



HSBC Global Wallet

Do business across 240+ countries and territories with a single multi-currency wallet

Pay like a local

Pay as a local is a new way to make international payments, so that funds can reach their destination even faster. The expected transfer times are listed below*:

Currency > Destination	Expected Transfer Time* (in business day)	What information do I need?	'Pay Local' limit (per transaction)
AUD > Australia	Next day	Account Number & BSB Code	N/A
CAD > Canada	Same day	Account Number & Routing Number	N/A
CHF > Switzerland	Same day	IBAN & SWIFT-BIC	N/A
EUR > European Economic Area	Same day	IBAN & SWIFT-BIC	N/A
GBP > United Kingdom	Same day	Account Number & Sort Code	N/A
HKD > Hong Kong	Same day	Account Number & Branch Code	HKD 1,000,000
JPY > Japan	Next day	Account Number & SWIFT-BIC	N/A
MYR > Malaysia	Next day	Account Number, SWIFT-BIC & Purpose Code	MYR 190,000
CNY > China	Same day	Account Number, SWIFT-BIC & Purpose Code	N/A
USD > United States	Next day	Account Number & Routing Number	N/A

* Expected transfer times are indicative only and subject to local clearing processing time and availability. If sent in Singapore Time (SGT) before AUD = 19:30, CAD = 23:00, CHF = 20:25, EUR = 22:30, HKD = 14:30, JPY = 23:15, MYR = 21:00; CNY = 13:30

This payment solution is not applicable for standing instructions, payment advices, cash deposits and cash withdrawals, Cheques, Singapore domestic payments, file-based payments. Send 'local' payment feature in EUR is also not available to the following destinations: Aland Islands, Saint Barthelemy, French Guiana, Gibraltar, Guadeloupe, Monaco, Saint Martin, Switzerland, Martinique, Saint Pierre and Miquelon, Reunion, Serbia, San Marino, Mayotte.

Receive like a local

Receive as a local is a new way to receive international payments in your HSBC Global Wallet. The information needed by your payers are listed below:

Payer Location > Currency	What local addressable information do I provide to payers?
Hong Kong > CNY, HKD	Account Number & Branch Code (+address)
United Kingdom > GBP	Account Number & Sort Code (+address)
United States > USD	Account Number & Routing Number (either Fedwire or ACH dependent on payer preference) (+address)

Note: Local addressable information can be found under HSBC Global Wallet detail page in HSBCnet.

Pay and receive via SWIFT

Pay and receive via SWIFT to countries and territories where pay/receive like a local is not applicable.

SWIFT	Currencies	Destination / Payer Location	What information do I need to make payment / provide to my payers?
Pay	AED, AUD, CAD, CHF, CNY, CZK, DKK, EUR, GBP, HKD, JPY, MXN, NOK, NZD, PLN, SAR, SEK, SGD, THB, USD and ZAR	240+ countries and territories	Account Number / IBAN & SWIFT-BIC
Receive	Most global currencies^		

^Funds will be credited into your HSBC Global Wallet in CNY, HKD, GBP or USD.

Hold funds

Hold funds in multiple currencies all in one place with no fall below account fees.

Currency	AUD, CAD, CHF, CNY, EUR, GBP, HKD, JPY, SGD, and USD
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DEPOSIT INSURANCE SCHEME

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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