

Schedule of charges for Personal Financial Services

Valid from January 1st, 2010

I. Account opening and maintenance

	EUR
Account opening	free of charge
Account maintenance – monthly fee	16,60 ¹⁾
Statement of Account	free of charge
Additional copy of the statement of account	free of charge

¹⁾ service is free of charge if client's total funds on current accounts, term deposits and investment funds not decreases during the charge period below EUR 5 000,- or equivalent in other currency.

II. Domestic and cross-border transfers

	EUR
1. Domestic payments	
- Incomings	free of charge
- Outgoings	free of charge
2. Foreign payments	
- Incomings	free of charge
- Outgoings	33,19 / 3,32 ²⁾ + add. cost ³⁾
Cancellation or additional changes of the executed payment based on the client request	9,96 + add. cost ³⁾
External bank claim based on the wrong payment order information	9,96 + add. cost ³⁾

²⁾ service fee is 3,32 EUR if client's total funds on current accounts, term deposits and investment funds not decreases during the charge period below EUR 5 000,- or equivalent in other currency.

³⁾ + additional external bank fees

Note: Foreign payments are charged with external bank fees based on client instructions on payment order. With BEN and SHA codes, the payment will be credited on account, decreased by the external bank fee. With code OUR will be the senders current account directly debited by the external bank fee.

- Euro regulated cross-border payments up to 50 000 EUR⁴⁾ free of charge

⁴⁾ Cross-border Euro regulated payments are payments within European Economic Area (beneficiary as well as sender are in EEA) in EUR currency up to 50 000 with correct IBAN, BIC code (SWIFT), code for fees has to be set to "SHA" (payer pays fees of their Bank/beneficiary covers the rest), name and address of the beneficiary of the payment without additional information.

III. Unauthorized overdraft

Interest rate 15% p.a.

Valid from January 1st, 2010

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HSBC Bank plc, pobočka zahraničnej banky

Europeum Business Center, Suché mýto 1, 811 03 Bratislava, Slovenská republika
SWIFT: HSBCSKBA, IČO: 35 929 979, DIČ: 2021986505

*HSBC Bank plc, pobočka zahraničnej banky, je zapísaná v obchodnom registri Okresného sídla Bratislava 1, oddiel:Po, vložka č. 1258/B.
HSBC Bank plc, pobočka zahraničnej banky, je organizačnou zložkou HSBC Bank plc, so sídlom 8 Canada Square, London E14 5HQ,
Spojené kráľovstvo Veľkej Británie a Severného Írska, zapísanej na Úrade pre registráciu spoločností pre Anglicko a Wales pod číslom 14259.*

IV. Term deposits

Termination of term deposit before maturity	1,5 % of principal multiplied by remaining days till maturity/term deposit period. Charge is deducted from the accrued interest for given period
Termination of term deposit before maturity for EuroDual product	Charge is setup according to the Term deposit agreement for HSBC EuroDual product – example of calculation see below

V. Other charges

Cost reimbursement for any and all reports provided to	EUR 20,- + VAT
(a) the court incl. the public notary in position of the commissioner;	
(b) the executor commissioned to the distress execution;	
(c) the administrator or the interim administrator for the bankruptcy, the settlement or the restructuring proceedings;	
(d) or any and all entitled subject,	
in written form and related to single particular subject, in accordance with the provisions § 91 art.4 and § 92 art. 10 of the Act on banks as amended, covering incurred costs and expenses connected to the information provided.	

GENERAL CLAUSES:

- A. Fees in this schedule of charges are applied to standard services. Fees for the other services will be agreed separately.
- B. The client is obliged to pay to the Bank the costs, which incurred to the Bank in connection with agreements concluded between the Client and Bank (including the costs of delivery), and any fees, which have to be paid by the Bank to the authorities or third parties in connection with those agreements (including fees charged by the foreign banks in connection with executed transactions), including any tax, customs and telecom fees.
- C. All fees and costs specified in part (B) above will be charged by the Bank to the Client immediately as they occur, if not agreed otherwise between the Client and the Bank.

Example of charge calculation for EuroDual product:

Principal	16 596,96 EUR	
Term deposit period	360 days (12 months)	
Pre-mature term deposit period	180 days (6 months)	
Charge (1% from principal amount for remaining days of agreed term period)	82,85 EUR	(days remaining to term deposit maturity/term deposit period)*charge*principal (180/360)*1%*16 596,96

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