



EFT FACILITY CHARGES

ELECTRONIC FUND TRANSFER FACILITY (EFT FACILITY)	TYPES OF ACCOUNTS	EFT FACILITY SERVICE CHARGES
Automated Teller Machines (ATM) and other Electronic Fund Transfer (EFT) Facilities excluding HSBC Bank USA, N.A. Automated Teller Machines ("HSBC ATM")	<ul style="list-style-type: none"> • Consumer Checking • Consumer Savings 	<p>Unless you are using an HSBC ATM, the ATM operator or any network used may charge you a fee (and you may be charged a fee for a balance inquiry even if a funds transfer is not completed).</p> <p>EFT Facility Service Charges of \$2.50 apply to each withdrawal, balance inquiry or transfer from Basic Banking, Choice Checking and HSBC Everyday Savings accounts when using your Debit Mastercard® card or ATM card.</p> <p>These charges do not apply to: HSBC Premier Checking, HSBC Premier Savings, HSBC Advance Checking, HSBC Advance Savings, HSBC Promotional Premier Savings, HSBC Promotional Advance Savings, as well as the following online only products which are no longer offered, HSBC Online Money Market Savings or Online Payment Account.</p>

Cards referenced throughout this document are issued by HSBC Bank USA, National Association ("HSBC Bank USA, N.A." or "HSBC Bank").

Currency Conversion on Foreign Transactions

If you effect a transaction on your HSBC Bank Consumer Checking or Savings account at an EFT facility with your Debit Mastercard® card or ATM card in a currency other than U.S. dollars or effect a transaction in U.S. dollars outside the United States, Mastercard International Incorporated ("Card Association") will convert the transaction into a U.S. dollar amount. A currency conversion will occur even if the transaction is made in U.S. dollars. Card Association will act in accordance with the operating regulations or foreign currency conversion procedures then in effect. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars for such transactions is either a government-mandated rate or a wholesale rate determined by Card Association for the processing cycle in which the transaction is processed. The currency conversion rate used by Card Association on the processing date may differ from the rate that would have been used on the transaction date or cardholder statement posting date.

Foreign Transaction Fee*

If you effect a transaction on your HSBC Bank Consumer Checking or Savings account at an EFT facility with your Debit Mastercard® card or ATM card outside the United States, the transaction amount is further increased by a percentage established from time to time by us (currently 3%).

*This Foreign Transaction Fee does not apply to transactions using HSBC Premier World Debit Mastercard® and Jade by HSBC Premier World Debit Mastercard® cards.

Mastercard® and the Mastercard brand mark are registered trademarks of Mastercard International Incorporated.