

Package Features	HSBC Fusion Basic	HSBC Fusion Essential	HSBC Fusion Elite
Monthly Package Fees <b>ITRB Requirement*</b> *Eligible Customers who meet the ITRB requirement will enjoy waiver on Monthly Package Fee.	RM18 N/A	RM38 RM50,000	RM88 RM200,000
<b>1) Business Account</b> (Protected by PIDM up to RM250,000 for each depositor) <ul style="list-style-type: none"> <li>FCY Account – Up to 15 Foreign Currencies</li> <li>Time Deposit Preferential Rates</li> <li>Payroll Services including statutory payments</li> </ul>	✓ x Standard Template	✓ ✓ Standard Template	✓ ✓ Customised Template
<b>2) Digital Banking</b> <ul style="list-style-type: none"> <li>Waiver on HSBCnet monthly fee of RM30</li> <li>Waiver on Local Payments : Bill Payment/ GIRO / JOMPAY /Intrabank Fund Transfer / Interbank RENTAS</li> <li>Waiver on International Payments : Inward TT(RM5) or Outward TT (RM25) * waiver on IRTT (RM5) and ORTT (RM25) for successful transactions from MYR account(s) through HSBCnet. Waiver does not cover intermediary charges</li> <li>Waiver on DuitNow</li> <li>GetRate (Live Foreign Exchange Rate)</li> </ul>	✓ x x Up to RM5k Board Rate	✓ ✓ x Up to RM5k Essential Preferential Rate	✓ ✓ ✓ All Amounts Elite Preferential Rate
<b>3) Lending</b> <ul style="list-style-type: none"> <li>Secured and Unsecured Lending Solutions</li> <li>Business Premise Financing</li> </ul>	✓ x	✓ x	✓ ✓
<b>4) Business Management Solutions</b> <ul style="list-style-type: none"> <li>Accounting Solution : QuickBooks Online Packages</li> <li>Merchant Payment Solution</li> </ul>	x x	✓ ✓	✓ ✓
<b>5) Personalised Banking</b> <ul style="list-style-type: none"> <li>Dedicated Relationship Manager</li> <li>Contact Centre Support</li> </ul>	✓ ✓	✓ ✓	✓ ✓
<b>6) Individual Proposition</b> <ul style="list-style-type: none"> <li>Account fee waiver and status recognition for Advance / Premier</li> </ul>	x	HSBC Advance Proposition	HSBC Premier Proposition