

HSBC Business Direct Checking Transaction Fee Summary

Service	Description	Price
Account Maintenance Fee	Monthly maintenance charge	Free
Bill and ACH Payments	A payment to a beneficiary which is paid from your HSBC Business Direct Checking account via Business Internet Banking	Free
HSBC ATM Check Deposits	Checks deposited through HSBC ATMs	Free
HSBC ATM Withdrawals	Cash withdrawn from HSBC ATMs	Free
HSBC Internal Funds Transfers - Business Internet Banking - Tele-Banking - HSBC ATMs	Funds transferred between your HSBC Business Direct Checking account and another linked HSBC deposit account using Business Internet Banking, Tele-Banking, or HSBC ATMs	Free
Checks Paid	Checks written to a beneficiary from your HSBC Business Direct Checking account	Free
Automated Credits	An electronic credit paid into your HSBC Business Direct Checking account	Free
Automated Debits	An electronic debit applied to your HSBC Business Direct Checking account	Free
Non-HSBC ATM Withdrawals	Cash withdrawn from non-HSBC ATMs	No ATM fee assessed by HSBC and Rebate of fees assessed from non-HSBC ATMs outside of New York State for up to 3 ATM transactions
Wire Transfers - Outgoing (via Business Internet Banking)	Wire transfers initiated through Business Internet Banking from your HSBC Business Direct Checking account to a beneficiary	< 5: Free for first 5 outgoing wire transfers per month (includes both domestic and international ²); > 5: \$15 fee per outgoing wire transfer over 5 thereafter
Wire Transfers - Incoming	Wire transfers received to your HSBC Business Direct Checking account	< 5: Free for first 5 incoming wire transfers per month ; > 5: \$15 fee per incoming wire transfer over 5 thereafter
In-Branch Check Deposits	Checks deposited through an HSBC bank branch (not ATM)	< 25 checks: Free for first 25 checks deposited per month; > 25 checks: \$0.25 fee per check deposited over 25 per month thereafter
In-Branch Cash Withdrawals	Cash withdrawn from an HSBC bank branch (not ATM)	\$1 fee per \$1,000 cash withdrawn
Cash Deposits - HSBC Bank Branch - HSBC ATMs	Cash deposited through an HSBC bank branch and HSBC ATMs	< \$5,000: Free for first \$5,000 in cash deposited per month; > \$5,000: \$1 fee per \$1,000 cash deposited over \$5,000 per month thereafter
Remote Deposit Capture Check Deposits (optional)	Checks deposited to your HSBC Business Direct Checking account through Remote Deposit Capture service	\$65 per month - includes unlimited number of checks processing ³

¹ Maximum of \$10 in rebates per calendar month; rebates will be assessed on the first business day of the following calendar month

² Foreign currency exchange charges may apply

³ Customer must have an HSBC Remote Deposit Capture scanner; additional charge may apply