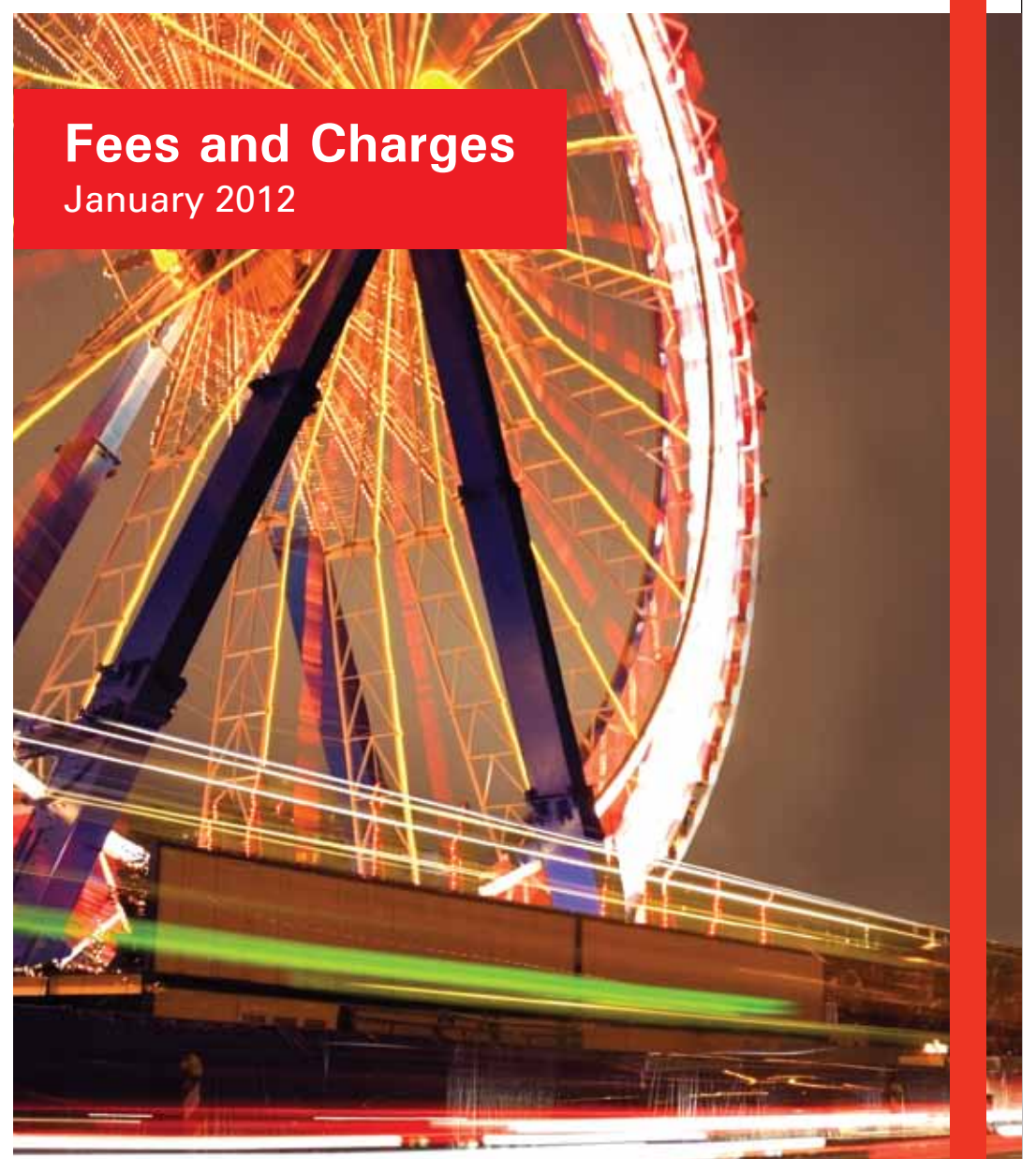


Dedicated HSBC Select Desks

| | |
|---------------------|---|
| Gulshan | House No. SWG- 2 (Corner of Road No. 5), Gulshan Avenue, Dhaka 1212 Tel: 880 2 9880428 |
| Dhanmondi | House No. 352 (Old), Road No. 27 (Old), Dhanmondi, Dhaka 1205 Tel: 880 2 8152373 |
| Banani | House No.155, Road No. 13/B (On Road11), Block E, Banani Model Town, Dhaka 1213 Tel: 880 1199 880071 |
| Uttara | Atlanta Centre, Level 1, Plot 1, Road 1/A, Sector 4, Uttara, Dhaka 1230 Tel: 880 1713 062532 |
| Nasirabad | GEC Hosna Kalam Complex, Plot No. 3439, CDA Avenue, East Nasirabad, Chittagong 4000 Tel: 880 1195 000485 |
| Call Centre | 880 1199 88HSBC (4722) |
| Phonebanking | (02) 9660547 |
| Website | www.hsbc.com.bd |



Fees and Charges January 2012

HSBCSelect

HSBC 

© Copyright [HSBC Bangladesh] [January 2012] ALL RIGHTS RESERVED

With over 8,500 offices in 86 countries and territories, HSBC is the world's leading international bank. The world's most valuable financial brand, HSBC offers an unparalleled proposition of financial services and benefits for the select few customers of Bangladesh. HSBC Select brings you privilege, reward and freedom. Be a member of HSBC Select, and enjoy the exclusive services and dedicated personal attention from the world's local bank.

HSBC Select 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 Select 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 Select 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 Select account

Eligibility criteria apply to HSBC Select Account and are at the banks discretion. The eligibility criteria are set out in the brochure of HSBC Select Terms and Conditions. A copy of this brochure will be given to you when you open your HSBC Select Account. It is also available upon request.

Other HSBC Select Account

The HSBC Select Account has the following transaction fees or on-going bank fees.

HSBC Select Fees and charges

| Item | Fees and Charges |
|--|------------------|
| Cheque Book | |
| Issue of cheque book | Free |
| Cashier's Order (Pay Order) | |
| Issue of cashier's order | BDT 200 |
| Cancellation of Cashier's Order | Free |
| Standing Instructions | |
| Set up, amend or suppress payment(s) instruction | Free |
| Each standing instruction 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 1,500 |
| Each supplementary copy | Free |
| Certificate of Balance / Account Statement | |
| If provided the same day | Free |
| If provided the next day | Free |
| Duplicate advice/statement within the same month | Free |
| Current cycle | Free |
| Up to 1 year | Free |
| Over 1 year | Free |
| ATM Card | |
| Local Visa Plus ATM Card | |
| Cash withdrawal fee for each transaction: HSBC ATMs | Free |
| Cash withdrawal fee for each transaction: non-HSBC VISA ATMs | Free |
| 1st Replacement fee for lost, damaged or stolen card | Free |
| Duplicate ATM PIN | Free |
| From 2nd Replacement fee for lost, damaged or stolen card | BDT 150 |
| Foreign Currency ATM Card | |
| Annual fee | BDT 500 |
| 1st Replacement fee for lost, damaged or stolen card | Free |
| Duplicate ATM PIN | Free |
| From 2nd Replacement fee for lost, damaged or stolen card | BDT 200 |

| Item | Fees and Charges |
|--|---|
| ATM Transaction Fee | |
| Cash withdrawal charge | Free |
| HSBC ATMs in Bangladesh | Free |
| HSBC ATMs worldwide | BDT 150 |
| Other ATMs - VISA Plus only | BDT 200 |
| 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 | Free |
| To cancel each stop payment order | Free |
| Payment services | |
| Foreign currency services | |
| Encashment of FCY Notes | |
| Up to USD 3000 | Free |
| Above USD 3000 | Free |
| Encashment certificate | Free |
| Endorsement fee self & spouse | Free |
| Sale of FCY notes | 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 300 |
| Over six months | BDT 600 |
| Over 1 Year | BDT 1,000 |
| Over 2 Years | BDT 2,000 |
| Duplicate certificate | Free |
| Attestation of Certificate | Free |
| 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) | Free |
| 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 | Free |
| Sale of Traveller's Cheques | |
| Sale of traveller's cheques (customer) | Free |
| Endorsement charge, self & spouse | 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