



CUSTOMER INFORMATION SHEET FOR OUTWARD PAYMENTS

General Enquiries

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Important Notes

- Please ensure that all information you provide in a TT or RTGS Instruction is clear, complete and accurate as any incomplete or insufficient information given may result in the TT or RTGS Instruction being delayed, rejected, or returned by the correspondent and/or beneficiary bank with charges imposed. We accept no responsibility for any loss or damage suffered by any person arising out of such rejection, return and/or delay. Any charges imposed by the correspondent and/or beneficiary bank shall be deducted from the Payment Amount or any of your accounts.
- Whilst we will endeavour to communicate to the beneficiary bank any payment condition you specify in a TT or RTGS Instruction, we have no obligation to check or verify the satisfaction of such condition before effecting payment. You irrevocably authorise us to effect payment at your own risk.
- We are unable to verify beneficiary account information. The verification procedures adopted by the beneficiary bank may vary in different countries/regions. For example, some banks may process inward remittances by verifying both the account number and account name while other banks may require only the account number or account name. You should ensure that the beneficiary account information provided to us is correct and complete.
- Whilst we will endeavour to communicate to the correspondent or beneficiary bank any message to the beneficiary or beneficiary bank you specify in a TT or RTGS Instruction, whether the correspondent or beneficiary bank will communicate or act on such message is beyond our control. We are not liable for any loss arising from or in connection with the correspondent or beneficiary bank's failure to communicate or act on such message.
- Provision of more and sufficient details may expedite the process and customer is advised to inquire with the beneficiary about the local regulatory requirements before effecting the payment.
- All provided information are subject to checking by the correspondent/beneficiary bank based on local regulatory requirements and as a result remittance may be delayed and take longer time to process.
- We have the right to accept or reject any amendment instructions (e.g. amendment of beneficiary name and/or beneficiary account number) at our sole discretion irrespective of whether the TT or RTGS Instruction has already been effected. We will communicate your amendment instruction that has been accepted by us to the correspondent and/or beneficiary bank. However, whether they will act on the instructions is at their absolute discretion and out of our control. On top of the Bank's charges for receiving and handling any amendment requests, the correspondent and/or beneficiary bank may also charge you for handling the request and any such charges shall be deducted from the Payment Amount or any of your accounts.
- The information contained in this sheet were correct at the time of release but remain subject to change. The Bank makes no guarantee and accepts no responsibility for any delay/damage arising from the information.
- Please visit our branches or contact our staff for the most updated information.
- In case of discrepancies between the English and Chinese versions of this sheet, the English version shall prevail.

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How to Speed Up an Outward Payment to Overseas Beneficiaries:

- Provide SWIFT Bank Identifier Code (BIC) of the beneficiary bank for all payments
- Please maintain a proper residential (for personal customer) / business address (for corporate customer) in HSBC's record for outward payment transaction.
- Beneficiaries in the USA
 - Provide Fedwire Routing No. (9 digits).
 - Provide UID No. (6 digits) for payment via New York CHIPS (Clearing House Interbank Payment System).
- Beneficiaries in the UK
 - Provide Bank Sorting Code (6 digits).
- Beneficiaries in the European Union (EU) and European Economic Area (EEA) for Euro payments
 - Provide SWIFT BIC of the beneficiary bank
- Beneficiaries in India maintaining accounts with banks other than HSBC
 - Remittance amount in Indian Rupee (INR): provide the IFSC (Indian Financial Security Code) of the beneficiary bank so that funds could be transferred via the local payment system to the beneficiary banks.

Special Requirements for Specific Countries/Regions

- For personal banking customers, payments in Taiwan Dollar (TWD)), Russian Ruble (RUB), Nigerian Naira (NGN), Malaysian Ringgit (MYR), and Indonesian Rupiah (IDR) are not accepted.
- For Commercial Customers, payments in Indonesia Rupiah (IDR) are accepted up to USD 1 million equivalent while payments in Taiwan Dollar (TWD), Russian Ruble (RUB) and Nigerian Naira (NGN) are not accepted.
- "Purpose of Payment" is mandatory for outward payments to:
 - Mainland China (for RMB payments only), Egypt, India, Jordan, Malaysia, Mauritius, Thailand, Bangladesh, the Philippines, Sri Lanka and Taiwan
- Payments sent to/routed through any bank in Canada are required to provide full beneficiary information including name, address and account number. The address provided cannot be a P.O. Box. Failure to provide the necessary information may result in a delay to the payment or the payment may be rejected.
- For payments to United Arab Emirates (UAE), Jordan, Qatar, Pakistan, EU or EEA in all currencies, International Bank Account Number (IBAN) must be provided.

Payment in Remote Currency

- Examples of common remote currencies include Korean Won (KRW), Vietnamese Dong (VND) and Bangladeshi Taka (BDT). For Commercial Customers, Korean Won (KRW) as a remote currency is only applicable if the payment is for Capital Injection purposes.
- Exchange rate for these remote currencies is provided on a provisional basis, actual exchange rate is to be determined by the intermediary/beneficiary bank upon receipt of the payment order. Any subsequent difference will be debited/credited to the remitter's account.

Special Points to Note for Renminbi (RMB) Outward Payment

- All outward payments to mainland China are subject to verification by the relevant mainland authorities and/ or banks in mainland China. The payments must comply with rules and requirements in mainland China. You are encouraged to check with your mainland China counterparts before submitting instructions.
- RMB remittance is processed subject to the operation and practice adopted by the RMB clearing bank. It will not be processed by the RMB clearing bank during holidays in mainland China (e.g. Labour Day, National Day).
- Purpose of payment is required for all RMB outward payments. Please refer to the "RMB Outward Payments Purpose Code List" in below section for the definition and coverage of each purpose code.
- Please also provide the SWIFT BIC of the beneficiary bank in your payment instructions.
- Specific Notes to **Personal Customer**

For RMB outward payment to mainland China:	<ul style="list-style-type: none"> - Hong Kong residents can remit up to CNY80,000 per day. This limit applies to each RMB account as well, including joint account. Whereas non-Hong Kong residents is not subject to a daily limit. - For payment instructed by Hong Kong residents, the name of beneficiary account in mainland China should be the same as the remitter's account name. The beneficiary account and the remitter's account should be in the same account entity. Please provide documents of joint name account in mainland China for our verification to ensure that the names are identically matched. - We will use remitter's Chinese name as in our records for sending the payment instruction. If you only have English name in our records, we will use the English name instead. - Please specify in your instruction if you wish to use your English name in our records for sending the payment in your RMB account opened with English name in mainland China. - Non-Hong Kong residents are reminded to note that approval from the relevant mainland authorities may need to be obtained by the authorities/ beneficiary banks in mainland China. Bank charges may be involved should the payment subsequently be rejected by the mainland authorities/ beneficiary banks.
For GBA Wealth Management Connect (GBA WMC) of RMB outward payments to mainland China requested by Hong Kong residents:	<ul style="list-style-type: none"> - All cross-boundary remittances must be conducted between the dedicated remittance account and dedicated investment account only. - The net cumulative remittance from a dedicated remittance account to a dedicated investment account under the Northbound Scheme are subject to: <ul style="list-style-type: none"> ✓ aggregate quota that initially set at CNY150 billion; and ✓ individual investor quota that initially set at CNY1 million. ✓ on the scenario of customer gaining from investment and remit the funds (together with profit) back to the designated RMB Saving, customer would be able to make subsequent remittances of higher than RMB 1 million, but cannot be over the individual quota of RMB 1 million plus the profit gained. Note: Usage of net cumulative quota under the Northbound Scheme = cumulative remittances from Hong Kong under the Northbound Scheme — cumulative remittances back to the Hong Kong under the Northbound scheme - GBA WMC remittance only supports 'BEN - Beneficiary to pay all charges' as Local/ Overseas Charges option
For GBA Wealth Management Connect (GBA WMC) of RMB outward payments to mainland China requested by China residents:	<ul style="list-style-type: none"> - All cross-boundary remittances must be conducted between the dedicated remittance account and dedicated investment account only. - Cross-boundary RMB remittance to the mainland China under the Southbound Scheme is not subject to the daily maximum quota per person for individual China resident's inward remittance to bank accounts under the same name in mainland China. - GBA WMC remittance only supports 'BEN - Beneficiary to pay all charges' as Local/ Overseas Charges option.
For GBA Category II (CAT 2 account) of RMB outward payments to mainland China request by Hong Kong residents:	<ul style="list-style-type: none"> - All cross-boundary remittances must be conducted between the dedicated remittance account under the same remitter's account name only - Hong Kong residents can remit up to CNY10,000 per day and up to CNY200,000 per year.
For RMB outward payment to mainland China (for purchasing GBA property):	<ul style="list-style-type: none"> - Hong Kong residence can use outward telegraphic transfer to purchase property in 9 GBA cities, include Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoxing. - There is no daily limit and facilitate customer to pay for deposits, down payments, full payments or taxes related to the property purchase transactions (covering first-hand properties and secondary market transactions). Beneficiary is either customer's self-named account or settlement account of the property developer in mainland China. - You need submit the transfer instruction via our branches and specify your GBA property address in the field of "Message of Beneficiary" with key words "大灣區購房" or "Property Purchase in GBA" in front of the property address. Please also specify in the field of "Purpose of payment" as "/PERSONAL/INVESTMENT". - Same as above arrangement for purchasing GBA property by foreign currencies (i.e. currencies other than CNY).
For RMB outward payment to non-China countries/regions:	<ul style="list-style-type: none"> - There is no transaction amount limit for outward payment to non-China countries/regions. - The name of beneficiary account is allowed in self-named or third party.

- Specific Notes to **Corporate Customer**
 - Outward payment to mainland China is allowed for trade (both in goods or services) settlement needs and such other purposes as allowed by mainland authorities.
 - Outward payment to other countries/regions beside mainland China and involving RMB currency exchange is also allowed, and the payment may be subject to local regulations.

Special Points to Note for Renminbi (RMB) Outward Payment (Continued)

• Renminbi Outward Payments Purpose Code List

Customers are required to specify the appropriate Purpose of Payment Code based on their underlying purpose for making a cross-border RMB and foreign currency payment into mainland China. Any cross-border RMB and foreign currency going into mainland China payment without an indicated Purpose of Payment Code may be delayed or rejected.

Purpose of payment codes and definitions (Applicable to non-personal customers only):

Purpose of Payment Code	Purpose of Payment Code (Specific for HSBC SmartForm)	Coverage	Definition
GOODS TRADE	/BUSINESS/GOODS TRADE	Cross-border Goods Trade	Cross-border settlement conducted for trade in goods, including general merchandise, goods for processing, goods required for repairing, goods procured in ports by carriers, transactions to be settled by letter of credit, bills for collection, payment of import equipment and advanced payment etc.
SERVICE TRADE	/BUSINESS/SERVICE TRADE	Cross-border Service Trade	Cross-border settlement conducted for trade in services, including services or fees relating to transportation; travel; communications; construction services; installation projects and their subcontract services; insurance; financial services; computer and information services; royalties and license fees; sports and entertainment; water, electricity and gas bills to be paid by corporations or financial institutions; rent; audit fees; hotel accommodation fees; legal fees; advertising and promotion fees; copyright and design fees; research and development fees; company registration fees; medical expenses; government services not mentioned above and other commercial services etc.
CAPITAL TRANSFER	/BUSINESS/CAPITAL TRF	Cross border Capital Transfer	Capital account transactions, (capital transfers and acquisition/disposal of non-productive or non-financial assets), capital injection, capital reduction, capital payment, direct investments, securities investments, other investments, shareholder's loan/repayment, other capital payments as approved by relevant regulatory authorities, fund transfers for foreign direct investment ("FDI") by enterprises and RMB Qualified Foreign Institutional Investor ("RQFII") projects by enterprises, bonds, fund transfer between enterprises etc.
CHARITY DONATION	/BUSINESS/CHARITY DONATION	Charity Donation	Donation to charities (non-profit making organisations).
CURRENT ACCOUNT TRANSACTION	/BUSINESS/CURRENT ACC TXN	Current Account Transactions	Income and current transfers, remittance of profits, bonus, dividend payment, tax payment, salary payment (to individual account), etc.

Purpose of payment codes and definitions (Applicable to personal customers only):

Type of Payments	Purpose of Payment Code	Coverage	Definition
A) For RMB payments to mainland China requested by HK residents	1. GENERAL FOR HK RESIDENTS	General for HK residents	Outward remittance by individual customer from Hong Kong to the same name account maintained in the Mainland.
B) For RMB payments to overseas countries/regions requested by HK residents, OR C) For RMB payments to mainland China/overseas countries/regions by non-HK residents	1. CURRENT TRANSFER	Current Transfer	Income and current transfers, remittance of profits, bonus, dividend payment, tax payment and scholarships, etc.
	2. PAYMENT FOR GOODS	Payment for Goods	Individual retail consumptions
	3. PAYMENT FOR SERVICE	Payment for Service	Individual bill payments, services or fees relating to transportation; travel; communications; construction services; insurance; financial services; computer and information services; sports and entertainment; rent; hotel accommodation fees; legal fees; medical expenses; government services not mentioned above and other commercial services, etc.
	4. INVESTMENT	Investment	Individual investments (including property purchase in the 9 GBA cities)
	5. CHARITY DONATION	Charity Donation	Donation to charities (non-profit making organisations).
D) For GBA Wealth Management Connect (GBA WMC) of RMB payments to mainland China requested by HK residents OR E) For GBA Wealth Management Connect (GBA WMC) of RMB payments to mainland China requested by China residents	1. GBA WMC FOR HONG KONG RESIDENT	GBA WMC for Hong Kong residents	Outward remittance by individual customer from Hong Kong to the same name of GBA WMC account maintained in the Mainland.
	2. GBA WMC FOR CHINA RESIDENT	GBA WMC for China residents	Outward remittance by individual customer from Hong Kong GBA WMC account to the same name account maintained in the Mainland.

Special Points to Note for Outward Payment to India

- Free of local and overseas charges for telegraphic transfer to self-named accounts in HSBC India if instruction submitted via Personal Internet Banking / HSBC HK Mobile Banking App.
- Free of local and overseas charges for telegraphic transfer to beneficiary's NRI / NRE / FCNR accounts in HSBC India if instruction submitted by personal customers over counter/by mail.
- All cross border remittance from/to India are governed by India Central Bank, the Reserve Bank of India (RBI) and are subject to Foreign Exchange Management Act (FEMA) regulations. FEMA regulations are available in the form of various notifications and circulars that are issued by RBI from time to time (referred to as regulations). These regulations are binding on the customer and Authorised Dealers (such as Banks clearing in foreign currency). Banks in India are expected to perform due diligence on the permissibility of cross border transactions. To enable the Bank to ascertain permissibility of the transaction, it is important that customers capture details of the purpose of the payment in the payment instruction to the Bank.
- Any outward payments to India without purpose of payment codes may be delayed or rejected. Please visit RBI site (www.rbi.org.in/upload/notification/pdfs/52220.pdf) for obtaining details on the underlying regulations governing these transactions. The RBI may change this list from time to time, therefore it is highly recommended to visit the RBI website for the most up-to-date list of codes.

Special Points to Note for Outward Payment to Jordan

- Purpose of payment codes for payment to Jordan**

For outward payments to Jordan in all currencies, purpose of payment must be provided. Please refer to below purpose of payment codes provided by the Central Bank of Jordan. Any outward payments to Jordan without purpose of payment codes may be delayed or rejected.

Purpose	Code	Classification
Invoice Payment & Purchase	0101	Personal
Utility Bill Payment	0102	
Prepaid Cards Recharging	0103	
Standing Orders	0104	
Personal Donations	0105	
Family Assistance and Expenses	0106	
Individual Social Security Subscription	0107	
Associations Subscriptions	0108	
Saving and Funding Account	0109	
Heritance	0110	
End of Service indemnity	0111	
Public Sector Employees Salaries	0201	Salaries and Wages
Laborers Salaries	0202	
Private Sector Staff Salaries	0203	
Jordanian Diplomatic Staff Salaries	0204	
Foreign Diplomatic Salaries	0205	
Overseas Incoming Salaries	0206	
Civil / Military Retirement Salaries	0207	
Social Security Retirement Salaries	0208	
Establishment Social Security Subscription	0209	Investment Remittances
Investment Revenues	0301	
Brokerage Investment	0302	
Insurance	0303	
Subscriptions to international nonmonetary organizations	0304	
Local Investment	0305	
External Investment	0306	
Tender bond Guarantee	0307	Transportation and Tourism
Air Freight	0401	
Land Freight	0402	
Sea Freight	0403	
Travel and Tourism	0404	Training and Delegations
Governmental Delegation Transfers	0501	
Private Sector Delegation Transfers	0502	
Governmental Education	0503	
Private Sector Education	0504	Import and Export
Public Sector Exportation	0601	
Private Sector Exportation	0602	
Public Sector Importation	0603	
Private Sector Importation	0604	External Aid
Religious Communities Aid	0701	
International Communities Aid	0702	
Arab Communities Aid	0703	
UN Aid	0704	
Charity Communities Aid	0705	

Special Points to Note for Outward Payment to Jordan (Continued)

• Purpose of payment codes for payment to Jordan (Continued)

Purpose	Code	Classification
Telecommunication Services	0801	Services
Financial Services	0802	
Information Technology Services	0803	
Consulting Services	0804	
Construction Services	0805	
Maintenance & Assembling Services	0806	
Marketing and Media Services	0807	
Mining Services	0808	
Medical & Health Services	0809	
Cultural, Educational & Entertainment Services	0810	
Rental Expenses	0811	
Real Estate	0812	
Taxes	0813	
Fees	0814	
Commissions	0815	
Franchise and License Fees	0816	
Cheque Collection	0817	
Membership Fees	0818	
Municipality Funds	0901	Funding
Government Funds	0902	
Private Sector Funds	0903	
External Incoming Funds	0904	
International Communities and Embassies Remittances	1001	Diplomacy
Permanent Diplomatic Missions	1002	
Temporary Diplomatic Missions	1003	
Jordanian Embassies Income	1004	
Long-Term Loans Installments / Public Sector	1101	Loans
Long-Term Loans interest Installments / Public Sector	1102	
Short-Term Loans Installments / Public Sector	1103	
Short-Term Loans interest Installments / Public Sector	1104	
Long-Term Loans Installments / Private Sector	1105	
Long-Term Loans interest Installments / Public Sector	1106	
Short-Term Loans Installments / Private Sector	1107	
Short-Term Loans interest Installments / Private Sector	1108	
loans Installments Against Governmental Guarantee	1109	
Loans Interest Installments Against Governmental Guarantee	1110	
Credit Card Payment	1111	
Personal Loan Payment	1112	
Rerouting	1201	General
Scientific Research Support	1202	

USD Telegraphic Transfer

For USD telegraphic transfer, besides the outward telegraphic transfer charges levied by HSBC, there are other overseas/other bank charges involved. These charges are either deducted from the remittance proceeds or collected from the remitter, depending on the choice that remitter makes on overseas bank charges.

Where remitter has selected overseas/other banks charges to be paid by beneficiary:

- overseas/other banks charges will be deducted from the remittance proceeds
- please refer to Table 1 which provides details on the selection option in various channels

Table 1

Where Remitter HAS selected overseas/other banks charges to be paid by beneficiary			
USD TT submitted through	Selection Field	Selection	Overseas/Other Bank Charges
Telegraphic Transfer/ Interbank Fund Transfer Application Form (Smart Form)	Local/Overseas Charges	BEN : Beneficiary to pay all charges; or SHA : Remitter to pay local HSBC charges and Beneficiary to pay other bank charges	Deduct from remittance proceeds
Personal Internet Banking / HSBC HK Mobile Banking App	Overseas charges paid by	"Recipient"	
Business Internet Banking	Who Pays Local/ Overseas Charges	"We pay local bank charges, the beneficiary pays overseas bank charges"; or "The beneficiary pays all bank charges"	
HSBCnet	Charges	"Beneficiary pays" : Beneficiary to pay all charges; or "Share" : Remitter to pay local HSBC charges and Beneficiary to pay other bank charges	
HSBC Connect	Charges option	BEN : Beneficiary to pay all charges; or SHA : Remitter to pay local HSBC charges and Beneficiary to pay other bank charges	
SWIFT for corporates	Charges option	BEN : Beneficiary to pay all charges; or SHA : Remitter to pay local HSBC charges and Beneficiary to pay other bank charges	

Note:

- Additional charges may be levied by overseas/other banks where incorrect, incomplete or unclear information is provided by customers in the instructions. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.

USD Telegraphic Transfer (Continued)

Where remitter has selected to pay for overseas/other banks charges:

- overseas/other bank charges will be collected from the remitter's account.
- such charges will include, amongst others, an upfront HKD150 flat fee to cover the correspondent bank fee imposed by the correspondent bank in US. Please refer to "outward payment section" in HSBC's tariff guide for details.
- please refer to Table 2 which provides details on the selection option in various channels.

Table 2

Where Remitter HAS selected to pay for overseas/other banks charges			
USD TT submitted through	Selection Field	Selection	Overseas/Other Bank Charges
Telegraphic Transfer/ Interbank Fund Transfer Application Form (Smart Form)	Local/Overseas Charges	OUR : Remitter to pay all charges	*Collect from remitter's account
Personal Internet Banking / HSBC HK Mobile Banking App	Overseas charges paid by	"Myself" (Deduct from the same account as local charges)	
Business Internet Banking	Who Pays Local/ Overseas Charges	"We Pay all bank charges"	
HSBCnet	Charges	"Sender pays" : Remitter to pay all charges	
HSBC Connect	Charges option	OUR : Remitter to pay all charges	
SWIFT for corporates	Charges option	OUR : Remitter to pay all charges	

Notes:

- * Applicable overseas/other bank charges would be collected from remitter's account.
Please note that whether all bank charges would be collected from remitter's account will be dependent on the charge practice of the overseas banks (including correspondent banks and beneficiary banks). At the overseas/other banks' discretion, the charges may be deducted from remittance proceeds or from the remitter's account regardless of the charges options.
- Additional charges may be levied by overseas/other banks where incorrect, incomplete or unclear information is provided by customers in the instructions. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.

Option to pay for all overseas/other banks charges

- **Applicable to non-personal customer only:** For USD telegraphic transfer, remitters can opt for paying all charges of other banks such that beneficiary can receive the full payment amount, subject to the limitations as specified under the notes below.
- An all-in fee will be charged for this service, which is HKD230 for USD telegraphic transfer to mainland China, and HKD350 for USD telegraphic transfer to non-China countries/regions.
- The all-in fee covers the above HKD150 flat fee as well as other banks' fees up to HKD400 beyond which HSBC reserves the right to claim back from the remitter.
- Please note that this service is not applicable for USD telegraphic transfer to USA.
- Specific codeword is required to be specified in the payment instruction. Please refer to input guide in the Table 3 below.

USD Telegraphic Transfer (Continued)

Table 3

USD TT submitted through	Field 1	Field Selection	Field 2	Please enter following codeword in Field 2 in following format
Telegraphic Transfer/ Interbank Fund Transfer Application Form (Smart Form)	Local/Overseas Charges	OUR : Remitter to pay all charges	Message to Beneficiary Bank	PPRO
Business Internet Banking	Who Pays Local/ Overseas Charges	"We Pay all bank charges"	Message to Beneficiary Bank	PPRO
HSBC <i>net</i>	Charges	"Sender pays" : Remitter to pay all charges	Instruction to Bank	/ACC/<space>/PPRO/
HSBC Connect	Charges option	OUR : Remitter to pay all charges	Instruction to Bank	/ACC/PPRO

Notes:

- Please note that HSBC does not guarantee that full payment can be made as it depends on other overseas banks' practice which is beyond HSBC's control, or where HSBC does not have direct correspondent banking relationship with the beneficiary banks, or if the format of the codeword specified in the payment instruction is not in the required format.
- Additional charges may be levied by overseas/other banks where incorrect, incomplete or unclear information is provided by customers in the instructions. These charges may be deducted from the payment amount or from the remitter's account regardless of the charges option.

Special Note on Payment on Behalf

- For customers who are financial institutions, when the payment is on behalf of other party, e.g. your customers, it is mandatory to provide the following Ordering Party information:
 - I. Account Identifier and Name
 - II. Detail address including building name, street name, city, county and/or state
 - III. Country/Region