (NSF)	For cheque ≤ € 50	€ 30	This fee includes all due amounts (including intervention fees)
For cheque > € 50		€ 50		

International payments

		Tariff (out of VAT)		Description
Inward payments				
Credit Transfers ⁽¹⁾	International credit transfers received fee	Per transfer	€ 17	
Outward payments				
International Credit Transfers (Business payments)	Transfer commission	Electronic format	€ 13	International credit transfers are credit transfers to: <ul style="list-style-type: none"> a country of the European Economic Area (EEA) (Member States of the European Union, Iceland, Liechtenstein, Norway) and in all currencies except the Euro. 'SHARE' mode (shared cost) is necessarily applied in all these cases. a country outside of the EEA in any currency. 'SHARE' mode (shared cost) applies by default
		Paper format	€ 50	
International Credit Transfers (Treasury payments)	Transfer commission	Electronic format	€ 15	To a closed list of beneficiaries. Credit Transfer to a company account or between companies' accounts of the same group.
		Paper format	€ 50	
Payment of foreign issued cheques ⁽¹⁾ (Available until 2025/01/24)	Par cheque	In % of the amount	0.15%	Does not include Foreign exchange commission
		Minimum	€ 35	
Currency exchange				
Foreign exchange commission		Per transaction	€ 20	Foreign exchange commission applies to any operation involving the purchase or sale of foreign currency. Waiver for market exchange operation performed by HSBC in France. For more information, contact us
Various transactions				
Correspondent Banking fees (Credit transfer)			€ 22	Fees charged by correspondent banks of HSBC and supported by the payer in 'OUR' mode
Lack of or error in the IBAN or BIC on a credit transfer		Minimum	€ 19	Processing fees in addition, depending on the country
Investigation fee on transfer			€ 50	
Payment confirmation request on cheques			€ 31	
SWIFT transmission fees			€ 5	Only for cheques

(1) If currency conversion, foreign exchange commission in addition

Cards services

		Tariffs (excl. VAT)		Description
Cards		Business cards	European Corporate Cards	
Visa Business Card	Deferred debit	€ 53		Annual subscription fee
Visa Gold Business Card	Deferred debit	€ 140		
European Corporate Card	Payment card (corporate or individual account debiting available) and Purchasing card		€ 40	Credit card product. Annual subscription fee. Or fee in the product currency. Cards available in the following currencies: Euros, Pound sterling, Swiss francs, Polish zloty, Czech crowns, Swedish crowns, Danish crowns and Norwegian crowns.
Various transactions				
Stop payment on card	For loss, theft, fraudulent use, counterfeiting or embezzlement	Free of charge	Free of charge	
	For abusive use	€ 36		
Card replacement following loss/theft		Free of charge		
Card replacement on request		€ 15		Free of charge if following removal of contactless function
PIN Reissuing		€ 9		
Card shipping fees		€ 2.30		
Cash withdrawal in euro area				
From an HSBC Group or another bank's ATM		Free of charge	3% (Min.€1.75)	ATM: Automated Teller Machine Or equivalent in the currency from the account on which the charges are debited.
At the counter of Visa or MasterCard's network offices		€ 5		
Cash withdrawal and payment (in a currency other than that of the card)				
At an HSBC Group ATM		Free of charge ⁽¹⁾	3% (minimum €1.75 per withdrawal) + 2.75% of the transaction total (foreign exchange)	Or equivalent in the currency from the account on which the charges are debited.
At another bank's ATM	In % of the gross amount of the transaction	2.90%+ € 3.05 of fixed commission per withdrawal		
At the counter of Visa or MasterCard's network offices		2.90%+ € 5 of fixed commission per withdrawal		
Payment from abroad outside euro zone		2.90%	2.75%	

(1) In certain countries, you may be additionally charged for withdrawals by the foreign bank (including if this is a HSBC bank) or by the local ATM provider

International Trade

The 'International Trade' products and services mentioned in this present document as well as Trade Loan are subject to prior approval of HSBC Continental Europe. Please contact your relationship manager if you have any questions.

Tariffs (excl. VAT)				Description
Import transactions				
Documentary collections	Collection commission	In % of the remittance	0.2%	Commission linked to execution of the instruction received by its principal
			Min. € 80	
Documentary credits	Issuing fee		€ 80	Paid at time opening
	Commitment commission	In % of the documentary credit (credit tolerance included)	From 0.25% per indivisible quarter (please contact us)	Calculated in % per indivisible quarter based on company's financial profile. It is computed on the period of validity of the documentary credit and includes tolerance (e.g., if tolerance is set at 10%, commission will be computed based on the face amount of the documentary credit increased by 10%). This commission remunerates the commitment of the issuing bank to pay on behalf of the applicant.
			Min. € 130	
	Additional commission in case of deferred payment In % of the documentary credit	From 0.083% per indivisible month (please contact us)	Min. € 90	In case of acceptance or engagement of deferred payment, an other commission is calculated per indivisible month depending on the duration of acceptance or engagement of deferred payment as well as the company's financial profile.
	Extension/Increase commission	In % of increase or in % of the operation on the new duration (if extension)	From 0.25% (please contact us)	Calculated in % per indivisible quarter and also dependant on the company's financial profile. <u>Amendment for an increase</u> : the commission is calculated on the amount of the increase. <u>Amendment for an extension request</u> : the commission is calculated on the total amount of the documentary credit over the new commitment period (quarters already perceived at opening time excluded).
Min. € 130				
Regular amendment fee		€ 120	Fixed fee linked to a change of an element of the documentary credit, other than an increase of the documentary credit or a change of its duration (extension).	
Handling fee	Per set of documents	0.125%	Calculated in % of the amount of documents received from the advising or confirming bank (as many commissions as sets of documents presented). This commission remunerates examination of documents by the issuing bank (document processing cost).	
		Min. € 130		
Other import transaction fees ⁽¹⁾	Delivery order charges - Release of security / Shipping Guarantee	In % of the transaction amount	0.1%	<u>Cession voucher, release of goods</u> : request on release of goods in case of air transport (LTA). <u>Guarantee for lack of bill of lading</u> : request on guarantee in case of loss of bill of lading.
			Min. € 100	
	Miscellaneous operations		€ 40	Concerns every intervention requiring further processing/action of HSBC (dunning, deferment of payment deadline, amount change, downstream demand...)
	Postage charges	Per mail	€ 25	
	SWIFT charges	Per sending	€ 20	
	Tracer charges	Per reminder	€ 10	Reminder via email linked to transactions in pending payment status
Irregular documents processing fees		€ 105	Deduction applied on the total amount credited to the payee.	

(1) Transfer commission and/or Foreign exchange commission are applicable on transfers issued, please refer to the page 'International Payments'

			Tariffs (excl. VAT)	Description
Export transactions				
Documentary collections	Collection commission	In % of the transaction amount	0.2%	Commission linked to execution of instructions issued by the exporter client, including processing (check) and shipping of instruction sheet with documents and potential instalments to the presenting bank (importer's bank).
			Min. € 85	
Documentary credits	Advising fee	In % of the documentary credit	0.1%	Calculated in % of the amount of the documentary credit received from the issuing bank, tolerance included (e.g., if tolerance is set at 10%, commission will be computed based on the face amount of the documentary credit increased by 10%). This commission remunerates transmission of the documentary credit to the beneficiary.
			Min. € 120	
	Confirmation fee		Please contact us	This commission remunerates the risk of the confirming bank taken on the issuing bank. The rate can vary depending on the country risk, the amount and duration of commitment.
	Acceptance/commitment fee		Min. € 130	This commission remunerates the bank's commitment to honour payment at maturity and the risk taken by the issuing bank. The rate can vary depending on the country risk.
	Payment fee		€ 105	Applicable to advised Letter of credit. Collected by set of documents.
	Amendment fee on notified documentary credit		€ 115	Lump sum by amendment request
	Handling fee	In % of amount of received documents from beneficiary of documentary credit	0.15%	Collected by set of documents presented, this commission remunerates examination of documents.
Min. € 140				
Other export transaction fees	Transfer fee	In % of the transaction fee	0.15%	Commission billed as transferring bank of the documentary credit.
			Min. € 240	
	Discrepancy fee		€ 105	Commission billed when documents declared as irregular during examination, are presented again by customer.
	Miscellaneous operations on export documentary collection		€ 40	Concerns every intervention requiring further processing/action of HSBC (deferment of payment deadline, amount change, downstream demand...)
	SWIFT charges	Per sending	€ 20	
	Tracer charges	Per reminder	€ 10	Reminder via email linked to transactions pending payment
Postage charges	Per mail	€ 60		

Tariffs (excl. VAT)				Description
International guarantees				
Risk commission		% on guaranteed amount	Please contact us	Calculated in % prorata temporis of the duration of the transaction (between issuing date and expiry date) based on company's financial profile and dependent on guaranteed amount. Collected per quarter.
			Min. € 68 per quarter	
Drafting of the legal document	Issuance fee	Per guarantee	Min. €155	Administrative fees for set-up of guarantee. Depending on complexity of the guarantee.
Amendment fee		Per amendment	€ 115	Guarantee amendment (e.g.: amendment to terms of the guarantee, extension, ...)
Emergency treatment charges			€ 210	Guarantee set-up fees in extremely fast deadlines (in 24 hours at receipt of all elements), in addition to act drafting costs.
Guarantee claim fee			€ 155	Commission billed in case of receipt of guarantee claim.
Guarantee cancellation fee			€ 84	Only applies to anticipated release (unexpired guarantee only)
Other transaction fees	SWIFT charges	Per sending	€ 20	Unit amount per SWIFT message transmitted
	Postage charges	Per mail	€ 25	
	Request for outstanding amount, file without follow-up, other requests		Please contact us	
Transfer fees without responsibility			€ 100	HSBC as Advisory bank
International "advantages"				
HSBCnet Trade Services Internet Solution <i>VAT</i>			Please contact us	Services included: an interactive and customisable trade dashboard providing a global summary of transactions - Guarantees/Standby DC application, amendment - Documentary Credits application, amendment - Buyer and seller loans application - Trade documents secure upload and download
E-solutions : Instant@dvice and DC@dvising			Free of charge	Free e-mail notification of your documentary credits.

Credit facilities

			Tariffs (excl. VAT)	Description
Account statement				
			Contractual interests are calculated based on the actual daycount / 360 days. The margin is dependent on credit type and duration, as well as the company's financial profile.	
Debit Interests			Please contact us	Euro currency Interests are 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 Interests are calculated based on the daily rate of the central bank of the country ⁽²⁾ applicable to a given currency plus a maximum margin of 7,50%, subject to review dependent on the evolution of the usury rate.
Applicable fees	Overdraft fee ⁽³⁾	Monthly	Max. 0.07%	Applied to the highest monthly overdrawn balance, capped at a maximum of 100% of charged debit interest.
	Fee applicable to unauthorised drawings ⁽³⁾		Max. 0.7%	Calculated each month on the basis of the highest debit balance in excess of the limit provided or in the absence of limit
	Non variation fee ⁽³⁾		2.5%	Calculated based upon the debit balances should no credit balance be recorded over the period covered by an account statement.
	Account statement issuance fee	For each issuance	€ 8	
Short term credits				
<i>For overdrafts, the above mentioned conditions are applicable. For other short term credits, please liaise with your Relationship Manager.</i>				
Set up, annual review and renewal fees	% of the amount of the facility provided		Max. 1.5%	Dependent on the complexity of the credit application
	Minimum		€ 250	
Unpaid installment			€ 75	
Credit discounting				
Fee per bill	Amount		See p. 8	Cf. 'Commissions per bill at collection'
Remittance fee	% of the remittance amount		0.1%	
	Maximum		€ 13	
Loi Dailly: assignment of domestic trade debts				
Fee per invoice			€ 11	Only applicable to the financing of trade debts under Dailly law, when a written notification is sent to the debtor.
Remittance fee	Per remittance		€ 20	
Extension fee				
Notification fee	Per invoice		€ 30	
Unpaid invoice fee				

(1) The Taux de base Bancaire, which is established by the bank, is set at 7.40% as at the 1st of October 2023 in HSBC, and is used to calculate the contractually agreed rate applicable to certain credit facilities. It is available at all HSBC branches

(2) Rates available on <https://www.business.hsbc.fr/fr/reglementaire/tarifs-hsbc>

(3) Overdraft fee, fee applicable to unauthorised drawings and non variation fee are taken into account in the TEG calculation.

Long term credits	Tariffs (excl. VAT)		Description
Loans			
<i>As regards interest rates conditions, please liaise with your Relationship Manager</i>			
Set up, annual review and renewal fees	% of the amount of the facility provided	Max. 1.5%	Depending on the file complexity
	Minimum	€ 250	
Amendment fee	Simple amendment	€ 250	
	Complex amendment	Please contact us	
Unpaid installment		€ 75	

Equipment leasing (this offer is no longer marketed)			
<i>The following terms are applicable to HSBC Continental Europe leasing with purchase option and simple lease transactions.</i>			
Request to cross off asset registry entry		Free of charge	
Change of bank details <i>VAT</i>	Per contract	€ 30	
Reissuing of documents paper format <i>VAT</i>			
Various certificates <i>VAT</i>			
Management of a claim covered by collective insurance		Free of charge	Collective insurance: Insurance proposed by HSBC throughout the contract subscription.
Management of a claim not covered by collective insurance. <i>VAT</i>	Per transaction	€ 150	
Modification of a repayment schedule <i>VAT</i>	Min per contract	€ 250	Depending on the file complexity.
Transfer on behalf of a new lessee <i>VAT</i>			
Management of subsidy <i>VAT</i>			
Management of registration document following a loss/change <i>VAT</i>		€ 35	
Other fees (including management of fines, chasing copies of log books...) <i>VAT</i>		€ 50	

Tariffs (excl. VAT)				Description
Domestic Guarantees				
<i>For further information about international guarantees, please refer to the chapter 'International Trade'</i>				
Domestic guarantees	Risk commission	% on guaranteed amount	Please contact us Min. € 25 per quarter	Calculated in % prorata temporis of the duration of the transaction (between issuing date and expiry date) based on company's financial profile and dependent on guaranteed amount. Collected per quarter.
	Issuance fee	Per document	Min. € 100	
	Amendment fee	Per amendment	€ 95	Guarantee amendment (e.g.: change of guarantee terms, extension, ...)
	Guarantee application fee			Commission billed in case of receipt of guarantee claim.
	Guarantee cancellation fee		€ 84	Only applies to anticipated release (unexpired guarantee only)
	Other operations		Please contact us	Other domestic guarantees fees (e.g.: file without further action...)
	Postage charges	Per mail	€ 25	
HSBC Caution express		Per document	€ 70	Caution express issuance fee set-up

Cash management solutions

Tariffs (excl. VAT)			Description
Domestic cash management			
Elys Centralisation	Monthly service fee per sub account	€ 100	End of day cash concentration of account balances held at HSBC in France
Elys Fusion	Monthly service fee per merged account	€ 30	Virtual pooling of interest of accounts held at HSBC in France
	Set-up fees per merged account	€150	
International cash management			
Global Liquidity Solutions Intraday	Monthly service fee per sub account	€150	Intraday cash concentration of account positions opened with the HSBC Group ⁽¹⁾
Global Liquidity Solutions End of Day			End of day cash concentration of account positions opened with the HSBC Group ⁽¹⁾
Global Liquidity Solutions Partner Banks		€150	Intraday cash concentration of account positions opened with other banks ⁽¹⁾
Cash Flow Forecasting			
Cash Flow Forecasting <i>VAT</i>	Set-up fees	€ 1,500	The fees are fixed regardless of the numbers of users or bank accounts
	Monthly service fee	€ 500	

(1) Please note that according to existing regulations, associations and non-commercial corporations, domiciled or fiscally established in France, are required to report on their income tax statements or annual statements any accounts opened, held, used or closed abroad as well as the respective income from said accounts.

In the event of non-compliance with these obligations, the legal persons concerned are liable for additional tax assessments and fiscal sanctions (fines, surcharge, interests for delay).

For more details on these tax obligations, we recommend you to contact your independent tax advisor.

Investment solutions

HSBC in France no longer commercializes Mutual Funds and Securities Investment solutions.

HSBC in France does not receive inducements on the sale of mutual funds anymore. For protection and insurance solutions, please contact your Relationship Manager.

		Tariffs (excl. VAT)	Description
Stock orders (This offer is no longer marketed)			
Sell orders only		Please contact us	
Custody Rights <i>VAT</i>			
<i>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.</i>			
Custody rights on Securities portfolio (except Mutual Funds) ⁽¹⁾	Commission per line	Please contact us	Portfolio amount determined on the total value of only billable lines
Custody rights for Mutual Funds	Charge per account	Please contact us	
Individual Segregated Securities Accounts with Euroclear <i>VAT</i>			
Individual segregated securities accounts with Euroclear		Please contact us	Option to enter the securities in an account opened individually in your name with the Euroclear central depository, in accordance with the european Central Securities Depositories Regulation
Mutual Funds			
<i>The redemption cost of Mutual Funds units of shares take into consideration eventual entry and exit commissions, variable according to Mutual Funds; for which the customer acknowledges having reviewed the french version of the Key Investor Information Document (KIID) that was given prior to signing-up.</i>			
Management fees		Refer to the product prospectus ⁽²⁾	

(1) ISIN stocks quoted on the Euronext Markets (Paris, Brussels, Amsterdam).

(2) Before investing in Mutual Funds 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. 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.

			Tariffs (excl. VAT)	Description
Other transactions				
Payment of coupons <i>VAT</i>	Euronext and foreign stocks with ISIN code, euroclean France registrar		Free of charge	Euronext markets: Paris, Brussels, Amsterdam. Other markets: contact us
	Foreign stocks with ISIN code, overseas registrar		2.5%	
Transfer of stocks to another institution <i>VAT</i>	Registrar France, Belgium, Netherlands		Free of charge	
	Registrar abroad	Per line	€ 41.66	
Securities transactions (OSTs)			€ 12.8	
Various <i>VAT</i>	Portfolio statement	Quarterly	Free of charge	Per item
		Monthly	€ 8.33	
	Statement on request		€ 25	

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

Regulated Savings		
Saving account	Saving account rate, at the 1st of February 2025: 2,4%	Regulated rate and amount fixed by the public authorities Eligibles legal entities : <ul style="list-style-type: none"> • Non-profits legal entities (regulated by the 1901 Act not subject to common law corporation tax) and property owing syndicates • Social housing organisations
Passbook account	Depending on Market conditions (available on business.hsbc.fr)	The passbook account is only accessible to non-profit legal entities, French 1901 law ones in particular

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 SEPA

Outward payments		Value date
SEPA Credit Transfer / SEPA Instant / Cash transfer issued		Day of the debit into account
Cash withdrawal		Transaction day
Payment by cheques		1 business day before D ⁽¹⁾
SEPA Direct Debit (SEPA TIP included) and SEPA B2B Direct Debit		Day of the interbank settlement
Domiciled bill		1 calendar day before the interbank settlement
Inward payments		Value date
SEPA Credit Transfer / SEPA Instant / Cash transfer received		Day of the interbank settlement
Cash deposit		Day of counting of funds by the cash-in-transit company in classic solution or day of deposit in the Smart safe for customers who benefit from the 'cash advance' offer
Cheque deposit		1 business day after D ⁽²⁾
SEPA Direct Debit (SEPA TIP included) and SEPA B2B Direct Debit		Day of the interbank settlement ⁽³⁾
Commercial bill paid (Bill of Exchange/Promissory note)		4 calendar days after maturity (postponed if applicable) ⁽⁴⁾
<ul style="list-style-type: none"> • Collection at the maturity date or Value Discounting ('Escompte Valeur') • Discount 		1 calendar day after the processing date

International transactions

Outward payments		Value date
Credit transfer issued (without change, with change)		Day of the debit into account
Cashflow transfer issued (without change, with change)		Day of the debit into account
Settlement of cheque in favor of abroad (available until 2025/01/24)		1 business day before the day of the debit into account (drawn on €)

(1) D is the day of posting into account

(2) D is the day of posting into account (the date of deposit of the cheque to the bank for payment) for Direct Remittance. D is the day of electronic remittance reception for HSBC Entreprise Cheque (if physical cheque are received within 15 days after the electronic remittance). Elys Imagecheq Corporate: please contact us.

(3) The deposit of the collection must be made 1 banking business day (a day on which the payment systems are open and on which the bank carries out an activity allowing the performance of collections) at the latest before the settlement date no matter the type of collection (on off, first of a serie, recurrent or last of a serie)

(4) For a remittance made at least 12 calendar days before maturity. If the remittance is made less than 12 calendar days before the maturity date, then value date is the date of remittance + 12 calendar days

Inward payments			Value date
Credit transfer received	without change		D ⁽⁶⁾
	with change		D ⁽⁶⁾
Cashflow transfer received	without change		D ⁽⁶⁾
	with change		D ⁽⁶⁾

Foreign exchange operations

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

Packaged offers

		Commissions	Comments
HSBC Fusion Convention (this offer is no longer marketed) VAT			
HSBC Fusion Start	The package includes : 1 Visa Business Card, access to online banking ⁽¹⁾ and the following fees/operations : <ul style="list-style-type: none"> Account maintenance Occasional and permanent SEPA credit transfers Cancellation order on cheques and direct debits Cancellation order on card in case of loss or theft Reissuance of your Business Card PIN Business Card renovation 	€ 17 / month	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. 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 .
HSBC Fusion Fast	Fusion Start + Free following operations (Transaction commission; Commission on administrative, legal and accounting updates)	€ 25 / month	For full details on services and insurances included in Visa Business card, please see hsbc.fr , «Professionnels» section.
HSBC Fusion Smart	Fusion Fast + 1 Visa Gold Business Card ⁽²⁾	€ 30 / month	
HSBC Business Convention (this offer is no longer marketed) VAT			
<i>Companies with turnover ≤ €1,5 million and having domestic transactions only.</i>			
Monthly subscription fees ⁽³⁾	With a Visa Business Card	€ 22	The HSBC Business Convention includes the following benefits : <ul style="list-style-type: none"> Visa Business Card or Visa Gold Business Card A monthly transaction statement to facilitate the tracking of your payments. Daily banking services : <ul style="list-style-type: none"> 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 included in the basic package. Optional: overdraft facility up to € 10 000 (under conditional approval of your file) VOLASSUR PRO Insurance (Collective or individual insurance agreements, and optional in case of loss or theft of means of payment subscribed by HSBC Continental Europe, upon AIG Europe Limited (within the limit of contractual provisions)).
	With a Visa Gold Business Card	€ 29	
HSBC Business Solution (this offer is no longer marketed) VAT			
<i>Companies with domestic and international transactions</i>			
Monthly subscription fees ⁽³⁾	With a Visa Business Card	€ 33	The HSBC Business solution includes the services of HSBC Business Convention with an Internet access via international package (instead of basis package), and does not offer as an option, an overdraft facility up to € 10 000.
	With a Gold Business Card	€ 41	
Entrepreneurs package (this offer is no longer marketed) VAT			
Monthly subscription fees	With a Visa Business Card	€ 55	Rate for annual transactions < € 300 000
	With a Gold Business Card	€ 60	

(1) Access to online banking via Elys PC, see page 6.

(2) In place of Visa Business Card

(3) 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.

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HSBC Continental Europe

Public limited company with a capital of €1 327 915 960 - SIREN 775 670 284 RCS Paris

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Bank and insurance intermediary registered with ORIAS

(Organisation for the Registration of Insurance Intermediaries - www.orias.fr) under number 07 005 894 registered with ADEME under Unique Identification number n° FR013859_03ZKNP (Papers REP)

HSBC Assurances Vie (France)

Public limited company with a capital of €115 000 000 - SIREN 338 075 062 RCS Nanterre

Postal address: 38, avenue Kléber - 75116 Paris

Registered office: Immeuble Coeur Defense - 110, esplanade du General de Gaulle - 92400 Courbevoie Company governed by French Insurance Code registered with ADEME under Unique Identification number n° FR232701_03ZAGT

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