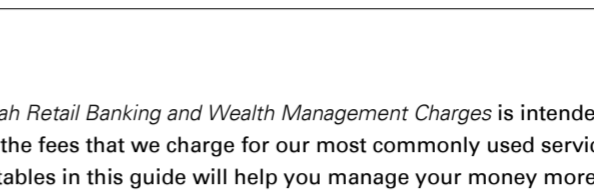


A quick guide to Amanah

Retail Banking and Wealth Management Charges

January 2012



HSBC offices in Bangladesh

Amanah Branch	IK Tower, Ground Floor, Plot CEN A (2) North Avenue, Gulshan 2, Dhaka 1212
Dhaka Main Office	Anchor Tower, 108 Bir Uttam C.R. Dutta Road, Dhaka 1205
Gulshan	House No. SWG-2 (Corner of Road No. 5), Gulshan Avenue, Dhaka 1212
Diamond	House No. 362 (D6), Road No. 27 (D6), Diamond, Dhaka 1205
Motihel	City Centre, 103 Motihel C/A, Dhaka 1000
Uttara branch	Atlanta Centre, Level 1, Plot 1, Road 1/A, Sector 4, Uttara, Dhaka 1230
Sylhet	House 155, Road 11/B, Old Road 11, Block 8, Baran Model Town, Dhaka 1213
Lebbagh	203 Water Works Road, Lebbagh, Dhaka 1211
Chittagong	Oman Court, 79 Arabad C/A, Chittagong 4100
GIC	Hansa Kalam Complex, Plot No. 2439, GDA Avenue, East Nazimabad, Chittagong 4000
Sylhet	Plot 1, Chouhata Zindabazar Main Road, Sylhet
Narayanganj	50 S M Maish Road, Tarabazar, Narayanganj 1400
Mipur	Hyperion House (1st floor), Plot 81/1 & 61/2, Road 4, Block B, Section 12, Mipur, Dhaka 1216
Call Centre	011 99 88HSBC (4722), 011 99 88HSBC (526), 021 9660547
Phonebanking	021 9660547
Email	contact@hsbc.com.bd
Website	www.hsbc.com.bd

Customer service centres

Gulshan	House No. SWG-2 (Corner of Road No. 5), Gulshan Avenue, Dhaka 1212
Diamond	Munzir Plaza, House No. 7, Road 4, Ground Floor Diamond R/A, Dhaka 1205
Mipur	House 1, Road 4, Block A, Section 6, Mipur Dhaka 1216
Gulshan 2	B/C, House No. 4038 North Avenue, Road No. 52, Gulshan 2, Dhaka 1212
Bashundhara	Bashundhara Convention Centre, Plot 56/A, Block C, Bashundhara R/A, Dhaka 1229
Jamal Khan	Equity Millennium, 59 Jamal Khan Road, Chittagong
Sylhet	Rose View Complex, Shajhel (Joshihat), Sylhet 3100
Baranjan	Plot C/33, Road 1, Block C, Baranjan, Dhaka

Off-site ATM locations

Diamond	744 Sattarji Road, Diamond, Dhaka 1209
Shantinagar	Twist Towers Concord, 27, 27/1 - 27/7 Chamellibagh, Shantinagar, Dhaka 1217
Tajgan	Shanta Western Tower, 186 Bir Uttam Mir Shaikat Ali Road/Tajgan-Gulshan Link Road, Tajgan 1/A, Dhaka 1208
Rudison	Amanah Road, Dhaka Cantonment, Dhaka 1206
Ruposhi Bangla	Ruposhi Bangla Hotel, 1 Minto Road, Dhaka 1000
Westin	The Westin Dhaka, Plot 1, Road 45, Gulshan 2, Dhaka 1212
Scorpaen	Pay Pacific Springs, 127 Kazi Nazim Islam Avenue, Dhaka 1215
AMPZ	Admex Export Processing Zone, Admex Nagar, Siddingaj, Narayanganj
CEPZ	Zone Service Complex (Ground Floor, Eastern Wing) CEPZ Bandar, Chittagong
CEPZ	Dhaka Export Processing Zone, Adjacent to SFB No. 1 Gonaibari Savar, Dhaka
CEPZ	Zone Service Complex (Ground Floor) Kamajali Export Processing Zone, Pabna, Chittagong
COMEPZ	Zone Service Complex (Ground Floor, South Block), Comilla Export Processing Zone, Airport Area, Kotowali, Comilla 3500

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Contents	Item	Page
General Services	All accounts	02
	Request for banker's reports	02
	ATM services	03
	Phonebanking	03
	Internet banking	03
Financing related services	Processing fees	03
Deposit accounts/ services	Savings & Current accounts	04, 05
	Term Investments	05
Payment Services	Foreign currency services:	
	Deposits / withdrawals	06
	Cheque collection	06
	Inward remittance	07
	Outward remittance	07
	Traveller's cheques	08
	Other special services	09

00

01

A quick guide to Amanah Retail Banking and Wealth Management Charges is intended to give you a clear picture of the fees that we charge for our most commonly used services. We hope that the simple tables in this guide will help you manage your money more effectively. Please note that the sections on specific account types should be read in conjunction with the section titled 'General services- All Accounts'.

The charges in this guide are correct at the time of printing (January 2012) but remain subject to change. These charges are applicable only to the accounts maintained in Bangladesh with The Hongkong and Shanghai Banking Corporation Limited, which reserves the right to introduce charges not included in this guide. For charges that are not mentioned in this guide, please refer to the relevant promotional material.

Payment of foreign currency notes is subject to availability. The charges for remittances do not include any charge that may be imposed by other banks.

If you have any queries about the charges listed in this guide, please contact:

Call Centre : 011 99 88HSBC (4722), (02) 9660547
Phonebanking : (02) 9660547

Note: - BDT refers to Bangladesh Taka
- The Bank reserves the right to levy charges on any transactions conducted by customers and serviced rendered by the Bank.

Item Charge

Item	Charge
General services	
All accounts	
To issue a Bangladeshi Bank Cheque drawn on Bangladeshi Bank	BDT 250
To issue a foreign currency Demand Draft	USD 10 or equivalent
Processing of Student File per student	BDT 5,000 per annum
50% Salary remittance for foreigners per year	BDT 2,000 plus each individual remittance fee
Security lien confirmation for other banks	Per registration BDT 600 Minimum BDT 1,000
18A New/Renewal/Inclusion Application to Bangladeshi Bank	BDT 5,000
18A Quarterly return submission service	BDT 1,000
CCTV image retrieval on account of any investigation initiated by the customer	BDT 2,000
Photocopy of Cheques/Vouchers	BDT 300
Bangladeshi Bank forwarding for immigration (landing fee)	BDT 2,000
Cashier's Order (Pay Order)	
For amount below BDT 1,000,000	BDT 250
For amount BDT 1,000,000 and above	BDT 500
Cancellation of Cashier's Order	BDT 250
Standing instructions	
To set up, amend or suppress payment(s) instruction	BDT 500 per annum
Each standing instruction returned as a result of insufficient fund	BDT 100
Request for Banker's reports	
Credit/Solvency report/ Certificate	
Finance certificate	BDT 500 if needed on the same day BDT 300 if needed on the next day
Each report provided to local banks by mail/facsimile	BDT 500
Each report provided to overseas banks by mail	BDT 1,000
Each report provided to overseas banks by facsimile/telex	BDT 2,000
Each supplementary copy	BDT 300
For student account within 3 months of account opening	BDT 1,000
For student account after 3 months of account opening	BDT 500 (same day) BDT 300 (next day)

02

Item Charge

Item	Charge
Certificate of balance/account statement	
To provide bank balance confirmation certificate	2 certificates free per year BDT 200 for each additional copy
Bank statement verification	
Statement verification for other banks and embassies	BDT 500
BO Certificate Issuance charge	BDT 100
ATM services	
Local Plus ATM card (Visa enabled)	
Annual fee	BDT 300 per year
Replacement fee for lost, damaged or stolen card	BDT 200
Duplicate ATM PIN	BDT 100
Cash withdrawal fee for each transaction at non-HSBC VISA ATMs	BDT 60
Foreign currency ATM card fee	BDT 500 equivalent FCY per year at the prevailing exchange rate
Replacement fee for lost, damaged or stolen card	BDT 200 equivalent FCY at the prevailing exchange rate
Duplicate ATM PIN	BDT 100 equivalent FCY at the prevailing exchange rate
Cash Withdrawal charge:	
HSBC ATMs in Bangladesh	Free
HSBC ATMs worldwide	BDT 150 equivalent FCY per transaction at the prevailing exchange rate
Other ATMs - VISA/Plus only	BDT 200 equivalent FCY per transaction at the prevailing exchange rate
Phonebanking	Free
Internet Banking	As per Internet banking Tariff
Financing services	
Personal Finance (Goods Murabaha)	
Processing fee	1% of approved finance amount, minimum BDT 1,000
Early settlement processing fee	No fees (Bank can collect full selling price at its discretion)
Partial prepayment processing fee (at least 30% of the outstanding financed amount)	No fees

03

Item Charge

Item	Charge
Personal finance (Services Ijarah)	
Processing fee	1% of approved finance amount, minimum BDT 1,000
Early settlement processing fee	No fees (Bank can collect full sub-lease price at its discretion)
Partial prepayment processing fee (at least 30% of the outstanding financed amount)	No fees
Car Finance	
Processing fee	1% of approved finance amount
Early settlement processing fee	No fees (Bank can collect full selling price at its discretion)
Partial prepayment processing fee (at least 30% of the outstanding financed amount)	No fees
Change of car quotation after approval of car finance	BDT 500
Home Finance	
Processing fee	1.5% of approved finance amount (including vetting and valuation fees)
Early settlement processing fee	2% of outstanding amount
Partial prepayment processing fee (at least 30% of the outstanding financed amount)	2% of partial prepayment amount
Change of car quotation after approval of car finance	BDT 500
Home Equity Finance	
Processing fee	1.5% of approved finance amount (including vetting and valuation fees)
Early settlement processing fee	2% of outstanding amount
Partial prepayment processing fee (at least 30% of the outstanding financed amount)	2% of partial prepayment amount
Common charges	
Security/ID/Documentation photocopy	BDT 300
Early settlement fee in case of top-up	BDT 1,000
Late payment charge on overdue monthly instalment	Additional 5% per annum over existing profit rate charged on a daily basis

Note: - Any legal or recovery costs incurred during the processing or tenure of the financing will have to be borne by the customer at actual, if applicable
- All additional charges on overdue instalments will go to charity, net of any collection costs incurred by the Bank

Deposit accounts/services

Savings & Current accounts	
Maintenance fee (On a half-yearly basis)	
For CEPS Customers	As per client specific existing agreement

04

Item Charge

Item	Charge
Amanah Savings Account	
For Bangladeshi Taka Account	
For average balance above BDT 25,000	BDT 300
For average balance above BDT 5,000 up to 25,000	BDT 100
For average balance less than or equal to BDT 5,000	None
Amanah Current Account	
For Bangladeshi Taka Account	BDT 500
For USD Account	BDT 500 equivalent FCY
For GBP Account	BDT 500 equivalent FCY
For EUR Account	BDT 500 equivalent FCY
Cheque books	
Personalised cheque books (Current account and Savings account)	First cheque book free Second cheque book onwards: BDT 150 per cheque book At actual
Specialised printed cheque book	BDT 200
Issuance of counter cheque	Free
Returned cheques	
Each clearing cheque returned due to insufficient fund	Free
Each clearing cheque returned due to other reasons	Free
Stop payment order	
To stop payment on a single or series of cheques (in a sequential order issued by the account holder)	BDT 200 for each leaf and BDT 500 for whole cheque book
To cancel each stop payment order	Free
Term investments	
Minimum opening balance	BDT 100,000

Note: - Profit is calculated on monthly average balance for Savings accounts and payable monthly based on the pre-agreed profit sharing rate, which will be available through Bank's branches or website
- Profit rates declared on term investment advices are indicative only. Actual profits may vary from declared profit amounts.
- Overdraft is not allowed on any accounts.

05

Item Charge

Item	Charge
Payment services	
Foreign currency services: deposits/withdrawals	
For customer	
Encashment of FCY Notes	Free
Up to USD 1,000	0.5% of full amount
Above USD 1,000	BDT 500
Encashment Certificate	BDT 500
Purchase of foreign currency notes by the customer (applicable only for cross currency FCY purchase)	1% of full amount, minimum BDT 100
Endorsement charge	BDT 250
For non-customer	
Encashment of FCY Notes	1% of full amount, minimum BDT 500
Endorsement Charge	BDT 350
Cheque collection	
Domestic	
Outward cheque collection local currency	
Up to BDT 100,000	BDT 200 plus postage and other bank charges
Above BDT 100,000	BDT 500 plus postage and other bank charges
Outward cheque collection FCY*	
Up to USD 5,000 or equivalent FCY	BDT 500
Above USD 5,000 to USD 10,000 or equivalent FCY	BDT 1,000
Above USD 10,000 or equivalent FCY	BDT 1,500
*Additional postage and other bank charges would apply	
Inward cheque collection FCY	BDT 300 plus postage
Cheque collection return LCY	BDT 200
Cheque collection return FCY	USD 5*
Domestic cheque purchase	1%, minimum BDT 250 plus other bank/post/telex charges
Overseas	
Outward cheque collection FCY*	
Up to USD 5,000 or equivalent FCY	BDT 750
Above USD 5,000 to USD 10,000 or equivalent FCY	BDT 1,500
Above USD 10,000 or equivalent FCY	BDT 2,000
*Additional postage and other bank charges would apply	
Inward cheque collection FCY	USD 20 or equivalent FCY*
Foreign currency cheque return charges (collection)	USD 20 or equivalent FCY*
*at the prevailing exchange rate	

06

Item Charge

Item	Charge
Inward remittance	
For payment to HSBC customer's account	Free
For payment to other banks	BDT 800
Payment against identification	BDT 1,000
Cancellation of inward payment messages	USD 25
Encashment certificate	
Six months and below	BDT 500
Over six months	BDT 750
Over one year	BDT 1,000
Over two years	BDT 2,000
Duplicate certificate	BDT 200
Attestation of certificate	BDT 100
Indenting Commission Processing charge	BDT 1,500
3% or 5% Tax Certificate	BDT 300
15% VAT Certificate	BDT 300
Outward remittance	
Domestic	
To issue other bank draft	BDT 250 plus other bank charges
To issue a telex transfer	BDT 300 plus other bank charges
TT to local banks against inward remittance	BDT 300 plus correspondent bank charges
Investigation charges	BDT 300 (if the beneficiary has already been credited)
Cancellation of Demand Draft	BDT 250
Cancellation of TT	BDT 300
Overseas	
To issue a demand draft	USD 10 or equivalent to other FCY*
To issue a TT (beneficiary maintains A/C with HSBC group)	USD 25 or equivalent to other FCY*
To issue a TT (beneficiary is a non-group customer)	USD 40 or equivalent to other FCY*
Investigation charges for TT	USD 10 (if the beneficiary A/C has already been credited) + FCC or equivalent to other FCY*
Amendment charges for a TT	USD 10 or equivalent to other FCY*
Cancellation of Demand Draft	USD 10 or equivalent to other FCY*
Cancellation of TT	USD 20 or equivalent to other FCY*

07

Item Charge

Item	Charge
Loss of Demand Draft	USD 10 or equivalent to other FCY*
Investigation charges for inward payment message	USD 10 or equivalent to other FCY*
Investigation charges (inward/outward remittance)	USD 60 (for transaction dated 60 days or more prior to the enquiry) or equivalent to other FCY*
Special categories for outward remittances for which Bangladeshi Bank post facto approval is needed	Existing Tariff plus BDT 2,500
Special Bangladeshi Bank permission for advance remittances	BDT 2,500

*at the prevailing exchange rate
Overseas bank charges (if any) are not included above and bank reserves the right to send payment messages by its own way

Traveller's cheques

Encashment of Traveller's Cheques	
Each encashment in BDT of AMEX traveller's cheques	0.5%, minimum BDT 250
Issuance of Traveller's Cheques by the Bank	
AMEX Seller's fee	1%, minimum BDT 100
Endorsement charge for customer	BDT 250
Endorsement charge for non-customer	BDT 500

Traveller's Cheque sent for collection

Each batch (up to a maximum of 10 cheques) to a single destination	BDT 250 plus courier
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Other special services

CEPS services	As per client specific existing agreement
Third party arrangements	As per client specific existing agreement

Inter branch transaction arrangements

From Dhaka - Chittagong, Dhaka - Sylhet, Chittagong - Sylhet and vice versa	
Cash deposit and withdrawal	
BDT 100,000 & below	BDT 150
BDT 100,000 to BDT 500,000	BDT 500
BDT 500,000 to BDT 1M	BDT 1,500
BDT 1M to BDT 5M	BDT 5,000
Over BDT 5M	BDT 10,000

08

Charges are to be applied only for investigations generated by errors and omissions on the part of the customers on a per transaction basis. The conditions for investigation charge apply where the investigation concerns:

1. A transaction dated 60 days or more prior to the enquiry
2. Duplicate payments
3. Cancellation of payment order
4. Amendment of payments
5. Non-receipt of funds where the account has already been credited
6. Non-receipt of payments/settlement instructions where the nostro account has already been credited.

Other charges/commissions etc.

As agreed with customers

NB: - VAT is applicable @ 15% on all fees and commissions effective from 1st July, 2002, as per Government circular No. SRO 117-Law/2002/342 - VAT, dated 06 June 2002.

- These charges are our standard charges, and concession rates may be granted at the discretion of Management.

- Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing.

- Correspondent/other bank charges, if any, will be additionally recovered from customers.

- Charges are subject to adjustment for overall business volumes.

- Stamp charges are levied where applicable.

09