Limits for Payments & Transfers

Enjoy flexibility in making your payments while protecting your bank accounts, with daily payment and transfer limits at HSBC. We have daily limits[1] for payments to registered and non-registered accounts, self-named[2] and third-party HSBC accounts and bill payments, etc. made through digital and self-service channels, including HSBC HK App and Online Banking, phone banking and ATM services. You can also easily manage your payment and transfer limits online.

Local transfers

- Up to HKD3,000,000 daily limit for transfers to each registered local account[3].
- Up to HKD400,000 daily master limit[4] for transfers to all non-registered accounts[5,6].
- Up to HKD10,000 daily limit[6] for all small-value payments via Digital Banking.
- You can pay up to HKD10,000 quickly with FPS QR code or transfer via HSBC HK App or Online Banking without additional security authentication.

Local transfer limits at a glance

Type	Daily limits for HSBC HK App / Online Banking
Registered local account transfer limit	Up to HKD3,000,000 (per payee account)
Non-registered account transfer limit	Up to HKD400,000
Small-value payment limit	Up to HKD10,000

Global payments

- Up to HKD3,000,000 'daily cross-border transfer master limit[6]' covering all global payments / transfers[7] to registered / non-registered global accounts, and self-named / third-party global HSBC accounts via HSBC HK App and Online Banking.
- Up to HKD3,000,000 daily limit for transfers to each registered global account[3].
- USD200,000 and USD50,000 daily limits for HSBC Global Transfers to your self-named and third-party global HSBC retail accounts respectively.
- Up to HKD400,000 daily master limit[4] for transfers to all non-registered accounts[5,6].
- Up to HKD10,000 daily limit[6] for all small-value payments via Digital Banking (including FPS x PromptPay QR payment via 'Scan to Pay' under 'FPS transfer' or top-up e-CNY wallet via HSBC HK App if you have activated your Mobile Security Key (MSK)).

Global payment limits at a glance

Type	Daily limits for HSBC HK App / Online Banking
Daily cross-border transfer master limit	Up to HKD3,000,000
Registered global account transfer limit	Up to HKD3,000,000 (per payee account)
Global Transfers to self-named global HSBC account	USD200,000
Global Transfers to third-party global HSBC account	USD50,000
Non-registered account transfer limit	Up to HKD400,000
Small-value payment limit	Up to HKD10,000

Bill payments

◆ Up to HKD5,000,000 daily master limit for payments to merchants across digital and self-service channels.

◆ With the daily master limit for payments to merchants, you can set sub-limits for each merchant category.

◆ The daily master limit and sub-limits are applied per customer regardless of the number of accounts held, and are shared across digital and self-service channels[17].

◆ For selected merchants[8], you can pay up to a limit of HKD400,000 per day (i.e. the daily master limit[5] for transfers to non-registered accounts as above) via FPS QR code if you have activated your MSK.

Bill payment limits at a glance

Type	Daily limits for HSBC HK App / Online Banking
Daily bill payment master limit[9]	Up to HKD5,000,000
eIPO[9]	Up to HKD5,000,000
Government/Utilities[9]	Up to HKD999,999
Securities Brokers[6]	Up to HKD500,000
Sports and Leisure[6,11]	Up to HKD500,000
Other Merchants[12]	Up to HKD250,000

Top up HSBC accounts via eDDA

◆ Up to HKD100,000 daily master limit for local transfers using Top up HSBC accounts via Electronic Direct Debit Authorisation (eDDA)[13].

◆ You can transfer in funds through HSBC HK App or Online Banking from your same-name accounts at selected local bank(s)[14] via Top up HSBC accounts via eDDA.

◆ You can set a daily transfer limit up to HKD/RMB10,000 per account top-up instruction[15].

Limits for Top up HSBC accounts via eDDA at a glance

Type	Daily limits for HSBC HK App / Online Banking
Daily master limit for fund transfers by Top up HSBC accounts via eDDA	Up to HKD100,000
Fund transfers from linked same-name accounts at other local banks[15]	Up to HKD/RMB10,000 per account top up instruction

Adjusting payment and transfer limits

With the transaction-signing capability along with MSK and security device, you can update your payment and transfer limits[16] via HSBC HK App or Online Banking:

1. Log on HSBC HK App and select 'Pay & Transfer' at the bottom, then tab on 'Set limits' icon, or

2. Log on Online banking and select 'Pay & Transfer' from the top menu, then select 'Daily payment and transfer limits' under 'Settings'.

3. Select your preferred limit for change, then input limit amount to set your limit.

4. Follow the instructions to complete authentication and update your limit.

5. For limit uplift, you will get a SMS and email notifications for confirmation.

Auto-resetting limits

Limits will be reset automatically when your usage is inactive, for keeping your money secure. We'll reset your sub-limit to HKD0 for non-registered account transfers and payments via Online and Mobile banking or phone banking, as well as your transfers to merchant categories of Securities Brokers or Sports & Leisure on all channels if:

◆ you haven't increased or decreased the limits for 6 consecutive months and if

1. you haven't logged on to respective channels (mobile banking, online banking or phone banking) for 6 consecutive months, or

2. you haven't performed related types of transactions for 13 consecutive months.

Protecting your assets

We take your security concerns seriously. To check other daily transaction limits, please refer to the relevant products / service user guides. For further assistance:

◆ Visit www.hsbc.com.hk/transfer-payments/limits/

◆ Log on to HSBC HK App/Online Banking and use the chat function

◆ Call us at

  • (852) 2233 3033 for Global Private Banking customers

  • (852) 2233 3033 for Premier Elite customers

  • (852) 2233 3322 for HSBC Premier customers

  • (852) 2233 3000 for Other personal banking customers

◆ Visit any HSBC branch

Notes:
1. Limit amount in denominated currency or equivalent.
2. Excluding self-named HSBC HK account transfers.
3. For Digital Banking only, channel limit up to HKD1,000,000 for phone banking.
4. The daily master limit for local and global payments / transfers to non-registered accounts of HKD400,000 does not include the HKD10,000 of maximum small-value payment limit via HSBC HK App and Online Banking.
5. Both non-registered account transfer limit and small-value payment limit are shared between local and global payment / transfer journeys. You can set non-registered account transfer sub-limits for different channels including: HSBC HK App and Online Banking (up to HKD400,000, default HKD0 for new customers), phone banking (up to HKD50,000, default HKD0 for new customers) and ATM services (local HSBC Group's ATM network (including Hang Seng ATMs) up to maximum HKD400,000 to non-registered HSBC HK or Hang Seng HK accounts in a single day and default HKD400,000, overseas HSBC Group's ATM network up to maximum HKD50,000 to non-registered HSBC HK accounts only in a single day and default HKD0) to suit your needs. For ATM services, we consider any accounts not linked to an ATM card to be non-registered accounts.
6. Default HKD0 for new customers.
7. Except Great Bay Area Wealth Management Connect transfers.
8. Please visit www.hsbc.com.hk/campaigns/fps/merchants/ to check the details of merchant list.
9. Default HKD5,000,000 for new customers.
10. Default HKD500,000 for new customers.
11. You can also activate a sub-limit for bill payments to merchants in Sports & Leisure category up to HKD50,000 via the betting terminal at The HK Jockey Club.
12. Default HKD100,000 for new customers.
13. eDDA means a direct debit authorisation set up by electronic means using HKICL FPS.
14. Please visit www.hsbc.com.hk/transfer-payments/products/local/ to check the details of eligible bank list.
15. Sub-limit may vary depending on the payer bank.
16. Excluding Global Transfers to self-named / third-party global HSBC account and Top up HSBC accounts via eDDA.
17. Except eIPO which is not applicable for phone banking and ATM services.