



CUSTOMER INFORMATION SHEET FOR OUTWARD PAYMENTS

General Enquiries

Direct Financial Services

Telephone : (852) 2748 3322 (for Personal Customers) / (852) 2748 8288 (for Commercial Customers)

Facsimile : (852) 2288 2400 (for Personal Customers) / (852) 2288 2332 (for Commercial Customers)

SWIFT : HSBCHKHKKH

How to Speed Up an Outward Payment to Overseas Beneficiaries:

- Provide SWIFT address of the beneficiary bank for all payment
- 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 Bank Identifier Code (BIC) of the beneficiary bank
 - Provide International Bank Account Number (IBAN) of the beneficiary
- 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.
 - Remittance amount in foreign currency: for remittance amount above or equivalent to USD5,000 state clearly whether the funds are to be paid to the beneficiary in Indian Rupee or in specific foreign currency.

Special Requirements for Specific Countries

- Payments in Malaysian Ringgit (MYR) and Indonesian Rupiah (IDR) are not accepted.
- "Purpose of Payment" is required for outward payments to:
 - Egypt
 - India
 - Indonesia
 - Macau
 - Madagascar
 - Malaysia
 - Mauritius
 - Thailand

Payment in Remote Currency

- Common remote currencies include New Taiwan Dollar (TWD), Korean Won (KRW), Vietnamese Dong (VND), Bangladeshi Taka (BDT).
- Exchange rate for these 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 (only applicable to Personal Customer)

- Country of beneficiary bank is Mainland China.
- Each customer can remit up to CNY80,000 per day. This limit applies to each RMB account as well, including joint account.
- The name of beneficiary account in the Mainland 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 the Mainland for the Bank's verification to ensure that the names are identically matched.
- The Bank 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 to your RMB account opened with English name in the Mainland.
- 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 China (e.g. Labour Day, National Day).

Remarks

- 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.