

HSBC Global Wallet

Do business a world away on local terms



HSBC Global Wallet lets you hold, manage, send and receive payments in multiple currencies, all from your HSBCnet profile. Now you can do business internationally, quickly and easily.



Total visibility and control of your currencies.



Save time, effort and money.



All on one award-winning platform: HSBCnet.

Key Benefits

◆ Instant access to multiple key currencies

View, hold and manage a range of currencies in one place, saving you time and effort.

◆ Pay and receive international payment like a local

Make cheaper and faster payments in the destination currency without incurring correspondence fees or beneficiary bank charges. Your buyers can also pay you via their own domestic payment networks, giving you an efficient way to receive payments.

◆ Simplified pricing

Different pricing packages to meet your business needs and make costs clearer.

◆ No hassle, no multiple accounts and logins

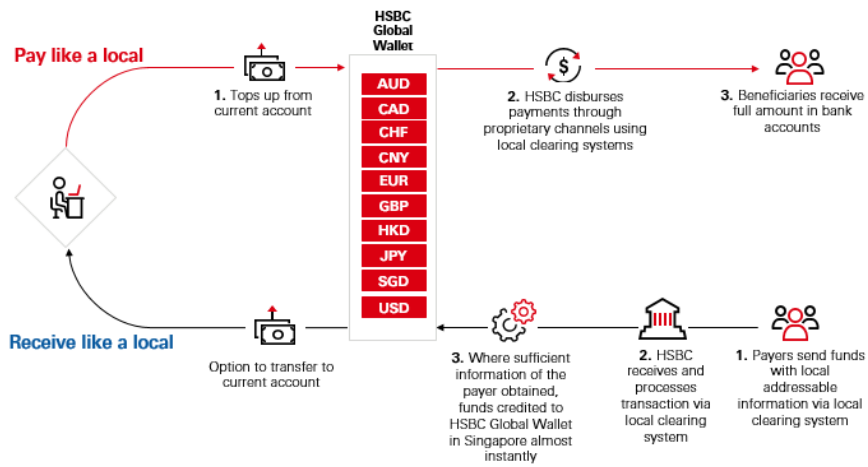
HSBC Global Wallet is integrated with your business banking account in HSBCnet, our award-winning online banking platform and mobile app.

◆ Do business internationally with ease

With better visibility and control over your overseas payments, you can build trust and do business easily with your international suppliers and customers.



How does HSBC Global Wallet work?



Available currencies and destinations

◆ Send payments

- like a local to Australia, Canada, China, Hong Kong, Japan, Malaysia, Switzerland, United Kingdom, United States and most of Europe.
- via SWIFT to 240+ countries and territories, in these currencies AED, AUD, CAD, CHF, CNY, CZK, DKK, EUR, GBP, HKD, JPY, MXN, NOK, NZD, PLN, SAR, SEK, SGD*, THB, USD and ZAR.

*SGD priority payments to a SG beneficiary is not permissible, however it is available for a foreign beneficiary.

◆ Receive payments

- like a local from Australia, Canada, Hong Kong, United Kingdom and United States into AUD, CAD, HKD, GBP and USD wallet respectively using local addressable information in each destination.
- like a local from Hong Kong into CNY wallet as well using local addressable information.
- via SWIFT from 240+ countries and territories in any currencies into AUD, CAD, CNY, HKD, GBP and USD wallet.

◆ Hold money

- Hold funds in multiple currencies such as AUD, CAD, CHF, CNY, EUR, GBP, HKD, JPY, SGD, and USD for future payments.

More currencies will be made available progressively.

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 ID	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, French Guiana, Gibraltar, Guadeloupe, Martinique, Mayotte, Monaco, Saint Barthelemy, Saint Martin, Saint Pierre and Miquelon, San Marino, Serbia, Switzerland, Reunion.

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 should I provide to payers?
Australia > AUD	Account Number & BSB ID (+address)
Canada > CAD	Account Number & Routing Number (+address)
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^		

*SGD priority payments to a SG beneficiary is not permissible, however it is available for a foreign beneficiary.

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

Pricing packages

<h1>5</h1> <p>Outward Payment via HSBC Global Wallet Inward Payment into HSBC Global Wallet</p> <p>Basic*</p> <ul style="list-style-type: none"> ✓ 5 outward payments monthly ✓ 5 inward payments monthly ✓ Multicurrency HSBC Global Wallet ✓ HSBCnet <p>+ Unlimited inter-account transfers within Singapore</p> <hr/> <p>Good for Light users More flexibility</p> <hr/> <p>\$S\$250 p/m</p>	<h1>10</h1> <p>Outward Payment via HSBC Global Wallet Inward Payment into HSBC Global Wallet</p> <p>Growth*</p> <ul style="list-style-type: none"> ✓ 10 outward payments monthly ✓ 10 inward payments monthly ✓ Multicurrency HSBC Global Wallet ✓ HSBCnet <p>+ Unlimited inter-account transfers within Singapore</p> <hr/> <p>Good for Regular users Expected payments and flexibility</p> <hr/> <p>\$S\$350 p/m</p>	<h1>20</h1> <p>Outward Payment via HSBC Global Wallet Inward Payment into HSBC Global Wallet</p> <p>Advance**</p> <ul style="list-style-type: none"> ✓ 20 outward payments monthly ✓ 20 inward payments monthly ✓ Multicurrency HSBC Global Wallet ✓ HSBCnet <p>+ Unlimited inter-account transfers within Singapore</p> <hr/> <p>Good for Heavy users A solution that suits you</p> <hr/> <p>\$S\$600 p/m</p>
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*For Basic and Growth package, outward and inward payments made in excess of the monthly quota will be charged at \$S\$50 per transaction for outward payment and \$S\$10 per transaction for inward payment.

** For Advance package, outward and inward payments made in excess of the monthly quota will be charged at \$S\$20 per transaction for outward payment and \$S\$5 per transaction for inward payment.

Learn more

Call your Relationship Manager | 1800 216 9008 (Singapore) or +65 6216 9008 (Overseas)

Visit business.hsbc.com.sg/globalwallet

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