HSBC Bank Middle East Limited - Oman Branch

Wholesale Banking Tariff and Charges

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Issued by HSBC Bank Middle East Limited-Oman Branch, P.O. Box 306 PC 115, Al Khuwair Bausher Area, Muscat, Sultanate of Oman, regulated by the Central Bank of Oman and the Financial Services Authority for the purposes of this promotion and lead regulated by the Dubai Financial Services Authority

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Section A

Note: The below fees & charges are inclusive of VAT, and where applicable 5% VAT is charged in addition to the stated amount.

Corporate Tariff

Account Services

Account Maintenance	
Monthly Account Maintenance Charge - per entity per month	OMR 99.750 or equivalent in foreign currency

Time Deposits	
Minimum balance	OMR 5,000 or equivalent in foreign currency
Premature closure of Time Deposits	Any accrued interest will be paid, up to and including, the date immediately preceding such notice being received by HSBC: a) at the rate that would have been offered to the Customer by HSBC (as determined in the bank's sole discretion) at the time of the placement of the principal amount for the actual period of the tenure, being the period from the initial placement to the date of early withdrawal; and b) a 1% p.a. penalty calculated over the actual period of the term deposit. In case if the interest rate prevailing for the actual period is less than 1% p.a., no penalty will be charged from the principal amount.

Issuance of Certificates	
Letter of Ministry of Business and Trade	OMR 2.100 per certificate
Balance Certificate	
Audit Confirmation Letter	
Trade and Credit Information (TCI)	
Other Certification	

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Duplicate Account Statements	
Duplicate (up to 6 months)	OMR 1.050
Duplicate (6 – 12 months)	OMR 3.150
Duplicate (more than 1 year)	OMR 5.250

Other Services	
Account closure	OMR 3.150 (if closed within 1 year of its opening) No charge (if closed after 1 year)
Dormant account	OMR 2.100 p.a. (if the account does not have minimum balance)
Caution List removal	OMR 21.000
End of the day outward bank statement charges (MT 940/CAMT.53/BAI2/CSV) - (per account per month)	OMR 21.000
Intraday outward bank statement charges (per account per month (MT942 / CAMT.T/BA12/CSV)	OMR 21.000
Inward bank statement charges from third party banks (MT 940 / MT 942) - (per account per month)	OMR 8.085

Cheques

OMR Cheques	
Issuance of cheque Books – 100 leaves (OMR cheque book only)	OMR 5.250
Stop Payment of Cheques (either single cheque or bunch of serial numbered cheques / cancellation of stop payment instruction)	OMR 5.250
Returned Cheque (includes insufficient funds, partial payment of cheques) Note: Returned Cheque charges will apply for each instance of Partial payment of cheque	OMR 15.750
Photocopy of paid cheque	
Cheque within 1 year	OMR 2.100
Cheque more than 1 year	OMR 3.150
Other Services - Cheques	
Safe keeping charge for post-dated cheques (PDC) - per cheque	OMR 5.250
Withdrawal of PDC prior to maturity or replacement or extension of due date - per cheque	OMR 5.250

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Payments

Payment Type	Electronic[2]	Smartform (Manual)[2]
Local / Central Bank TT	OMR 1.050	OMR 15.750
Domestic Book transfers	OMR 0.000	OMR 15.750
International / Cross Border TT	OMR 5.250	OMR 15.750
Additional charge to send payments in full (Charges 'OUR)[a&b]	OMR 10.500	OMR 10.500
Inquiries/Investigation Fees (including where Bene claims non-receipt of funds)[1]	OMR 15.750	
Transaction Amendment / Cancellation/ Refunds	OMR 15.750	
Recall of TT funds (plus correspondent charges)	OMR 10.500	

Cheque Outsourcing Services (COS) via HSBCnet[c]	
Setup Fee	OMR 31.500
Cheque Outsourcing monthly fee	OMR 21.000
Cashier's Order – Through COS/per instrument	OMR 1.575
Company Cheque – through COS/ per instrument.[c]	OMR 0.840

a. In cases where the correspondent/intermediary charges claims are substantially higher than the above fee, HSBC reserves the right to recover the difference.
b. Some Beneficiary Banks may deduct charges from the remitted amount. In cases where the correspondent/intermediary charges claims are substantially higher than the above fee, HSBC reserves the right to recover the difference.
c. Additional charges if delivery required.

Cashier's Order (COC) – Manual Request[2]	
COC issuance	OMR 2.100
COC Cancellation	OMR 5.250
COC Stop Payment	OMR 5.250

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Standing Instructions (SI)	
Setup Fee (Within the Bank / Outside the Bank)	OMR 10.500
SI Processing fee within the bank	OMR 1.050
SI Processing fee outside the bank (plus correspondent bank charges and payment processing fee)	OMR 2.100

Salary / Payroll Services	
Processing fee per transaction via Wage Protection System (online)[2]	OMR 1.050

Payment (Autopay / Automated Clearing House – ACH)	
To other banks via ACH	OMR 1.050

Global Disbursement Solutions (GD)	
Set Up	OMR 105.000
GD Batch	OMR 1.050
Batch Transfer	OMR 5.250
GD Item Rejection	OMR 1.050
GD -Wire Transfer - Non-FX	OMR 15.750
GD Batch Limit Breach	OMR 5.250
GD Batch Cancellation	OMR 36.750
GD Item Limit Breach	OMR 5.250
GD Item Cancellation	OMR 5.250
GD Wire Transfer	OMR 15.750
GD - Beneficiary Template held	OMR 10.500
GD - Electronic Wallet	OMR 5.250

Virtual Accounts	
Virtual Accounts Setup (per physical account)	OMR 105.000
Virtual Account Monthly Maintenance Fee (per virtual account)	OMR 0.525

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Inward Payments	
Credit to beneficiary account (Local currency) (other bank charges extra) - when charge type is BEN / SHA	OMR 1.050
Domestic Book transfers	OMR 0.000
Credit to beneficiary account - Foreign Currency (other bank charges extra)	OMR 5.250

Notes

1. Payment investigation: When an HSBC customer raises a special request to HSBC for investigation of an issued payment instruction.
2. Electronic / Online: Payment instructions originating from electronic banking channels (HSBC Connect, HSBCnet, SwiftNet). Smartform/ Manual: Payment instructions originating through a branch or a Relationship Manager.

- Smartform payments are only offered in exceptional circumstances. For further details, please contact your Relationship Manager
- These are HSBC Bank Middle East Limited- Oman Branch charges only. Other charges including beneficiary bank, correspondent banks or other HSBC Group office charges may be deducted from the remitted amount.
- For any remittance, the beneficiary may be required to pay additional charges depending on the conditions set by the payment system, remitter, remitting bank or beneficiary bank. For example, for outward payments when the ordering party selects to pay all charges, HSBC will process the transaction with the charge type 'OUR', however, it is important to note that some local country clearing systems do not recognize this charge type including payments that are cleared through the Federal Reserve or Clearing House Interbank Payments System (CHIPS) in the USA. For this reason, correspondent banks in the USA may change the charge type from 'OUR' to 'SHA' or 'BEN' when routing the payment to the final beneficiary bank.
- Inward payments received by the customer may be subject to correspondent banking fees, which may be deducted from the proceeds of payment.
- During the payment execution process, HSBC may receive, give or share the commission, charges or income/revenue with other entities. The fees, charges or commission charged directly by HSBC from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer.
- The prevailing exchange rate will apply to all cross-currency transactions.
- Payment Cut-Off Times are available on our website, under Transfers and Payments for more details: https://www.business.hsbc.om/download-centre
- For any inward remittances received by HSBC Bank Middle East Limited – Oman Branch, if the payment is returned to the remitter as a result of an inaccurate or invalid payment details, a charge may be deducted from the original remittance amount. This charge will depend on the reason for the returned payment, for example the currency and the cost of processing the returned payment.

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Digital

HSBCnet Channel	
Set up charge includes account loading and initial training	OMR 31.500
HSBCnet Monthly Service charges (Corporate)	OMR 26.250
One Off Charges - HSBCnet	
Additional Training (per visit)	OMR 10.500
Request for additional Security Device (per token)	OMR 21.000
HSBC Connect	
HSBC Connect one time setup fees	OMR 1,420.000
HSBC Connect Monthly Maintenance	OMR 223.000
HSBC Connect File Upload Fees (per file)	OMR 2.100
SWIFT for Corporates	
SWIFTNet FileAct Setup Fee	OMR 1,420.000
SWIFTNet FileAct Monthly Fee	OMR 223.000
Swift FIN Concentrator Setup Fees	OMR 607.000
Swift FIN Concentrator Monthly Maintenance	OMR 102.000
Corporate & Treasury Application Programming Interface (API)	
API One time set up fees	OMR 1,420.000
API monthly maintenance fees	OMR 223.000
Monthly fee for GPS Corporate and Treasury API client access. Priced on a sliding scale according to volume/consumption.	OMR 21.000 to OMR 809.000
API Per Account Fee (OMR)	OMR 21.000

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Commercial Cards

Corporate Cards	
Card Annual Fee	OMR 21.000
Cash /Quasi Cash* advance fee	3.15%, min OMR 5.250
Minimum Payment	100%
Late payment fee	OMR 5.250
Monthly Finance Charge on Purchases	1.5% per month (18% per annum)
Finance charge on cash/Quasi cash* advance per month	1.5% per month (18% per annum)
Card Replacement Fee	OMR 5.250
Over-limit Fee (weekly- HSBC / per instance -other banks)	OMR 5.250
Copy of sales slip	OMR 10.500
Duplicate Statement	
Up to 6 months	OMR 1.050
From 6 to 12 months	OMR 3.150
More than 12 months	OMR 5.250
Charge for disputing a transaction subsequently found genuine	OMR 10.500
Cross Border Fee (Card transactions made outside the Oman will attract a processing fee irrespective of the currency of transaction)	0.65% plus applicable VAT
Foreign currency transactions (Card transactions not in your billing currency will be converted at a wholesale market rate attracting a processing fee)	2.80% plus applicable VAT

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Commercial Cards (Continued)

Purchase Cards	
Card Annual fee	OMR 21.000
Monthly Finance Charge on Purchases	1.5% per month (18% per annum)
Finance charge on cash/ Quasi Cash* advance per month	1.5% per month (18% per annum)
Minimum payment	100%
Cash/ Quasi Cash* advance fee	3.15%, min OMR 5.250
Late payment fee	OMR 5.250
Over-limit Fee (weekly- HSBC / per instance -other banks)	OMR 5.250
Copy of sales slip	OMR 10.500
Duplicate Statement	
Up to 6 months	OMR 1.050
From 6 to 12 months	OMR 3.150
More than 12 months	OMR 5.250
Charge for disputing a transaction subsequently found genuine	OMR 10.500
Cross Border Fee (Card transactions made outside the Oman will attract a processing fee irrespective of the currency of transaction)	0.65% plus applicable VAT
Foreign currency transactions (Card transactions not in your billing currency will be converted at a wholesale market rate attracting a processing fee)	2.80% plus applicable VAT

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Commercial Cards (Continued)

Virtual Card	
Card Annual fee	OMR 0.000
Monthly Finance Charge on Purchases	1.5% per month (18% per annum)
Finance charge on cash/ Quasi Cash* advance per month	1.5% per month (18% per annum)
Cash/ Quasi Cash* advance fee	3.15%, min OMR 5.250
Late payment fee	OMR 5.250
Over-limit Fee (weekly- HSBC / per instance -other banks)	OMR 5.250
Copy of sales slip	OMR 10.500
Duplicate Statement	
Up to 6 months	OMR 1.050
From 6 to 12 months	OMR 3.150
More than 12 months	OMR 5.250
Charge for disputing a transaction subsequently found genuine	OMR 10.500
Cross Border Fee (card transactions made outside the Oman will attract a processing fee irrespective of the currency of transaction)	0.65% plus applicable VAT
Foreign currency transactions (Card transactions not in your billing currency will be converted at a wholesale market rate attracting a processing fee)	2.80% plus applicable VAT

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Commercial Cards (Continued)

Other Fees - Cards	
API Integration for Virtual Card Program (Standard)#	OMR 4,045.000
Standard Card data file feed to client ERP (One Time)#	OMR 405.000

**Quasi Cash – refers to transactions representing a purchase of foreign currency or items which may be convertible to cash. This may also include transactions such as the transfer of funds under a wire transfer money order, the funding of accounts and such other transactions as determined by the relevant card association from time to time.*
#actual integration cost will vary based on the level of customization.
Note: Payments to your credit card account will be applied in the following order
1) balances on promotional interest rates, 2) fees,3) billed cash advances, 4) billed purchases, 5) unbilled fees, 6) unbilled cash advances, and 7) unbilled purchases.

Express Banking

Express Banking	
Express Banking Services (per pick up, per location), Cheques and Documents	OMR 7.350

Global Liquidity Solutions

Domestic Cash Concentration	
Initial setup fee - one time	OMR 1,008.000
Amendment charges (include any change to existing solution and / or termination)	OMR 100.800
Monthly Fee	OMR 42.000
Interest Enhancement Facility (On credit balances only)	
Initial setup fee - one time	OMR 1,008.000
Amendment charges (include any change to existing solution and / or termination)	OMR 100.800
Monthly Fee	OMR 63.000

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Section B

Note: The below fees & charges are inclusive of VAT, and where applicable 5% VAT is charged in addition to the stated amount.

Financial Institutions Tariff

Account Services

Account Maintenance Charges	
Account Maintenance per month	OMR 128.000

Payments

Outward Remittances	
MT 103 - RTGS / SWIFT - "BEN"	OMR 10.500
MT 103 - RTGS / SWIFT - "SHA"	OMR 10.500
MT 103 - RTGS / SWIFT - "OUR"	OMR 15.750
MT 103 - Book -"BEN"	OMR 5.250
MT 103 - Book -"SHA"	OMR 5.250
MT 103 - Book -"OUR"	OMR 5.250
MT 202 - RTGS / SWIFT	Waived
MT 202 - Book	Waived
MT 202 Cov – RTGS/ SWIFT	Waived
MT 202 Cov - Book	Waived
Inward Remittances	
MT 103 - RTGS / SWIFT - "BEN"	Waived
MT 103 - RTGS / SWIFT - "SHA"	Waived
MT 103 - RTGS / SWIFT - "OUR"	Waived
MT 103 - Book -"BEN"	Waived
MT 103 - Book -"SHA"	Waived
MT 103 - Book -"OUR"	Waived
MT 202 - RTGS / SWIFT	Waived
MT 202 - Book	Waived
MT 202 Cov - RTGS / SWIFT	Waived
MT 202 Cov - Book	Waived
Non-STP Incremental	
Outward / Inward - MT 103 / MT 202 - RTGS / SWIFT/ Book	OMR 5.250

- RTGS – Real Time Gross Settlement routed via Central Bank.
- Book – Movement of funds from one account to another in the same bank.
- SWIFT – International Fund Transfer.

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Statement Charges	
MT 950 (per month/ per account)	OMR 21.000
MT 900 /910	Waived
MT 942 (per month/ per account)	OMR 21.000
MT 940 (per month/ per account)	OMR 21.000

Payment Investigation Charges	
Payment Investigations	OMR 15.750
Payment Cancellation / Amendments / Refunds	OMR 15.750
Additional SWIFT chasers	OMR 10.500
Admin charge for funds return	OMR 15.750
SWIFT Copy Requests via Message Centre on HSBCnet	Waived
SWIFT Copy Requests via Client Services Team	Waived

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Section C

The below fees & charges pertaining to Trade Imports, Trade Exports, Receivables Finance & Supply Chain Finance, Guarantees & Standby Documentary Credit, Miscellaneous Charges -Import / Export / Guarantees / RF) do not include VAT, and where applicable 5% VAT will be charged in addition to the stated amount

Trade Imports [1]

Trade Import Services

Import Documentary Credit [2]	Applications received via manual application forms over the counter.	Application received through HSBCnet
Commission for Issuance & Amendment (Charge applicable per month for minimum 3 months) [3]	0.131% per month or part of a month thereafter Minimum Charge for issuance: OMR 31.500 Minimum Charge for amendment: OMR 26.250	0.131% per month or part of a month thereafter Minimum Charge for issuance: OMR 26.250 Minimum Charge for amendment: OMR 21.000
♦ Issuance of Drafts of DCs prior to release of SWIFT. ♦ Amendment processing fee ♦ Cancellation Fee	OMR 15.750 for each applicable charge	

Import Bills

Usance commission for Import DC bills (for the tenor of the bill)	0.158% per month (Minimum Charge OMR 26.260)
Avalisation commission (from acceptance to maturity)	0.158% Per Month (Minimum Charge OMR 31.500)
♦ Import DC bill processing fee. ♦ Amendment processing fee for all Import bills (Collection & DC Bill) ♦ Acceptance processing fee for Import Collection bills	OMR 21.000 for each applicable charge
Handling commission for Import Collection bills [4]	0.197% of bill value (Minimum Charge OMR 21.000)

Shipping Guarantees & Delivery Orders

Commission on shipping guarantees and delivery orders basis invoice value	0.131% per month till receipt of original shipping documents or receipt of airway bill documents (Minimum Charge OMR 15.750)

Financing Imports [4]

Buyer loan commission	OMR 26.250
Processing fee for extension to Buyer loan tenor	OMR 26.250

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Notes

1. Reimbursement fee of USD 40.00 (or equivalent in case of Foreign Currency) will be deducted from the proceeds paid to the beneficiary. Bills of Lading or any form of transport documents should not be consigned to the order of HSBC Group offices. In exceptional instances where transport documents are required to be consigned to HSBC Group office, the same must be pre-agreed with HSBC Group office.
2. Import Documentary Credit includes Standard Irrevocable DCs, Red Clause DCs, Revolving DCs and Back-to-Back DCs
3. Amendment charges would be applicable for increase in Documentary Credit amount and / or extension in expiry date.)
4. Handling commission is charged regardless of whether documents are released against payment/acceptance or released free of payment.
5. Buyer Loans are represented by either or Preshipment Buyer Loan, Post Shipment Buyer Loan, Finance against own DCs (Usance DCs) and Financing against Availized bills.

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Trade Exports

Documentary Credit Advising

Documentary Credit Advising	For HSBC Bank Middle East Limited – Oman Branch Customers	For Non-customers
Documentary Credit Advising Commission	OMR 15.750 for Export DC advising and amendments	OMR 31.500 for Export DC advising and amendments

Documentary Credit Confirmation & Financing Exports

Export bills discounting & Documentary Credit Confirmation [1]	As agreed with your Relationship Manager. (Minimum charge for export bills OMR 26.250) (Minimum charge for Documentary Credit Confirmation OMR 52.500)
Post Shipment Seller Loan processing/handling fees Processing fee for extension to Post Shipment Seller loan tenor.	OMR 26.250 for each applicable charge

Transfer Documentary Credit

Transfer Commission	0.131% of Documentary Credit value (Minimum charge OMR 26.250)
Amendment Commission (If DC Value is increasing and/or DC expiry extended)	0.131% of Increased and/or extended Documentary credit value (Minimum charge OMR 26.250)

Export Bills [2]

Handling commission / Negotiation Commission for all Export bills [3]	0.263% of bill value (Minimum Charge OMR 26.250)
Amendment Fee [4]	0.263% of increase in bill value (Minimum Charge OMR 26.250)
Acceptance processing fee for all Export bills. Handling fee for revised / additional documents for all Export bills	OMR 10.500 for each applicable charge.

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Assignment of Proceeds	
Assignment of proceeds for Export Documentary Credit and / or Export Bill	OMR 31.500

Notes:

1. Prices for confirmation of Export DCs & Export bills (when financed under bank risk) will be based on current assessments of the default risk faced in dealing with specific banks in specific countries. Your Relationship Manager will be able to provide you with up to date prices for any particular bank in a given country.
2. In addition to our charges correspondent banks may deduct fees of their own from bill proceeds. We will identify these to you as 'Counter party bank charges. In addition to these charges a reimbursement bank fee of USD 40.00
3. will be levied for all cross border remittance.
4. Handling commission is charged regardless of whether documents are released against payment/acceptance or released free of payment.
5. Minimum charge would be applicable to all amendments other than increase in bill value.

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Receivables Finance & Supply Chain Finance

Receivable Finance	
Service Fee	0.263% of the value of notified receivables

Post Dated Cheques Discounting	
Service Fee	0.131% of the value of cheque
♦ Recalling a discounted cheque ♦ Replacement of a discounted cheque	OMR 15.750 for each applicable charge

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Guarantees & Standby Documentary Credit [1]

Guarantees & Standby Documentary Credit – Issuance & Amendment	Applications received over the counter	Application received through HSBCnet
Non- Financial Fixed expiry Guarantee Opening Commission (Charge applicable per annum for minimum 3 months)	1.575% (Minimum OMR 52.500)	1.575% (Minimum OMR 40.000)
Non- Financial Open-ended guarantee Opening commission. (Charge applicable per annum for minimum 3 months)	2.520% (Minimum OMR 52.500)	2.520% (Minimum OMR 40.000)
Financial Fixed expiry Guarantee Opening Commission (Charge applicable per annum for minimum 3 months)	3.15% (Minimum OMR 105.000)	3.15% (Minimum OMR 84.000)
Financial Open-ended guarantee Opening Commission (Charge applicable per annum for minimum 3 months)	3.675% (Minimum OMR 105.000)	3.675% (Minimum OMR 84.000 per year)
Standby Documentary Credit Opening commission (Charge applicable for minimum 3 months)	0.210% per month or part of a month thereafter (Minimum Charge OMR 31.500)	
Guarantees & Standby Documentary Amendment commission	OMR 21.000, plus 'Opening Commission' as above for increase in value or extension of period.	

Guarantees Advising	
Charges for advising correspondent bank guarantees (including Amendments if any)	USD 250.00

Notes:

1. Correspondent Bank charges (where applicable) will be recovered as per actual. Guarantee transactions should not be re-instated or transferred to alternate accounts. In exceptional instances where these are required to be done so tariff as stated in sections 'Guarantee issuance' and 'Guarantee amendments and other expenses' would be applicable.

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Reimbursement bank fee of USD 40.00 will be levied for all cross border remittance. Commissions would also be applicable for the period allowed for presentation of claims until such time the Guarantee or Standby Documentary Credit is cancelled.

Miscellaneous Charges - Import / Export / Guarantees / RF)

SWIFT / Cable	Applications received over the counter	Application received through HSBCnet
Transmission fee for Guarantees, Import DCs & Export	OMR 26.250 for Issuance	OMR 21.000 for Issuance
Transfer DCs by SWIFT / Cable / Telex	OMR 21.000 for Amendments	OMR 15.750 for Amendments
Charges per SWIFT / Cable / Telex	OMR 7.875	

Discrepancy Fee for Import & Export bills	
Discrepancy fee (recovered from exporter)	USD 105.00
Discrepancy - Excess Drawing Commission for Import DC or Commission for Import DC Bill Presentation post DC expiry date. (1)	0.131% Fixed Rate (Minimum Charge OMR 26.260)

Courier Fee	
Courier Fee per document	OMR 21.000

Unpaid or unaccepted transactions	
Fees for Export & Import bills returned unpaid	OMR 31.500
♦ Fees for Export & Import bills unpaid for more than one month from due date or sight (as per tenor) ♦ Fees for Export & Import bills unaccepted for more than one month from presentation date ♦ Fees for Buyer & Seller Loan unpaid for more than one month from due date ♦ Fees for Shipping Guarantee & Delivery Order outstanding for more than one month from issuance date ♦ Bills returned unpaid, cancelled due to direct settlements, released on free of payment	OMR 31.500 per month for each applicable charge.

Notes:

1. Handling of discrepant bill presentations involving Excess Drawing and / or Bill presentation post DC expiry dates would be subject to HSBC discretion.

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