

HSBC Country Capabilities Germany



HSBC in Germany

The HSBC Group is represented in Germany by HSBC Trinkaus & Burkhardt, which is 78.6% owned by HSBC. HSBC Trinkaus & Burkhardt is headquartered in Duesseldorf and has a national branch network including presences in Baden-Baden, Duesseldorf, Berlin, Frankfurt, Hamburg, Munich and Stuttgart. HSBC Trinkaus & Burkhardt provides a full range of commercial and personal banking services, including Global Transaction Banking solutions.

We provide a range of account and transaction services, which are delivered via HSBC's electronic delivery channels, HSBCnet and HSBCconnect.

Account Services

Account Type	Local Currency (LCY) Current	LCY Deposit	Foreign Currency (FCY) Current	FCY Deposit
Resident	Yes	Yes	Yes	Yes
Non-resident	Yes	Yes	Yes	Yes

Note: There is a standard 30% (31.65% including solidarity surcharge) withholding tax applied to interest on resident accounts, which is not applicable to non-resident accounts.

Cash Management Solutions at a glance

Investment Products	Transaction Management		Liquidity Management	Channels
	Payments	Collections		
<ul style="list-style-type: none"> ▶ LCY/FCY Current Accounts ▶ LCY/FCY Call Time Deposits 	<ul style="list-style-type: none"> ▶ Electronic Payments <ul style="list-style-type: none"> – urgent – non urgent – SEPA ▶ Cheques 	<ul style="list-style-type: none"> ▶ Incoming Electronic payments <ul style="list-style-type: none"> – urgent – non urgent – SEPA ▶ Direct Debit collection ▶ Cheque collection 	<ul style="list-style-type: none"> ▶ Overdraft facilities* ▶ Domestic notional pooling (LCY/FCY) ▶ Cash concentration, zero-balancing (LCY/FCY for residents and non-residents, domestic and cross-border)** ▶ Treasury products 	<ul style="list-style-type: none"> ▶ HSBCnet – our internet based electronic banking platform ▶ HSBC Connect – our Host to Host automated file-based solution ▶ German local EB channels are supported

* Overdraft facilities are subject to credit assessment.

** Cross-border cash concentration is available but there may be regulatory and taxation issues that need to be resolved prior to setting up such an arrangement



Germany

Membership of clearing mechanisms

Clearing system	Membership
TARGET 2 (urgent)	Direct Member
EBA STEP2 (non urgent, XCT/SCT-Service)	Indirect Member
EMZ (non urgent): RPS of Bundesbank	Direct Member
Cheque Clearing: via RPS of Bundesbank	Direct Member
General Currency Clearing	Access to clearing systems around the world either direct through HSBC or correspondents.

Trade and Supply Chain at a glance

Import	Export	Specialised Services
<ul style="list-style-type: none"> ▶ Import Documentary Credits ▶ Import Bills for Collection ▶ Standby Documentary Credits 	<ul style="list-style-type: none"> ▶ Export Documentary Credit Advising ▶ Export Documentary Credit Confirmation ▶ Export Documentary Credit Negotiation/Discount ▶ Export Bills for Collection 	<ul style="list-style-type: none"> ▶ Guarantees ▶ Internet based Trade and Supply Chain (July 2009) ▶ E-mail advices ▶ Forfeiting ▶ Foreign exchange and treasury services

Further Information

Please refer to our Global Transaction Banking fact sheets for more in-depth details of HSBC's Cash Management solutions and Trade Services propositions and how these can benefit your organisation.

For more information concerning local payment instructions, legal, taxation, regulatory, and general banking information, please refer to the HSBC Cash & Treasury Managers' Handbook, which is available at www.hsbcnet.com

Contacts

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