

1. Foreign Currency Related Charges (Unit: KRW)

		Premier	Non-Premier
Outward	Telegraphic Transfer (Including KEB Transfer)	Less \$ 5,000	30,000
		\$ 5,000~\$10,000	20,000
		Above \$10,000	10,000
	Demand Draft	5,000	10,000
Inward	Telegraphic Transfer	5,000 or USD 5	10,000 or USD 10
Foreign Currency Cheque	General Cheque (After Collection)	10,000	20,000
	HSBC Demand Draft	10,000	20,000
	HSBC Travellers Cheque	Waived	
	Overseas Service Fee	Handling Fee	
Cash* Commission	USD	1.0%	2.0%
	Other Currency	1.5%	3.0%
Exchange Fee	Normal	Waived	0.1% (min USD 10)
	Personal Inward TT	Waived	USD 6.5
	Travelers Cheque (DR from account)	Waived	0.7%
AMEX Travelers Cheque Seller Fee		0.55%	
Default Foreign Currency Cheque		USD 30 + Overseas Handling Fee	
Global Witness Service		30,000	
Emergency Encashment **		Waived	20,000 or USD 20

* Cash Commission is charged when crediting foreign currency cash, with an exception of US Dollars. However, if customer withdraw US dollars in cash or transfer to other account within 7 days from initial cash deposit, customer will be charged with same cash commission. Same cash commission will also apply if customer transfers foreign currency cash to other accounts.
 ** Emergency Encashment is subjected to Overseas HSBC customers only.

2. Charges On Miscellanies (Unit: KRW)

		Premier	Non-Premier
Issuance of Certificate			2,000 (additional copy 500)
Reissuance of Passbook, Statement			2,000
Reissuance of Phone Banking and Internet Banking PIN			2,000
Reissuance of One Time Password Token			15,000
Lost / Stolen Declaration			1,000
Issuance of Cashiers Order	Fixed		50
	Non-Fixed	Waived	300
Commission for Dishonored Check			5,000 (each)
Real-time Check Clearing	Fixed		1,000 (each)
Fund transfer - within Branch			Waived
Fund Transfer - to Local Bank	Up to 1 Million		2,000
	Up to 10 Million		3,000
	Over 10 Million		4,000
E-Savings (Plus) Branch Transaction Fee			2,000
E-Savings Plus Maintenance Fee for Monthly Average Balance below 3 million			2,000
Branch Transaction Fee (Direct Savings Account)		2,000 Per Transaction	

3. Internet Banking (Unit: KRW)

	Premier	Non-Premier
All Local Fund Transfer	Waived	Waived
Overseas Transfer	7,500	7,500
Me to Me Transfer (Premier to Premier)	Waived	7,500

* Cash Commission is only applicable to foreign currency cash withdrawals.
 ** Fee waiver for Premier customer's Overseas Me-to-Me transfer is only applicable to transfer between self-named HSBC Premier accounts. Transfer involving self-named account in other firm will be subject to charges applicable to "Overseas transfer" for all customers.

4. ATM (Unit: KRW)

	Premier	Non-Premier
ATM Card Issuance Fee (New/Replace)	KRW 2,000 for both Premier and non-Premier	
Cash Withdrawal (Within Bank)	Waived	Waived
Cash Withdrawal (To Local Bank)	Waived	1,000 (Per Tr.)
Within Bank Transfer		Waived
Local Bank Transfer	Up to 1 Million	1,500
	Up to 5 Million	2,000
	Over 5 Million	3,000

* Daily cash withdrawal limit : 5 mil / day
 * Fund transfer : 10 mil / day

5. Phonebanking (Unit: KRW)

Fund transfer		Premier	Non-Premier
Within Bank		Waived	
To local bank (Through call centre staff)	Up to 1 Million	Waived	2,000
	Up to 10 Million		3,000
	Over 10 Million		4,000
To local bank (ARS)			500

6. Loan Related Charges (Unit: KRW)

		Premier	Non-Premier
Loan Liability Transfer Fee		30,000	
Terms and Conditions Change Fee		30,000	
Early Repayment Penalty		Repayment Principal X Early Repayment Penalty Rate	
Loan related issuance of certification		3,000 (additional copy 1,000)	
Security Appraisal Fee	Formal Appraisal Fee	Actual Expense	
	Informal Appraisal Fee	50,000	
Security Changing Fee		20,000	
Lien Establishment Fee	Housing Bond (Discount)	Applying differently according to discount rate	
	Scrivener Fee	Officer fee set by Scrivener Association	
	Debtor Change Registration Fee (Loan Transfer)	60,000	
Mortgage Loan (Credit Line)	Others	Certified copy reading fee etc	
	Line Settlement Fee	Settlement limit X Annual commission rate	
Line Cancellation Fee		Cancellation limit X Annual commission rate	

* For further inquiries, please contact our call center at 1588-1770.
 * The information above is subject to change without prior notice.
 * The information above is applicable from 1 April, 2010 and will be renotified if condition changes.

Transfer & Withdrawal Limit

Internet Banking Limit

- 1) Local Transfer
 - One-time Transfer Limit : KRW 50,000,000
 - Daily Transfer Limit : KRW 50,000,000
 - Please visit our branch to increase your present limit withit the maximum transfer limit.
 - ** Tranfer limit for local Foreign Currency transfer is subject to same transfer limit applicable to overseas account transfer.
- 2) Outward Telegraphic Transfer
 - Below USD1,000(or equivalent) only for one time per day

Phone Banking Limit

- One-time Transfer Limit
 - ARS Transfer Limit : KRW 50,000,000
 - Staff Transfer Limit : KRW 50,000,000
- Daily Transfer Limit
 - ARS Transfer Limit : KRW 100,000,000
 - Staff Transfer Limit : KRW 100,000,000
- Please visit our branch to increase your present limit withit the maximum transfer limit.

ATM Limit

- Withdrawal Limit
 - HSBC Card
 - One-time Cash Withdrawal Limit : KRW 400,000
 - Daily Withdrawal Limit : KRW 5,000,000
 - Other Bank Card
 - One-time Cash Withdrawal Limit : KRW 400,000

Transfer Limit

- One-time Transfer Limit : KRW 6,000,000 (including commission)
- Daily Transfer Limit : KRW 10,000,000 (including commission)