Companies and non-profit organisations

Tariffs as of 1st January 2027

HSBC

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

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

These prices are listed pre-tax.

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

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

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

Contents

Account services	**p. 4**
Account maintenance	
Basic Banking Services	
Researches	
Others operations	
HSBC international proposition	
Co-ownership Syndicates	
Banking communications services	**p. 6**
Internet solution	
SWIFT solutions	
File exchange solutions	
Treasury APIs solutions	
Cash Management Data Exchange	
France & EEA payments	**p. 8**
Inward payments	
Outward payments	
Outstanding payments, incidents and miscellaneous	
International payments	**p. 10**
Inward payments	
Outward payments	
Currency exchange	
Various transactions	
Cards services	**p. 11**
Cards	
Various transactions	
Cash withdrawal in euro area	
Cash withdrawal and payment from abroad	
International Trade	**p. 12**
Import transactions	
Export transactions	
Guarantees and Standby Letters of Credit (SBLC)	
International "advantages"	
Credit facilities	**p. 15**
Account statement	
Short term credits: credit discounting, Loi Dailly	
Long term credits: loans, equipment leasing	
Cash management solutions	**p. 17**
Domestic cash management	
International cash management	
Cash Flow Forecasting	
Investment solutions	**p. 18**
Stock orders	
Custody Rights	
Money-market funds	
Other transactions	
Regulated Savings	
Main value dates	**p. 20**
Transactions in France and in SEPA	
International transactions	
Foreign exchange operations	

Account Services

		Tariffs (excl. VAT)	Description
Account maintenance			
Commission on administrative, legal and accounting updates *VAT*	For Businesses	Min. € 250, max. € 1,450	Annual fee charged in arrears. Price depending on complexity of the request and turnover for businesses or budget for non-profit organisations.
	For non-profit organisations	Min. € 195, max. € 670	
Account maintenance fee	Per transaction entry	€ 0.40	Or its equivalent in the account currency.
	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	Account 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.

Account Services (cont'd)

		Tariffs (excl. VAT)	Description
Researches			
Document research costs *VAT*	Per document	€ 30	A quotation should be delivered according to the complexity of the request and the amount of research.
Researches fees on cheques *VAT*	Per cheque		
Auditor's request *VAT*	Per request	€ 150	
Good standing letter *VAT*		€ 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	
Account closure		Free of charge	
HSBC international proposition			
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.[1]			
Remote account opening fees	First remote account opening fee	€ 1,500	
	Per additional remote account	€ 500	
Inclusive monthly fee *VAT*	Per month	€ 400	For corporate entities with annual turnover or share of commercial flows below € 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 the access to HSBCnet via the parent company profile.
Co-ownership Syndicates			
Monthly Account maintenance fee	Per month	€ 12	

Note:
1. For corporate entities belonging to a customer group banking with HSBC in France and benefiting from a global management of the relationship: contact us.

Banking communication services

			Tariffs (excl. VAT)	Description
Internet solutions				
HSBCnet *VAT* Direct secure access to your accounts from anywhere[1,3]	HSBCnet Maintenance Fee	Monthly	€ 75	Monthly access fee to HSBCnet functionalities for 5 users and 5 accounts[2]
	Additional Security Device	Per device	€ 15	Fee for any additional HSBCnet security device.
	Additional User	Per user per month	€ 5	Fee for any additional HSBCnet user.
	Additional Account	Per account per month	€ 5	Fee for any additional account loaded to HSBCnet.
SWIFT solutions				
HSBC SWIFTNet 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 fee	€ 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 fee	€ 300	Offer including: FIN messaging, FileAct file upload.
	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 fee	€ 190	Package fee.

Notes:
1. 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, interets for delay).For more details related to your tax obligations, we recommend that you request independent advice.
2. Confirmation of files transmitted by internet services HSBCnet included.
3. Additional costs may be charged when the customer asks for changes in the banking communication solutions used

Banking communication services (cont'd)

			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/BOR Promissory notes, domiciliation statements, unpaid Bill of Exchange, inward SEPA credit transfer statements, foreign currency account statements, international account statements.
	Full EBICS T package[4]		€ 83	Package including all available services[1].
	EBICS TS package[5]		€ 87	
HSBC CONNECT Host-To-Host ***VAT***	Connect H2H	Set up fees	€ 1,500	Additional fee € 450 per country.
		Monthly service fees	€ 200	
Treasury APIs solutions				
Treasury APIs ***VAT*** *Automatic real time file exchange*	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				
All connectivity solutions	Bank Billing Statement Camt.086 ***VAT***	Set up fees	€ 50	Per client.
		Monthly service fee	€ 10	Per billing account, per month. Applicable to HSBC CONNECT connectivity via EBICS / SWIFTNet / Connect Host-to-Host / HSBCnet via RFD (Report File Delivery).
Connectivity with HSBC in France: SWIFTNet / Connect Host to Host / HSBCnet via RFD *(Report File Delivery)*	Bank account Statement (GIR) ***VAT***	Set up fees	€ 284	Per statement type (End Of Day or Intraday) Setting up accounts (no accounts limit) if third-party bank for routing, in transmission or in reception.
	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.
No connectivity with HSBC in France	MT940/MT942 or MT101 with a third-party BIC ***VAT***	Set up fees	€ 150	Per account, per message type (MT940/MT942 or MT101).
	Sending MT940/MT942 by HSBC in France to a third-party BIC ***VAT***	Monthly service fee	€ 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.

Notes:

1. Cost per line: € 0.08 (Commission by recording, or by XML sequence excluding for account statement or per operation), and € 0.32 (Commission per XML sequence for account statement (bank to customer)) VAT
2. Confirmation of tele transmitted files: either for EBICS T via HSBCnet internet service (service included), or for EBICS TS via a signature certificate accepted by HSBC in France (service not included)
3. Monthly service fees (Customer to bank): € 32. Package including 2 services (1) to choose from the following: SEPA & SEPA Instant 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 & EEA 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 for SEPA payments (EEA as well as the United Kingdom, the Republic of San Marino, Switzerland, the Principality of Monaco, Andorra, the Vatican City State, Albania, Montenegro, North Macedonia, Moldova and Serbia). For payments towards other countries and/or other currencies, please refer to the page 'International Payments'.

			Tariffs (excl. 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	
Priority payment (EEA payment received)	Per credit transfer		Free of charge	Individual credit transfer in € (non-SEPA transfer) received from EEA.
Treasury Transfer	Per credit transfer		Free of charge	
Commercial Bills[1]	Electronic support	Per bill	€ 0.53	
		Per remittance	€ 4.20	
	Hard copy	Per bill	€ 8	
		Per remittance	€ 15	
Cheques[2]	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	

Notes:
1. Bills automatically cleared with a Payment Service Provider which participates to the local interbank system
2. Cheques issued in France and in euro.

France & EEA payments (cont'd)

			Tariffs (excl. 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.
		Per remittance	€ 4	
SEPA Direct Debits (including SEPA TIP) and SEPA B2B Direct Debts	Payment of a direct debit		Free of charge	
Credit Transfers	Hard copy	Per individual credit transfer	€ 100	
		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 priority payments (Urgent credit Transfers)	Electronic support	Per credit transfer	€ 5.50	Send a priority payment in € to a beneficiary located in EEA.
Treasury priority payments	Electronic support	By treasury credit transfer	€ 7	Send a treasury priority payment in € to a beneficiary located in EEA.
	Hard copy		€ 100	
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	
	Fees for outstanding commercial bills (per remittance) (Bill of Exchange / Promissory Note)			
	Fees for outstanding cheque (per remittance)			Free for an unpaid cheque for 'Non-Sufficient Funds' (NSF).
Operational incidents and rejects	Credit Transfer / Direct Debit rejection fees for Non-Sufficient Funds (NFS)		Max. € 20	Including intervention fees.
	Credit Transfer / Direct Debit rejection fees for 'invalid/incorrect data' or 'closed account'		€ 17	
	Domiciled commercial Bills rejection fees Non-Sufficient Funds (NFS)		€ 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 amounts due (including intervention fees).
		For cheque > € 50	€ 50	

International payments

			Tariffs (excl. VAT)	Description
Inward priority payments				
International & foreign currency receipts[1]	International credit transfers received fee	Per transfer	€ 17	Priority payment received in € from an issuer located outside of the EEA, or in a foreign currency from anywhere.
Outward priority payments				
International or foreign currency payments	Transfer commission	Electronic format	€ 13	Priority payment issued either in € to beneficiaries outside of the EEA. 'SHARE' mode (shared cost) is necessarily applied; or in a foreign currency anywhere. 'SHARE' mode (shared cost) applies by default.
		Paper format	€ 100	
International or foreign currency 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	€ 100	
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	Correspondent fees in addition, depending on the country.
Investigation fee on transfer			€ 50	

Note:
1. If currency conversion, foreign exchange commission in addition

Cards services

Cards		Tariffs (excl. VAT) Business cards	European Corporate Cards	Description
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.
	Lodge, virtual or fuel cards		Free of charge	
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	In % of the gross amount of the transaction	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		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%	-

Note:
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 you relationship manager if you have any questions.

			Tariffs (excl. VAT)	Description
Import transactions				
Documentary collections	Collection commission	In % of the remittance	0.2% Min. € 85	Commission linked to execution of the instruction received by its principal.
	Avalisation Commission		Please Contact us	Avalisation by the Bank of Bill of Exchange. Commission calculated in % per annum on the avalised amount depending on Company's financial profile.
Documentary credits	Issuance fee	Standard (per transaction)	€ 180	Instructions received by letter or email, paid at time opening.
		Digital Channel (per transaction)	€ 80	Instructions received from Digital Channel (HSBCnet or any other channel pre-approved by HSBC) - Paid at time opening.
	Commitment commission	In % of the documentary credit (credit tolerance included)	Please contact us Min. € 130	Calculated in % per indivisible quarter based on company's financial profile. It is computed on the period of validity of the outstanding documentary credit amount 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%) and includes all potential amendments increasing the underlaying Risk (increase amount or extension of the maturity). This commission remunerates the commitment of the issuing bank to pay on behalf of the applicant.
		Additional commission in case of deferred payment In % of the documentary credit	Please contact us Min. € 90 Per indivisible month	In case of acceptance or engagement of deferred payment, another 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 and includes all potential amendments increasing the underlaying Risk (increase amount or extension of the maturity).
	Amendment fee / Cancellation		€ 120	Fixed fee linked to a change of an element of the documentary credit or to the cancellation of the documentary credit.
	Document Handling fee	Per set of documents	0.125% Min. € 130	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).
Settlement fees	Discrepancy documents processing fees	Per set of documents	€ 50	Deduction applied on the total amount paid to the beneficiary.
	Reimbursement Charges		€ 50	
	SWIFT charges		€ 100	
Other import transaction fees[1]	Delivery order charges - Release of security	In % of the transaction amount	0.10% Min. € 100 Max. € 1,300	Arranging documentation for release of underlying goods.
	Special Handling Charges (per transaction)		Please contact us / Case by Case	Instructions that imply additional handling to meet special customer requirements.
	Postage charges	Per mail	€ 25	
	SWIFT charges	Per sending	€ 20	When we are required to send messages beyond the standard transaction flow.
	Tracer charges	Per reminder	€ 10	Reminder via-email linked to transactions in 'pending payment' status.

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

International Trade (cont'd)

			Tariffs (excl. VAT)	Description
Export transactions				
Documentary collections	Collection commission	In % of the transaction amount	0.2% Min. € 85	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).
Documentary credits	Advising fee	In % of the documentary credit	0.1% Min. € 120 Max. € 1,300	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.
	Confirmation / Acceptance fee		Please contact us Min. € 130	This commission remunerates the risk of the confirming bank taken on the issuing bank. The rate can vary depending on the counterparty bank, country risk, the amount and duration of commitment, and includes all potential amendments increasing the underlaying Risk (increase amount or extension of the maturity).
	Payment fee		€ 105	Collected on each set of documents settled under Documentary credit.
	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% Min. € 140	Collected by set of documents presented, this commission remunerates examination of documents.
	Transfer or Assignment fee	In % of the transaction fee	0.15% Min. € 240 Max. € 1,300	Commission billed when transferring the Documentary Credit or assigning the proceeds to a third-party beneficiary.
	Discrepancy fee		€ 105	Commission billed when documents declared as discrepant during examination, are presented again by customer
Othe export transaction fees	Special Handling Charges (per transaction)		Please contact us / case by case	Instructions that imply additional handling to meet special customer requirements.
	SWIFT charges	Per sending	€ 20	When we are required to send a message beyond the standard transaction flow.
	Tracer charges	Per reminder	€ 10	Reminder via Swift linked to transactions in "pending payment" status.
	Postage charges	Per mail	€ 60	

International Trade (cont'd)

			Tariffs (excl. VAT)	Description
Guarantees and standby Documentary Credit				
Risk commission		% rate per annum on guaranteed amount	Please contact us Min. € 68 per calendar quarter	Calculated at a rate based on the features of the guarantee or standby letter of credit and the customer's financial profile, applied to its amount. Charged daily (pro rata temporis) from the date of issuance until the expiry date or the end of any claim period, whichever is later, subject to a minimum of EUR 68 per calendar quarter (any part of a quarter counting as a full quarter for this purpose). For any extended expiry date or increase of the amount of the guarantee or standby letter of credit, the commission is calculated using the same method as at issuance (on the full increased amount, where applicable), from the date the extension or increase takes effect. For any extension, the rate is based on the total duration of the guarantee or standby letter of credit rather than the extension alone. The commission is collected quarterly in advance, starting on the date of issuance.
Issuance Fee		Standard (Per transaction)	€ 255	Administrative fee for set-up of guarantee or SBLC when instructions are received by letter or email.
		Digital Channel (Per transaction)	€ 155	Instructions received from Digital Channel (HSBCnet or any other channel pre-approved by HSBC) - for setting-up a guarantee or SBLC.
Transfer / Assignment Fee		Per transaction	€ 100	Transfer: Beneficiary transfers the guarantee / standby letter of credit to another beneficiary. Assignment: Beneficiary request to pay to a third party in case of claim.
Amendment fee		Per amendment	€ 115	Guarantee / SBLC amendment (e.g.: amendment to terms of the guarantee, extension, ...)
Advising Fee		Per transaction	€ 100	This commission remunerates validation and transmission of the guarantee / SBLC to the beneficiary.
Guarantee / Standby Letter of Credit claim fee			€ 155	Commission billed in case of receipt of guarantee claim.
Guarantee / Standby Letter of Credit cancellation fee			€ 84	Only applies to anticipated release (unexpired guarantee only)
Other transaction fees	Special Handling Charges (per transaction)		Please contact us / case by case	Instructions that imply additional handling to meet special customer requirements.
	SWIFT charges	Per sending	€ 20	When we are required to send messages beyond the standard transaction flow.
	Postage charges	Per mail	€ 25	
	Request for special reports on outstanding positions.		€ 50	
International "advantages"				
HSBCnet Trade Services Internet Solution *VAT*			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.
Trade Loans				
Loan Handling Fee		Per Loan request	€ 60	To arrange the loan. Additionally, interests will be charged of the loan period.
Loan Extension / Increase Fee		Per extension request	€ 30	To extend the loan period or increase amount. Additionally, interests will be charged for the period of the extension on initial or increased amount.
Special Handling Fee (per transaction)			Please Contact us / case by case	Instructions that imply additional handling to meet special customer requirements.

Credit facilities

			Tariffs (excl. VAT)		Description
Account statement					
Debit Interests			Contractual interests are calculated based on the actual day count / 360 days. The margin is dependent on credit type and duration, as well as the company's financial profile.		
			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 unathorised 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					
For overdrafts, the above mentioned conditions are applicable. For other short term credits, please liaise with your Relationship Manager.					
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		
Remittance fee		Per remittance	€ 20		
Extension fee					
Notification fee		Per invoice	€ 30		Only applicable to the financing of trade debts under Dailly law, when a written notification is sent to the debtor.
Unpaid invoice fee					

Notes:
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-fr/reglementaire/tarifs-hsbc
3. Overdraft fee, fee applicable to unauthorised drawings and non variation fee are taken into account in the TEG calculation.

Credit facilities (cont'd)

Long term credits		Tariffs (excl. VAT)	Description
Loans			
As regards interest rates conditions, please liaise with your Relationship Manager			
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)			
The following terms are applicable to HSBC Continental Europe leasing with purchase option and simple tease transactions.			
Request to cross off asset registry entry		Free of charge	
Change of bank details *VAT*	Per contract	€ 30	
Reissuing of documents paper format *VAT*			
Various certificates *VAT*			
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. *VAT*	Per transaction	€ 150	
Modification of a repayment schedule *VAT*	Min per contract	€ 250	Depending on the file complexity.
Transfer on behalf of a new lessee *VAT*			
Management of subsidy *VAT*			
Management of registration document following a loss/change *VAT*		€ 35	
Other fees (including management of fines, chasing copies of log books...) *VAT*		€ 50	

Cash management solutions

		Tariffs (excl. VAT)	Description
Domestic cash management			
Elys Centralisation *(this product will no longer be marketed as of 1 January 2027)*	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 - Domestic Cash Concentration	Monthly service fee per sub account	€ 100	Intraday / End of day cash concentration of account balances held at HSBC in France[1].
Global Liquidity Solutions - Cross-Border Cash Concentration		€ 150	Intraday / End of day cash concentration of account balances held at HSBC Group[1].
Global Liquidity Solutions - Multi Bank Cash		€ 150	Intraday cash concentration of account balances held in other banks[1].
Global Liquidity Solutions - Inter Company Solutions		€ 30	Inter Company reporting and posting on behalf of the participants of the cash concentration structure.
Cash Flow Forecasting			
Cash Flow Forecasting *VAT*	Set-up fees	€ 1,500	The fees are fixed regardless of the number of users or bank accounts.
	Monthly service fee	€ 500	

Note:

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, interest 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 *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.			
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 *VAT*			
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 depositary, in accordance with the European Central Securities Depositories Regulation.
Mutual Funds			
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.			
Management fees		Refer to the product prospectus[2]	

Notes:
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.

Investment solutions (cont'd)

			Tariffs (excl. VAT)	Description
Other transactions				
Payment of coupons *VAT*	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 *VAT*	Registrar France, Belgium, Netherlands		Free of charge	
	Registrar abroad	Per line	€ 41.66	
Securities transactions (OSTs)			€ 12.8	
Various *VAT*	Portfolio statement	Quarterly	Free of charge	
		Monthly	€ 8.33	Per item.
	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 August 2026 : 1.70%	Regulated rate and amount fixed by the public authorities Eligibles legal entities : ◆ 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/fr-fr/regulations/tarifs-hsbc)	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 in 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) ◆ **Collection at the maturity date or Value Discounting ('Escompte Valeur')** ◆ **Discount**	4 calendar days after maturity (postponed if applicable)[4] 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
Treasury transfer issued (without change, with change)	Day of the debit into Account

Notes:
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 series, recurrent or last of a series)
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

Main value dates (cont'd)

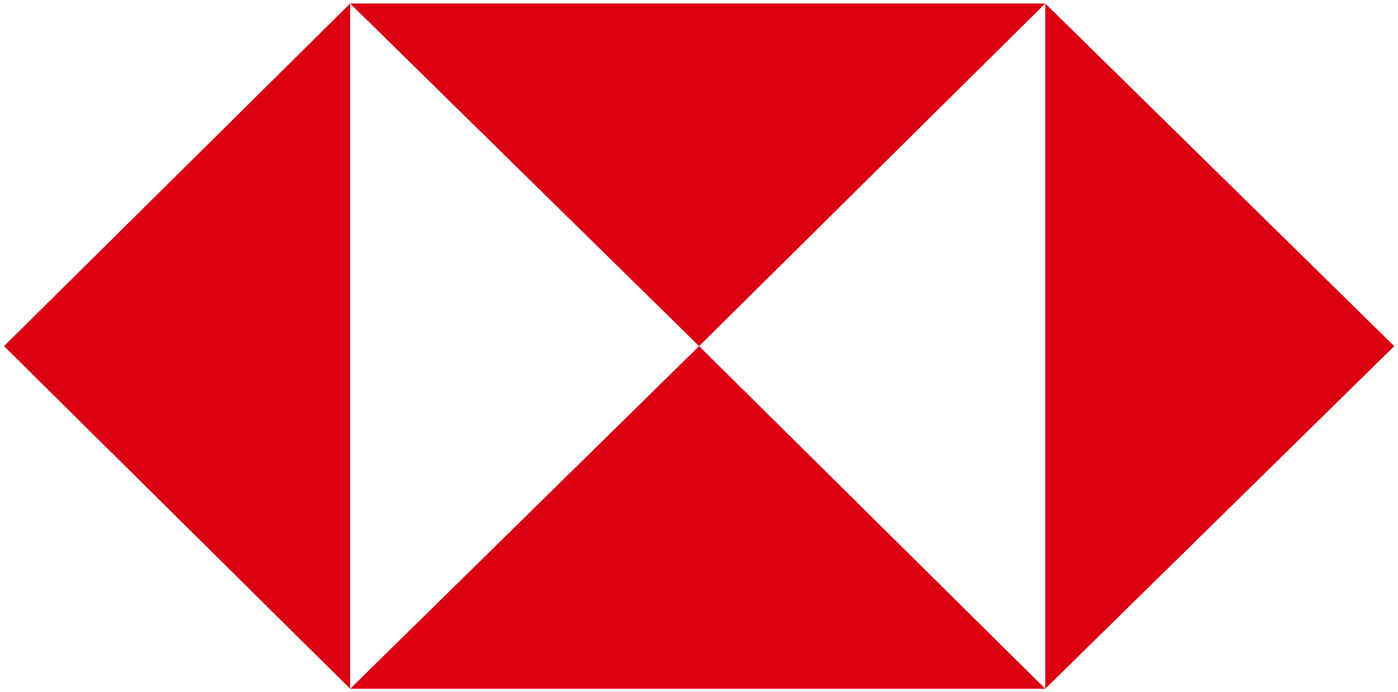
Inward payments		Value date
Credit transfer received	without change	D[1]
	with change	D[1]
Treasury transfer received	without change	D[1]
	with change	D[1]

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

Note:
1. Day of receipt of the funds by the bank

Published by HSBC Continental Europe
Ref: 26.002.87 - Update 10/26

HSBC Continental Europe
Public limited company with a capital of € 1 327 915 960 - SIREN 775 670 284 RCS Paris
Registered office: 38, avenue Kléber - 75116 Paris
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)

Credit photo : Getty Images