

Dedicated HSBC PowerVantage Desks

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
Dhanmondi	House No. 352 (Old), Road No. 27 (Old), Dhanmondi, Dhaka 1205
Uttara	Atlanta Centre, Level 1, Plot 1, Road 1/A, Sector 4, Uttara, Dhaka 1230
Motijheel	City Centre, 103 Motijheel C/A Dhaka 1000
Banani	House No155, Road No. 13/B (On Road11), Block E, Banani Model Town, Dhaka 1213
Mirpur	Hyperion Rose, Plot No. 61/1 and 61/2, Road No. 4, Block B, Section 12, Mirpur, Dhaka 1216
Agrabad	Osman Court, 70 Agrabad C/A, Chittagong 4100
Nasirabad	Hosna Kalam Complex, Plot No. 3439, CDA Avenue East Nasirabad, Chittagong 4000
Sylhet	Plot No. 1, Chouhatta Zinbazar Main Road Sylhet
Call Centre	01199 88HSBC (4722), (02) 9660547
Website	www.hsbc.com.bd

Fees and Charges

January 2012

HSBC PowerVantage



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HSBC is the world's leading international bank, spanning across 8,500 offices in 86 countries and territories. As your financial partner, we offer you a comprehensive range of financial solutions and are ready to assist you in managing your money matters.

Enjoy fast-track services with dedicated attention from our PowerVantage relationship officers and empower yourself to build a stronger future.

HSBC PowerVantage fees and charges

- This brochure is to be read in conjunction with the brochure 'A Quick Guide to Retail Banking and Wealth Management - Fees and Charges' - a copy of which will be given to you when you open your HSBC PowerVantage account.
- Fees and charges listed in this brochure are updated as of January 2012.
- Our fees and charges are reviewed regularly to ensure that our products and services remain competitive.
- All Government fees, charges and taxes apply as per regulation.
- Full terms and conditions of HSBC PowerVantage account is available upon request.
- For further details, please contact 01199 88 HSBC (4722) or (02) 9660547
- VAT is applicable at 15% on all fees and commissions effective from 01 July 2002, as per Government circular number SRO 117-Law/2002/342-VAT, dated 06 June 2002.
- BDT refers to Bangladesh Taka.

HSBC PowerVantage account

Eligibility criteria apply to HSBC PowerVantage account and are at the Bank's discretion. The criteria are set out in the brochure of HSBC PowerVantage terms and conditions - which is available upon request. The tables below summarise the transaction / on-going bank fees effective for HSBC PowerVantage customers.

HSBC PowerVantage Fees and charges

Item	Fees and Charges
Cheque Book	
First cheque book	Free
Second cheque book onwards	BDT 150
Cashier's Order (Pay Order) issue	
Below BDT 1 million	BDT 250
BDT 1 million or above	BDT 500
Cancellation of Cashier's Order	BDT 250
Standing Instructions	
Set up, amend or suppress payment(s) instruction	Free
Each SI returned as a result of insufficient funds	Free
Request for Banker's Reports	
Credit/Solvency Report/Certificate	
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
Certificate of Balance / Account Statement	
If provided the same day	2 Certificate free per year,
If provided the next day	BDT 200 for each additional copy
ATM Card	
Local Visa Plus ATM Card	
Annual fee	Free
Cash withdrawal fee for each transaction: HSBC ATMs	Free
Cash withdrawal fee for each transaction: non-HSBC VISA ATMs	BDT 60
Replacement fee for lost, damaged or stolen card	BDT 200
Duplicate ATM PIN	BDT100
Foreign Currency ATM Card	
Annual fee	BDT 500
Replacement fee for lost, damaged or stolen card	BDT 200
Duplicate ATM PIN	BDT 100

Item	Fees and Charges
Cash withdrawal charge	
HSBC ATMs in Bangladesh	Free
HSBC ATMs worldwide	BDT 150 equivalent FCY at the prevailing exchange rate per transaction
Other ATMs - VISA Plus only	BDT 200 equivalent FCY at the prevailing exchange rate per transaction
Deposit Accounts/services	
Transaction Fee	
Savings Account	Free
Current Account	Free
Returned Cheque	
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 each of a series of cheque(s) in sequential order issues by the account holder - per instruction	BDT 200 for each leaf and TK. 500 for whole cheque book
To cancel each stop payment order	Free
Payment services	
Foreign currency services	
Encashment of FCY Notes	
Up to USD 1000	Free
Above USD 1000	0.5% of full amount
Encashment certificate	BDT 500
Endorsement fee (self)	Free
Inward Remittance	
For payment to HSBC customer's account	Free
For payment to other banks	BDT 800
Cancellation of inward payment messages	USD 25*
Encashment Certificate, six months & below	BDT 500
Over six months	BDT 750
Over 1 Year	BDT 1,000
Over 2 Years	BDT 2,000
Duplicate certificate	BDT 200
Attestation of Certificate	BDT 100
Indenting Commission Processing Charge	BDT 1,500
3.5% or 5% Tax Certificate	BDT 300
15% VAT Certificate	BDT 300
Outward Remittance	
Overseas	
To issue a Demand Draft	USD 10*
To issue a TT (Beneficiary maintains A/C with HSBC Group)	USD 25*
To issue a TT (Beneficiary a non-Group customer)	USD 40*
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	Higher of 0.5% on entire amount or BDT 250
Sale of Traveller's Cheques	
Sale of traveller's cheques (customer)	Free
AMEX seller fee	1%, minimum BDT 100
Endorsement charge (self)	Free
Credit Line	
Processing fee	BDT1,500
Annual facility renewal fee	BDT1,800
Penal charge	BDT 400 (for each late monthly payment)

* or equivalent FCY at prevailing exchange rate