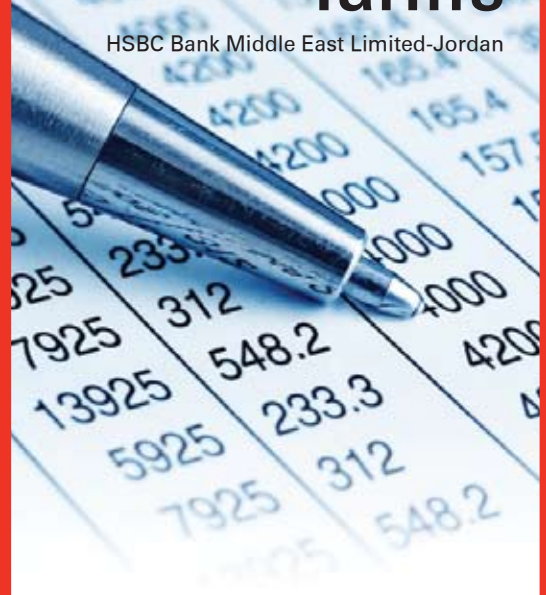


Commercial Tariffs

HSBC Bank Middle East Limited-Jordan



To save
money, time and effort,
please log on to
Business Internet Banking at
www.hsbc.jo

Tips to save you money

• **Electronic Banking Services – HSBCnet**

HSBCnet is the HSBC Group's global electronic banking platform. HSBCnet allows customers to monitor their accounts worldwide, initiate payments and transfers, open documentary credits and obtain a diverse range of timely information – all from a PC in their offices or home 24 hours a day, 7 days a week. This windows-based programme is flexible, high secure and user-friendly.

For more information on our electronic banking services, please contact your Relationship Manager, or Payment and Cash Management staff on 5518090 ext 234 or 180.

• **Business Internet Banking**

Business Internet Banking provides a wide range of services and features to help you securely manage your business finance more conveniently and cost effectively. To find out more about this service, please visit our website at www.hsbc.jo

• **Auto Pay**

Remove the risks of late payment and costs of writing and mailing cheques to settle regular payments such as salaries, dividends, regular supplier invoices, etc, by using our auto Pay services via Business Internet Banking or HSBCnet.

• **Trade Services**

You will receive 50% discount on the SWIFT cost on each import documentary credit (DC) application arranged via HSBCnet Internet Trade Services.

• **Electronic Export DC Advice**

Electronic DC advice is a new and innovative way for you to receive a full (non-negotiable) copy of your Documentary Credits (DCs) and amendments via email, FREE of charge.

On receipt of your DC, we will immediately email a copy to you. You no longer need for courier delivery or come to our office to collect your DCs.

• **Courier Service**

International Courier Service – Documents may be sent by International courier at a cost of JOD25/- per item.

Local Courier Service – documents may be sent by local courier at a cost of JOD10/- per item.

• **Facsimile Service**

Fax fees – overseas and local – will be charged to the customer account as appropriate.

Instructions received by fax – w.e.f. 01June 2009, the bank will not accept fax instructions. Customers should use one of the following:

- Bank's Forms
- HSBCnet
- Internet Banking

• **General Conditions**

1. Any fees listed in this booklet apply to normal transactions. The Bank reserves the right to levy additional charges for services provided at its sole discretion
2. Other expenses, such as stamps, postages, SWIFT, fax charge etc. not included in this booklet will be charged where incurred.
3. Charges for any services not listed in this booklet will be available on request.
4. Credit facilities will normally attract set up and annual review fees.
5. All charges in this booklet are subject to change without notice.
6. Fees and commissions quoted in this tariff are charged in full at the time of establishing the related transaction.

Applied starting 1 JAN 2010

CONTACTS

The information given in this Tariff is for guidance only. Please contact our Commercial Banking at the following location if you require further clarification.

HSBC Bank Middle East Limited
5th circle, Zahran Street
P O Box 925286
Amman 11190
Jordan

Tel: 962-6-5518090
Web Site: www.hsbc.jo
Swift: BBMEJOAX

Trade e-mail: Tradeandsupplychainjordan@hsbc.com

A. General Services – All Commercial Accounts

Item	Charge
Minimum monthly average balance required JOD5000 per suffix	
Monthly service charge if the balance is not met	JOD25/-
Statement copy (per month) upto 1 year old	JOD5/-
Statement copy (per month) over 1 year	JOD10/-
Statement copy (per month) over 5 year	JOD50/-
Audit Account balance certificate	JOD15/-
Letter of introduction*	JOD15/-
Confirmation of signature	JOD5/-
Account closure fee	JOD25/-
Deposits in FCY notes (over USD1000) or equivalent in other currencies	0.1 %
Power of Attorney	JOD50/-
Opening Account Overseas (IBC)	JOD150/-
Issue Cashier Order through HSBC branches	JOD10/-
Certificate of Interest paid	JOD20/-
Copy of voucher / paid cheque / duplicate slip	
Up to one month	JOD5/-
Over one month	JOD10/-
Facsimile copy within Jordan	JOD1/- per copy
Facsimile copy outside Jordan	JOD5/- per copy
Follow up telex message sent at the customer's request	JOD40/-
Certificate to Ministry of Trade & Industry for accounts under formation	JOD100/-
Late payment Fee	JOD10/-
Manual Account cover	JOD10/-
Central Bank of Jordan Blacklist application removal	JOD50/-

B. Deposit Account/Services

Item	Charge
Cheque-Books	
Cheque Books (per one cheque-book)	JOD5/-
Returned Cheque	
Each Cheque returned due to insufficient funds	JOD20/-
Each Cheque returned for other reasons	JOD10/-
Outward clearing	JOD5/-
Stop Payment Order	
To stop payment on each / a series of cheque(s) In sequential order by the account holder	JOD5/-
Post Dated cheques	
	JOD1/-

* Subject to status

C. Payment Services

C1. Inward Payments

Item	Charge
Telegraphic transfer	
Proceeds credited to an account with HSBC	JOD5/-
Purchase of Clean Bills (demand drafts/cheques) drawn on overseas bank credited to an HSBC account*	
Each demand draft issued by HSBC Group member	JOD10/-
Each demand draft issued by non-HSBC bank	JOD15/-
Each personal cheque	0.15% min JOD20/-
Clean bills (demand drafts/cheques) returned unpaid For any reason	same as purchasing fees mentioned above
Repair Charge (Except for technical reasons)	JOD5/-

* Subject to status

C2. Outward Payments

Item	Charge
Telegraphic transfer debited from an account with HSBC	
• To HSBC Group Offices	JOD25/-
• To non-HSBC Group Offices	JOD30/-
• Payments through the local Real Time Gross Settlement (RTGS)	JOD5/-

D. Guarantees

Item	Charge
Tender Guarantee	2% p.a.
Performance Guarantee	2% p.a.
Payment Guarantee covering financial obligations	3% p.a.
Auto-renewable Guarantee **	4%
Advance Payment Guarantee	3%
Maintenance Guarantee	2.5%
Amendment fees – same as issuance fees with min charge	JOD50/-
Guarantees issued by SWIFT are subject to JOD25/- cost of SWIFT + JOD21/- cost of postages	

All guarantees are subject to revenue stamps at 0.3% to the nearest JOD1000

** 120% Marginal Deposit on auto-renewable guarantees with minimum commission of JOD120/-

Minimum commission on issuance and amendments JOD50/-

E. Corporate Credit Cards

Item	Charge
Gold Visa/Master annual fee	JOD65/-
Two Gold Visa / Master Card annual fees	JOD100/-
In-Site Virtual Master Card	JOD15/-
Finance charge monthly	2% p.m.
Cash advance charge	4% comm. min JOD4/-
Card replacement	JOD20/-
Late payment fee	JOD15/-
Exceeding Credit limit	JOD15/-
Copy of sales voucher	JOD10/- per copy

F. Import/Export

F1. Import

Item	Charge
DC Opening commission	
Irrevocable DC	0.375% p.q. (min. JOD70) + SWIFT charge JOD35/-
Standby DC	2% p.a. (min charge JOD70) + SWIFT charge JOD35/-
Transferable DC	0.5% (min JOD70) + SWIFT charge JOD35/-
SWIFT charges on DCs issued Through HSBCnet	JOD17.500
DCs issued by brief SWIFT Followed by mail confirmation	JOD150/-

DC Amendment Commission

All amendments to DCs except for amendments covering increases in amounts, or extension of the validity period beyond three months, for which the usual opening commission are charged	JOD50/- + SWIFT charge JOD5/-
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Other Import Charges

Commission on Guaranteeing drafts	2% p.a. on quarterly basis (min charge JOD50/-)
Discrepancy fees	JOD100/- from beneficiary for each set of documents received with discrepancies
DC Overdrawn	0.375% from applicant (min JOD50)
DC Expiry Commission	0.375% from beneficiary (min JOD50/-)
Cancellation fees of DC, upon applicants request, and prior its expiry date	JOD25/-

Shipping Guarantees

Shipping guarantees / Airway bill release/ Delivery order	JOD50/- flat
Shipping guarantees are subject to 110% cash margin	

Import Bills

Acceptance commission for usance documents under DC	0.5% per quarter (min JOD50/-)
Commission on deliver documents free of payment	0.375% (min JOD50/-)
Commission for transfer bills to local Banks	0.375% (min JOD50/-)
Discount for DC applications submitted via HSBCnet ITS 50% of SWIFT charges	

F2. Export

Item	Charge
Export DC advising commission	0.2% (min JOD50/-) 0.25% for non-customers (min JOD50)
Confirmation of DCs	0.5% p.q. (min JOD50/-)
Charge based on issuing bank/country considerations; calculated on the DC face value for each three months or part thereof, not less than 0.5% p.q.	
Amendment commission In case of increasing the amount or duration, it will be subject to advising commission	JOD50/-

Export Bills

Negotiation Commission	0.375% (min JOD50/-)
Handling Fees	JOD10 upon retirement
Checking Fees	JOD70/- per presentation
Reimbursement claim	JOD15/- per SWIFT

Bills for Collection (Inward/Outward)

Commission on Bills for Collection	0.375% (min JOD50)
Acceptance Commission	0.25% p.q. (min JOD50)
Commission for Avalized / Guaranteed Bills for Collection	0.5% p.q. (min JOD50)
Past due bills for collection > 60 days	JOD70/- p.m. after 60 days from the date of receipt / maturity
Amendment for changing tenor	JOD25
Documents released free of payment	0.375% (min JOD50)

Other Trade related charges

Postages upon recording, Amendment, Retirement	JOD3/-
Revenue Stamps	0.3% flat to the nearest JOD1000
Courier Fees	JOD25/-
Commission on Exchange	0.5%
Commission on Assignment of Proceeds	0.25% p.q. (min JOD50/-)
Checking Fees on Import Bills	JOD100/- (from Beneficiary)
Stand alone trade loans (Imp/Exp) (CIL, LAG, LAE, OAE, LAI, PC)	0.5% min JOD50/-
Interest will be charged at the agreed interest rate as per the Customers' facility	

Commission percentage on Trade Products will be charged as per Customer's agreed facilities with the Bank

Minimum charge for all Import / Export transactions JOD50/-

For more information on how we can save you money, please contact our Payment and Cash Management Team (PCM) at 5518090 ext 234 or 180