

# **Tariff, Terms & Conditions for Banks**

**HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce**

with the effect from 1<sup>st</sup> June 2023



## Account opening

Accounts are open and maintained in accordance with General Terms and Conditions of Opening and Maintaining Bank Accounts with HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce. The document is available for download at [www.hsbc.pl](http://www.hsbc.pl) or we can send it upon request.

Statements, in the form of SWIFT MT950 messages, will be delivered to you on a daily basis regardless of the operation of the account.

## Payment value dates and cut-off times

### Value dates

To enable us to obtain value in accordance with your instructions, such instructions must be received on or before the cut-off time for that payment type, without it being necessary for us to repair or reformat the message. Payment orders are processed subject to sufficient funds.

### Cut-off times

A payment instruction should be received by us on or before the cut-off time for that payment type, as notified to you from time to time. All times quoted are CET.

The cut-off times referred to below are for PLN payments that can be processed on a “straight through processing” (STP) basis, and which are covered by sufficient settlement balances on your accounts.

Payments received (debits) after the cut-off time will be processed on a best effort basis. Cut-off times refer to the last minute payment instructions for same day execution.

Payments received (credits) after bank business hours are booked with the same Value Date as the date of receipt of funds if straight through processed or on a next business day with good value if non-straight through processed.

Payments in other currencies are processed as per Table of Cut-Off Times.

The cut-off times referred to are ours as the remitting bank; they do not necessarily cover or include the cut-off times imposed by the receiving banks. The value assigned to funds paid to the beneficiary depends on cut-off times and rules in force in the overseas center. If a foreign exchange deal is required, the cut-off time that applies is that of the “earliest” of the currencies involved.

Cut-off times	
Outgoing payments in PLN*	12:00 (noon) CET for external payments
	4:00 p.m. CET for internal book transfers for both Client and Bank to Bank

Incoming payments in PLN	Subject to receiving credit to HSBC's account with NBP.
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*\*Execution of the payments is subject to sufficient funds being available on the account by 3:30 CET.*

## Formatting and repair of messages

Payments should be completed as detailed in our SWIFT Message Formatting Guide. In the event that a payment is incorrectly formatted, we will repair the payment and process using reasonable efforts. Notwithstanding the above, we will have no liability to process a payment instruction in accordance with the value date which has been incorrectly formatted, and which we are unable to repair and process on or before the cut-off time for that payment type.

We recommend that your payment instructions are sent as early as possible.

MT103 STP guidelines will be made available upon request.

## SWIFT MT202 formatting

MT202's are received as payment instructions. If your system allows, please quote your a/c number in field 53B.

## Interest Terms

Interest will be applied to your account or charged for agreed facilities to your account at the following rates:

Interest rates	
Credit interest	0.00 % O/N deposits at market rates can be arranged with Balance Sheet Management from 9:00 a.m. to 5:00 p.m. CET
Debit interest	as per separate agreement
Unauthorized PLN debit balance interest	As indicated in point 3.5 of General Terms and Conditions of Opening and Maintaining Bank Accounts with HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce

Interest will be provided on the statement for the day when interest is applied.

## Pricing

Please note that the terms included in this document will be implemented on your account once opened.

Please note that the following:

- Pricing is for mono-currency transactions only. For cross-currency transactions (currency of the account does not equal instructed currency), different rates may apply,
- Level of fees and charge method are non-negotiable,
- HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce will charge you in PLN currency.

### Account Services

Account opening fee	Free
Monthly maintenance fee	PLN 250
Confirmation of balance	PLN 50 per confirmation

### Account Reporting

MT950 via SWIFT	Free
MT940 via SWIFT	PLN 200 monthly
MT942 via SWIFT	PLN 400 monthly
Monthly paper statement	PLN 200 monthly
MT910 and MT900	PLN 500 monthly
HSBCnet daily PDF statement	Free
Additional reporting related to transaction history	PLN 250 monthly

### Payment Services\*

Client transfer debits (MT103)	PLN 29
Client transfer debits with (OUR) (MT103)	3 <sup>rd</sup> party bank costs if applies
Client transfer credits (MT103)	Free
Interbank transfers debit (MT202, MT202COV)	PLN 29
Interbank transfers (MT200)	PLN 29
Non-STP/Repairs	PLN 50
Investigations per payment order	PLN 150
Amendments and cancellations	PLN 150
Admin fee for returned funds	PLN 150
Investigation of a beneficiary claims non receipt, where it transpired that the payment was in good order	PLN 150

Sending MT199 inquiry due to missing BIC, IBAN or other mandatory information	PLN 50 / per MT199
Fee for payments with OUR cost option received from 3 <sup>rd</sup> party banks	PLN 100
Complaints, adjustments, cancellations, inquiries etc. received from 3 <sup>rd</sup> party banks	PLN 100

*\*Unless specified, all charges for payment transfers will be covered by Client and charged from Client's account regardless of the payment option (i.e. BEN, SHA, OUR).*

<b>Trade Finance</b>	
Routing of the Trade related MT (4XX,7XX) to the target bank due to the lack of Swift arrangement between requestor and target bank	USD 50 or EUR 45 or PLN 200 (currency depending on NOSTRO account held with the requestor)
Returning of the documents to the presenting/remitting bank (documentary collections, LCs) after client payment/acceptance refusal	USD 200 or EUR 180 or 800 PLN (currency depending on the transaction currency)
Negotiating guarantee wording with another bank, at another bank request	USD 200 or EUR 180 or 800 PLN (currency depending on the transaction currency)

## **Ancillary charges**

To the extent that ancillary expenses, charges and interest incurred in undertaking the above services are not specifically mentioned, such expenses, charges and interest will be applied to correspondents if they are incurred by HSBC. Any services provided by HSBC and not covered within this document will be charged at HSBC's Table of Fees and Charges (which is available, by product or service, on request), or by separate negotiation.

## **Final provisions**

1. This Tariff, Terms & Conditions for Banks shall be supplemented:
  - a) General Terms and Conditions of Opening and Maintaining Bank Accounts with HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce,
  - b) Table of Fees and Charges,
  - c) Table of Cut-Off Times.
2. In terms of discrepancies in rights for particular products between above mentioned documents and this Tariff, Terms & Conditions for Banks, this document shall prevail.
3. HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce reserves the right (subject to appropriate formal notice) to amend this Tariff, Terms & Conditions for Banks in the light of any general changes that might occur, for example the introduction of a new or amended industry mechanism or where new or revised government regulation or statute will result in additional handling costs being occurred.

## Definitions

- BEN/SHA/OUR: Cost instructions in the SWIFT message
- BIC: Bank identifier code
- Book: debit and credit side of the transaction are in the books of HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce
- IBAN: International bank account number
- NBP: National Bank of Poland
- WIBOR: Warsaw Interbank Offered Rate

## General Information

### Head Office

#### **HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce**

Rondo ONZ 1  
00-124 Warsaw  
**Poland**

### Correspondence Address

#### **HSBC Service Delivery (Polska) Sp. z o.o.**

Attn. HBPL Payments Investigation  
Kapelanka 42A Street, 30-347 Krakow  
**Poland**

### SWIFT Destination (BIC)

In order to ensure smooth and automatic processing, all payment orders should be directed to Swift: HSBCPLPW or CBID: HBPLWWA

### Operating Days

HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce payment systems are operational Monday to Friday except for Polish Bank holidays.

### Operating Hours

9:00 a.m. – 5:00 p.m. CET

### Contact Names / Number

English and Polish speaking staff for queries concerning routing, reconciliation and payment orders is available during normal operating hours.

### Banking Operations

Marta Mizia, Operational Processes Manager  
Tel: + 48 12 399 3009  
[marta.mizia@hsbc.com](mailto:marta.mizia@hsbc.com)

## **Payments Investigation and Account Management**

Correspondent Banking and Investigations Team

Tel: + 48 12 399 3671

[pl.gsce1.investigations@hsbc.com](mailto:pl.gsce1.investigations@hsbc.com)

## **Money Market Transactions**

Piotr Górnicki, Head of Markets Treasury

Tel: +48 22 354 0614

[piotr.gornicki@hsbc.com](mailto:piotr.gornicki@hsbc.com)

## **Relationship Management – HSBC AFFILIATES**

Barbora Jaskowska, Financial Institutions Support

Tel: +420 225024632

[barbora.jaskowska@hsbc.com](mailto:barbora.jaskowska@hsbc.com)

## **Relationship Management – OTHER BANKS**

Wioletta Bratoszewska, Senior Corporate Banker

Tel: +48 22 354 0532

[wioletta.bratoszewska@hsbc.com](mailto:wioletta.bratoszewska@hsbc.com)

## **IMPORTANT**

On 1<sup>st</sup> December 2020 the name of HSBC France (Spółka Akcyjna) Oddział w Polsce has been changed into **HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce**.

Since that date the Bank operates under the following name:

HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce

KRS: 0000757904

REGON: 381835264

NIP: 1070041832

The business address and SWIFT code remains unchanged:

Address: Rondo ONZ 1, 00-124 Warsaw, Poland

Swift: HSBCPLPW