FAQ – E-INVOICING

1. Implementation of Electronic Invoicing and Approved Platforms

Q1. Which platform will HSBC Private Bank (Luxembourg) and HSBC Private Bank (Luxembourg) – France Branch ("HSBC") use to make its electronic invoices available?

HSBC has chosen to work in France with the TESSI platform for the issuance of invoices to its customers.

Q2. What happens if I have not declared an approved platform to the Tax Authorities?

If your company has not declared your approved platform to the Tax Authority, you may not be able to comply with e-invoicing and e-reporting obligations, which may disrupt the issuance and receipt of invoices and expose you to penalties for non-compliance with tax regulations.

Q3. Does HSBC offer an e-invoice management service for its corporate customers?

No, HSBC does not offer this type of service.
If you are looking for an approved platform, we invite you to consult the official list available on impots.gouv.fr:
Consult the list of approved platforms | impots.gouv.fr

Q4. What should I do if I want HSBC to use a specific e-invoicing address to send me its invoices?

Please inform HSBC via the dedicated email address: *e-invoicing-pblu@hsbc.com*

This is necessary if your organization has multiple e-invoicing addresses, to avoid routing errors and delays in receiving and processing invoices.

2. Transmission of invoices and practical procedures

Q5. In what form will these documents be sent? Through which communication channel will they be made available?

Just like HSBC in France, customers must choose an approved platform and declare it in the DGFiP Directory by 31 August 2026 at the latest. This declaration must include, at a minimum, one address line, the default value is the company's SIREN.

HSBC will send invoices to its platform (TESSI) in UBL format (close to XML) according to the technical specifications provided for in the framework of this reform. These e-invoices will be routed to each customer's AP, regardless of the type of invoice — subject to VAT, VAT-exempt or mixed.

In addition, our platform will transmit the required invoicing data to the E-invoicing Portal of French Tax Administration, in accordance with the regulations relating to electronic invoicing in force.

The format in which the invoice will ultimately be made available to customers will be defined by the customers themselves, in accordance with their platform. This can be:

- A document that can be read and consulted online on the chosen platform.
- An xml file to enable integration and visualization of the HSBC invoice directly onto the customer's information system.

Q6. What will be the planned frequency of broadcasting?

There are no plans to change the frequency of issuing customer invoices.

Q7. What do I need to do if I want to dispute an HSBC e-bill?

If you have an electronic invoice for you, but you want to dispute it, you can:

- First contact your usual contact person to handle this dispute.
- Put the invoice in "Dispute" via your approved platform. Please do not refuse it.

If an invoice is not intended for you, you can "refuse" the invoice via your platform.

3. Penalties for non-compliance

Q8. What are the penalties for non-compliance with the Electronic Invoicing regulations?

If by 1 September 2026 the company has not chosen an approved platform for the receipt of its invoices, a fine of €500 is provided for three months after a formal notice has been sent by the tax authorities. In the event of persistence, this amount will be increased to €1,000 after each three-month period after the unsuccessful formal notice.

In addition, non-compliance with e-invoicing and e-reporting obligations exposes the company to financial penalties:

- €15 per invoice not issued in electronic format, capped at €15,000 per calendar year.
- €250 in the event of non-compliance with the e-reporting obligation, capped at €15,000 per calendar year.