

HSBC offices in Bangladesh

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
Banani	House No. 155, Road No. 13/B, (On Road No. 11), Block E, Banani Model Town, Dhaka 1213
Baridhara	IK Tower, Ground Floor, Plot No. CEN A (2) North Avenue Gulshan 2, Dhaka 1212
Uttara	Atlanta Center, Level 1, Plot No.1, Road No. 1/A, Sector 4, Uttara, Dhaka 1230
Dhanmondi	House No. 352, Road No. 27 (Old), Dhanmondi, Dhaka 1205
Motijheel	Al-Haj Tower, Plot No. 82, Motijheel Commercial Area, Dhaka 1000
GEC	Hosna Kalam Complex, Plot No. 3439, CDA Avenue East Nasirabad, Chittagong 4000
Agrabad	Atlas Rangs Plaza, 7 Sheikh Mujib Road, Agrabad Commercial Area, Chittagong 4100
Sylhet	Plot No.1, Chouhatta Zindabazar Main Road, Sylhet
Call Centre	16240 (within Bangladesh) +88 096127 16240 (from overseas)
Email	contact@hsbc.com.bd
Website	www.hsbc.com.bd

Off-site ATM locations

Dhanmondi	Mumtaz Plaza, House No. 7, Road No. 4, Ground Floor, Dhanmondi R/A, Dhaka 1205
Bashundhara	Bashundhara Convention Centre, Plot No. 56/A, Block C, Bashundhara R/A, Dhaka 1229
Jamal Khan	Equity Millennium, 59 Jamal Khan Road, Chittagong
Chittagong	Hotel Saint Martin Limited, 25 Sheikh Mujib Road, Chittagong 4100
Banasree	Plot No. C/33, Road No. 1, Block C, Banasree, Dhaka
Shantinagar	Twin Towers Concord, 27, 27/1 - 27/7 Chamelibagh Shantinagar, Dhaka 1217
Tejgaon	Shanta Western Tower, 186 Bir Uttam Mir Shawkat Ali Road (Tejgaon-Gulshan Link Road), Tejgaon 1/A, Dhaka 1208
Mirpur	Hyperion House, Plot No. 61/1 and 61/2, Road No. 4, Block B, Section 12, Mirpur, Dhaka 1216
Westin	The Westin Dhaka, Plot No.1, Road No. 45, Gulshan 2, Dhaka 1212
Sonargaon	Pan Pacific Sonargaon, 107 Kazi Nazrul Islam Avenue, Dhaka 1215
AEPZ	Adamjee Export Processing Zone, Adamjee Nagar, Siddhirganj, Narayanganj
CEPZ	Zone Service Complex (Ground Floor, Eastern Wing) CEPZ, Bandar, Chittagong
DEPZ	Dhaka Export Processing Zone, Adjacent to SFB No.1, Ganakbari, Savar, Dhaka
DEPZ (Extension Area)	Dhaka Export Processing Zone (extension area), Ganakbari, Savar, Dhaka
KEPZ	Zone Service Complex (Ground Floor), Karnaphuli Export Processing Zone, Patenga, Chittagong
COMEPZ	Zone Service Complex (Ground Floor, South Block), Comilla Export Processing Zone, Airport Area, Kotowali, Comilla 3500

Retail Banking and Wealth Management

Fees and Charges January 2017



The 'Retail Banking and Wealth Management - Fees and Charges' is intended to give you a clear picture of the fees that we charge for our services. Please note that the sections on all account types should be read in conjunction with the section titled 'General Services'.

The charges in this guide were correct at the time of printing (January 2017) but remain subject to change. These charges are applicable only to the accounts maintained in Bangladesh with The Hongkong and Shanghai Banking Corporation Limited.

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

If you have any queries about the fees and charges listed here, please contact our Call Centre at: 16420.

Note: - BDT refers to Bangladeshi Taka.

- HSBC Select Fees and Charges January 2017 is applicable for HSBC Select customers.

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General services

Item	Charge
All accounts	
To issue a foreign currency Demand Draft drawn on Bangladesh Bank	USD 10 or equivalent
Processing of Student File per student	BDT 5,000 per year
Maintenance of Salary Remittance file for foreigners	BDT 2,000 charged annually for remittance file. Additionally, individual remittance charge will apply.
Security Lien confirmation for other banks (for bonds)	Per registration BDT 500
CCTV image retrieval (for viewing only) on account of any request initiated by the customer	BDT 2,000
Photocopy of Cheques / Vouchers	BDT 300
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
Cashier's Order / Demand Draft / Telegraphic Transfer (TT) issuance charge for customers whose accounts were closed by the Bank	Free
Request for banker's reports	
Loan certificate	BDT 500 if needed on the same day; BDT 300 if needed on the next day
Account statement / Bank balance confirmation certificate	2 half-yearly statements (1 statement each in January and July of every year) - free, BDT 200 for each additional copy
Smart Saver's Plan (SSP) certificate	BDT 500
Statement verification for other banks and embassies	BDT 500
e-Statement verification	BDT 150
Other certificates	BDT 300

Item	Charge
ATM services	
Local ATM Card (Visa Enabled) Plus	
Annual fee	BDT 300 per year
Replacement fee for lost, damaged or stolen card	BDT 200
Replacement fee for damaged card due to malfunction of HSBC ATM machine	Free
Duplicate ATM PIN	BDT 100
Cash withdrawal fee for each transaction at all NPSB ATMs (non-HSBC) in Bangladesh	BDT 15
Balance enquiry/mini statement generation at all NPSB ATMs (non-HSBC) in Bangladesh	BDT 5
Foreign currency ATM card fee	BDT 500 per year
Replacement fee for lost, damaged or stolen card	BDT 200
Duplicate ATM PIN	BDT 100
Cash withdrawal charge: HSBC ATMs in Bangladesh	Free
HSBC ATMs worldwide	BDT 150 equivalent FCY per transaction at the prevailing exchange rate
Other ATMs (Overseas) - VISA PLUS only	BDT 200 equivalent FCY
Internet Banking	As per Internet Banking tariff

Credit related services

Item	Charge
Personal Secured Credit	
Processing fee	
Facility amount below BDT 5,000,000	BDT 1,000
Facility amount of BDT 5,000,000 and above	BDT 3,000
Facility against WEDB / USDIB / USDPB	0.5% of the approved facility amount or BDT 10,000 whichever is lower
Annual renewal fee	
Facility amount below BDT 5,000,000	BDT 1,000
Facility amount of BDT 5,000,000 and above	BDT 3,000
Facility against WEDB / USDIB / USDPB	0.5% of the approved facility amount or BDT 10,000 whichever is lower
Personal Secured Loan (PSL)	Processing fee 0.15% of approved loan amount or BDT 2,500 whichever is higher

Item	Charge
Early settlement fee	2% of the outstanding amount if repaid before the maturity of loan
Partial prepayment fee (at least 30% of the outstanding loan amount)	2% of the partial prepayment amount
Personal Instalment Loan	
Processing fee	1% of the approved amount or BDT 1,000 whichever is higher
Early settlement fee	2% of the outstanding amount if repaid before the maturity of loan
Partial prepayment fee (at least 30% of the outstanding loan amount)	2% of the partial prepayment amount
Car Loan	
Early settlement fee	2% of the outstanding amount if repaid before the maturity of loan
Partial prepayment fee (at least 30% of the outstanding loan amount)	2% of the partial prepayment amount
Home Loan	
Processing fee	1.5% (inclusive of vetting and valuation fee) on approved new/top-up loan amount
Early settlement fee	2% of the outstanding amount if repaid before the maturity of loan
Partial Prepayment (at least BDT 250,000 or 10% of the outstanding loan amount, whichever is lower)	2% of the partial prepayment amount
Home Equity Loan	
Processing fee	1.5% (inclusive of vetting and valuation fee) on new/top-up loan amount
Early settlement fee	2% of the outstanding amount if repaid before the maturity of loan
Partial Prepayment (at least BDT 250,000 or 10% of the outstanding loan amount, whichever is lower)	2% of the partial prepayment amount
Common Charges	
Securities/Documentation photocopy	BDT 300

Item	Charge
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CIB Charge

CEPS / Salaried Customer	BDT 200
Self Employed Customer	BDT 500

Note: Any legal or recovery costs incurred during the processing or tenure of the loan will have to be borne by the customer at actual, if applicable.

Deposit accounts and services

Item	Charge
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Savings and Current accounts

Maintenance fee (on a half-yearly basis)

For CEPS Customer	As per client specific existing agreement
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Savings account

For average balance less than or equal to BDT 5,000 (or its FCY equivalent)	None
For average balance above BDT 5,000 up to 25,000 (or its FCY equivalent)	BDT 100 (or its FCY equivalent)
For average balance above BDT 25,000 (or its FCY equivalent)	BDT 300 (or its FCY equivalent)

Current account

	BDT 500 (or its FCY equivalent)
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Account closure

	BDT 200 (or its FCY equivalent)
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Note: In case of bank initiated closure, no account closure fee will be levied.

Cheque books

Personalised cheque books (Current account and savings account)	First cheque book free. From second cheque book onwards, BDT 150 per cheque book
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Personalised Cheque Books ordered through PIB / ATM	BDT 100 per cheque book
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Issuance of counter cheque	BDT 200
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Returned cheque	Free
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Stop payment order

To stop payment on a single cheque or a series of cheques	BDT 200 for each leaf or a series of cheques
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To cancel each stop payment order	Free
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Bonds

Processing lost bonds	Bangladesh Bank's charges will be applicable at actual (inclusive of VAT)
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Item	Charge
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Foreign Currency Purchase and Encashment

For Customer

Encashment of FCY Notes	Free
Encashment certificate	BDT 500
Purchase of foreign currency notes by the customer	1% of purchased amount or BDT 100, whichever is higher
Endorsement Charge	BDT 250

Note: Applicable only for cross currency FCY purchase.

Payment services

Item	Charge
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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 will apply.

Inward cheque collection FCY	
When bank issues FCY instrument	USD 10
When bank issues LCY instrument	BDT 250
<i>*Postage charges to be applied additionally.</i>	

Cheque collection return LCY	BDT 200
Cheque collection return FCY	USD 5 or equivalent FCY at prevailing exchange rate

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
<i>*Additional postage and other bank charges will apply.</i>	

Inward cheque collection FCY	
Demand Draft	USD 10*
Telegraphic Transfer / TT (if beneficiary maintains account with HSBC Group)	USD 25*

Telegraphic Transfer / TT (if beneficiary is a non-Group customer)	USD 40*
Foreign currency cheque return charges (collection and purchase)	USD 20*
<i>*or equivalent FCY at prevailing exchange rate</i>	

Item	Charge
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Bangladesh Automated Clearing House (BACH) Transactions

Below BDT 50,000	No fees
BDT 50,000 up to less than BDT 500,000	BDT 10 per cheque
BDT 500,000 and above	BDT 25 per cheque (for regular clearing) BDT 60 per cheque (for same day clearing)
BEFTN, Government Cheque to Individuals (G2P), Cheques to Government (utility bills, municipal charges, Savings Certificate purchase, etc)	No fees

Note: All BACH fees are inclusive of VAT. Fees to be collected from the payee.

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 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
Indenting commission processing charge (including Encashment certificate and Tax certificate)	BDT 1,500 with additional tax certificate fee and applicable encashment certificate fee
Indenting Commission Tax Certificate	BDT 300

*or equivalent FCY at prevailing exchange rate

Outward remittance

Domestic

Issue a telex transfer and Telegraphic Transfer (TT) to local banks against IRM	BDT 300 plus other bank charges
Investigation charges	BDT 300 (if the beneficiary has already been credited)
Cancellation of TT	BDT 300

Overseas

To issue a Demand Draft**	USD 10*
To issue a TT** (if beneficiary maintains account with HSBC Group)	USD 25*
To issue a TT** (if beneficiary is a non-Group customer)	USD 40*

*or equivalent FCY at prevailing exchange rate

**Overseas bank charges are not included above and the Bank reserves the right to send payment messages in any suitable way, for which extra charges may be incurred and imposed.

Item	Charge
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Investigation Charges	At actual as charged by correspondent bank
Amendment charges for TT	USD 40*
Cancellation of Demand Draft and Loss of Demand Draft	USD 10*
Cancellation of TT	USD 25*
Special categories of outward remittances for which Bangladesh Bank post facto approval is needed	Existing Tariff plus BDT 2,500
Special Bangladesh Bank permission for advance remittance	BDT 2,500

Other special services

CEPS services	As per client specific existing agreement
Third Party Arrangements	As per client specific existing agreement

*or equivalent FCY at prevailing exchange rate

Other charges and commissions

As agreed with customers

- VAT is applicable at 15% on all fees and commissions subject to tax laws and regulations, unless stated otherwise.
- These charges are our standard charges, and concession rates may be granted at the discretion of HSBC Bangladesh 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.
- CEPS (Corporate Employees' Privilege Scheme) refers to the Payroll Banking services offered by HSBC Bangladesh.
- Charges are subject to adjustment for overall business volumes.
- Stamp charges are levied where applicable.
- Postage charges are levied where applicable.
- Retail Banking and Wealth Management Fees and Charges are not applicable for HSBC Bangladesh employees.