



Global Transfer Important Notes

1. The terms and conditions ("Terms and Conditions") for HSBC internet banking issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR, acting through its New Zealand branch which govern your use of its internet banking in New Zealand, apply to this transfer. By submitting this transfer, you agree to be bound by the said Terms and Conditions in respect of this transfer.
2. Please ensure there are sufficient funds in the "Transfer From" account one business day before the transaction date.
3. The maximum daily transfer limit for Global Transfers is USD200,000, or equivalent.
4. If you are seeking an exchange rate outside of the normal trading hours of FX market (Monday 7:00am HKT to Saturday 4:15am HKT (during US daylight saving) / 5:15am HKT (during non-US daylight saving), excluding 25 December and 1 January), the exchange rate provided will be with wider bid/ask difference.

Regarding Global Transfer Effective Dates

1. Same Date/Forward Date Transfer from a NZD account and Recurring Transfer from a NZD account which does not involve foreign exchange will be processed on the date specified.
2. If the Recurring Transfer falls on 25 December or 1st January, it will be effected on the next business day. Forward Date Transfer from a non-NZD account where the value date falls on 25 December or 1 January will be effected on the next business day.
3. All dates reflect Greenwich Mean Time (GMT). As a result, the actual date shown may be a date before or after the date you submitted the request in the local time zone of the country from which you are transferring the funds.

Global Transfer Fee Reminder

1. Please note that the Global Transfers service is exclusive for HSBC Premier and HSBC Advance customers in any country/territory at the time of the Global Transfer. Global Transfers fees are waived for Premier customers; for Advance customers a fixed Global Transfer Fee will be applied to each transfer, please refer to our tariff schedule for details.
2. If you hold both HSBC Premier and non-HSBC Premier accounts, the Global Transfer fee is waived regardless of the account used to transfer money under the Global Transfers.
3. The Global Transfer fee mentioned above will be debited from your "Transfer From" account within 2 business days after the transaction date. Please ensure there are

sufficient funds in your "Transfer From" account for debiting the above Global Transfer fee.

4. The Global Transfer fee will be in currency of debit account. Since a fixed fee is applied to the entities across the world and is subject to change, the fee applicable is based on the local time of the debit entity (countries with multiple time zones).
5. If the Global Transfer fee or customer status changes after the forward date/recurring transfer is established, the fee applicable is held at the time of the Global Transfer.
6. If your HSBC Premier account is converted to other account types except HSBC Advance account at the time of the Global Transfers, the forward date / recurring transfer will be cancelled since the Global Transfers is exclusive for HSBC Premier and HSBC Advance customers.