

# International Transfers

---

## Correspondent (Intermediary) Bank fees and charges

---

### Fund availability

International fund transfers are generally available in the recipients account within 1-3 business days. However, depending on the regulations and controls of the receiving country, it may take 5-7 days or longer.

### Correspondent bank fees

Overseas banks involved in the processing and clearance of international transfers are referred to as Correspondent or Intermediary banks. These banks generally charge fees for processing and clearing an international fund transfer and these fees vary between correspondent banks and countries. Some receiving countries may involve more than one correspondent bank for clearance of funds. Correspondent bank fees are in addition to the international transfer fee (Telegraphic Transfer fee) you pay HSBC. HSBC is not liable for any fees charged by correspondent banks.

When making international transfers with HSBC, you have two options for paying Correspondent bank fees:

1. You can have the Correspondent bank fees automatically deducted from the transfer amount. This means that the amount deposited into the recipient's bank account will be less.
2. You can choose to pay an upfront fee of AUD30 to HSBC and we will cover the correspondent bank charges. This means the full amount transferred will be deposited into the recipient's bank account.

### Recipient bank fees

The bank where the recipient account is held may also charge a fee directly to the recipients account. This is in addition to any Correspondent bank fees and the international transfer fee (Telegraphic Transfer fee) you pay HSBC. HSBC is not liable for any fees charged by receiving banks.

### Indicative Correspondent fees

The below table of Correspondent bank fees is indicative only. Actual fees and charges vary significantly between countries and banks and can change over time. This table does not include fees that may also be charged by the recipient bank.

The below fees are an estimated 3-month average of correspondent bank fees charged for international transfers (1 May – 31 July 2020). Actual fees you may be charged for individual future transfers may differ from these historical averages. HSBC or its group entities are not responsible for the accuracy or completeness of the data.

### ***5 most frequent receiving countries***

<b>Country receiving the payment</b>	<b>Payment Currency</b>	<b>Estimated Fees &amp; Charges in AUD</b>
United States	<b>USD</b>	\$30
	AUD	\$38
United Kingdom	<b>GBP</b>	\$27
	AUD	\$37
	USD	\$36
Hong Kong	<b>HKD</b>	\$24
	AUD	\$22
	USD	\$36
New Zealand	<b>NZD</b>	\$24
	AUD	\$43
	USD	\$32
China	AUD	\$18
	USD	\$34

### ***Detailed listing of receiving countries***

<b>Country receiving the payment</b>	<b>Payment Currency</b>	<b>Estimated Fees &amp; Charges in AUD</b>
Canada	<b>CAD</b>	\$23
	AUD	\$28
	USD	\$41
China	AUD	\$18
	USD	\$34
Denmark	<b>DKK</b>	\$17
	AUD	\$80
	USD	\$38
France	<b>EUR</b>	\$32
	AUD	\$28
	USD	\$31
Hong Kong	<b>HKD</b>	\$24
	AUD	\$22
	USD	\$36
Japan	<b>JPY</b>	\$18
	AUD	\$19
	USD	\$32

**Detailed listing of receiving countries (continued)**

Country receiving the payment	Payment Currency	Estimated Fees & Charges in AUD
Mexico	<b>MXN</b>	\$5 to \$23
	AUD	\$71
	USD	\$37
New Zealand	<b>NZD</b>	\$24
	AUD	\$43
	USD	\$32
Norway	<b>NOK</b>	\$2 to \$15
	AUD	\$22
	USD	\$45
Saudi Arabia	<b>SAR</b>	\$25
	AUD	\$57
	USD	\$55
Singapore	<b>SGD</b>	\$22
	AUD	\$31
	USD	\$44
South Africa	<b>ZAR</b>	\$31
	AUD	\$50
	USD	\$30
Sweden	<b>SEK</b>	\$3 to \$25
	AUD	\$35
	USD	\$30
Switzerland	<b>CHF</b>	\$19
	AUD	\$22
	USD	\$33
Thailand	<b>THB</b>	\$42
	AUD	\$8 to \$552
	USD	\$30
United Arab Emirates	<b>AED</b>	\$3 to \$40
	AUD	\$57
	USD	\$43
United Kingdom	<b>GBP</b>	\$27
	AUD	\$37
	USD	\$36
United States	<b>USD</b>	\$30
	AUD	\$38