

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
Amanah Branch	IK Tower, Ground Floor, Plot CEN A (2) North Avenue Gulshan 2, Dhaka 1212
Dhanmondi	House No. 352 (Old), Road No 27 (Old), Dhanmondi, Dhaka 1205
Motijheel	City Centre, 103 Motijheel C/A, Dhaka 1000
Uttara branch	Atlanta Centre, Level 1, Plot 1, Road 1/A, Sector 4, Uttara, Dhaka 1230
Banani	House 155, Road 13/B, (On Road 11), Block E, Banani Model Town, Dhaka 1213
Lalbagh	203 Water Works Road, Lalbagh, Dhaka 1211
Chittagong	Osman Court, 70 Agrabad C/A, Chittagong 4100
GE C	Hosna Kalam Complex, Plot No. 3439, CDA Avenue East Nasirabad, Chittagong 4000
Sylhet	Plot 1, Chouhatta Zindabazar Main Road, Sylhet
Narayanganj	50 S M Maleh Road, Tanbazar, Narayanganj 1400
Mirpur	Hyperion House (1st floor), Plot 61/1 & 61/2, Road 4, Block B Section 12, Mirpur, Dhaka 1216
Call Centre	011 99 88HSBC (4722), 011 99 88LOAN (5626), (02) 9660547
Phonebanking	(02) 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
Dhanmondi	Mumtaz Plaza, House No. 7, Road 4, Ground Floor Dhanmondi R/A, Dhaka 1205
Mirpur	House 1, Road 4, Block A, Section 6, Mirpur Dhaka 1216
Gulshan 2	BFC, House No. 40/8 North Avenue, Road No 92 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, Shahjalal Uposhahar, Sylhet 3100
Banasree	Plot C/33, Road 1, Block C, Banasree, Dhaka

Off-site ATM locations

Dhanmondi	744 Satmosjid Road, Dhanmondi, Dhaka 1209
Shantinagar	Twin Towers Concord, 27, 27/1 - 27/7 Chamelbagh Shantinagar, Dhaka 1217
Tejgaon	Shanta Western Tower, 186 Bir Uttam Mir Shawkat Ali Road (Tejgaon-Gulshan Link Road), Tejgaon 1/A, Dhaka 1208
Radisson	Airport 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
Sonargaon	Pan Pacific Sonargaon, 107 Kazi Nazrul Islam Avenue Dhaka 1215
AEPZ	Adamjee Export Processing Zone, Adamjee Nagar, Siddiganj 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
KEPZ	Zone Service Complex (Ground Floor) Karnaphuli Export Processing Zone, Patenga, Chittagong
COMEZ	Zone Service Complex (Ground Floor, South Block), Comilla Export Processing Zone, Airport Area, Kotowall, Comilla 3500

Retail Banking and Wealth Management

Fees and charges

January 2012



HSBC 

A quick guide to 'Retail Banking and Wealth Management - Fees and 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 as stated 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 were 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 fees and 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 our Call Centre at:

Call Centre 011 99 88HSBC (4722), 011 99 88 LOAN (5626),
(02) 9660547
Phonebanking (02) 9660547

Note: - BDT refers to Bangladesh Taka
- The Bank reserves the right to levy charges on any transaction(s) conducted by customers and services(s) rendered by the Bank.

Contents

	Item	Page
General services	All accounts	1
	Request for banker's reports	1
	ATM services	2
	Phonebanking	2
	Internet Banking	2
	Credit Card	2
Credit related services	Processing Fees	2, 3
Deposit accounts/ services	Savings & Current accounts	4
	Time deposits	4
	NITA	4
	Bonds	4
Payment services	Foreign currency services:	
	Deposits & withdrawals	5
	Cheque collection	5
	Inward remittance	6
	Outward remittance	6
	Traveller's cheques	7
	Other special services	7

General services

Item	Charge
All accounts	
To issue a Bangladesh Bank Cheque	BDT 250
To issue a foreign currency Demand Draft	USD10 or Equivalent
Drawn on Bangladesh Bank	Equivalent
Processing of Student File per student	BDT 5,000 per annum
18/A New/Renewal/Inclusion Application to Bangladesh Bank	BDT 5,000
18/A Quarterly return submission service	BDT 1,000
50% Salary Remittance for foreigners per year	BDT 2,000 plus each individual remittance fee
Security Lien confirmation for other banks	Per registration BDT 500 minimum BDT 1,000
CCTV image retrieval on account of any initiated by the customer	BDT 2,000
Photocopy of Cheques / Vouchers	BDT 300
Bangladesh Bank forwarding for immigration (landing fee)	BDT 2,000
Cashier's Order (Pay Order)	
For amount below Tk.1,000,000	BDT 250
For amount Tk.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	
Loan Certificate	BDT 500 if needed on 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)
Certificate of balance/Account Statement	
Bank balance confirmation certificate	2 certificates free per year BDT200 for each additional copy
Smart Saver's Plan: (SSP) Tax certificate	BDT 500

Item	Charge
Bank Statement Verification	
Statement Verification for other banks and Embassies	BDT 500
BO Certificate Issuance Charge	BDT 100
ATM services	
Local ATM Card (Visa Enabled)Plus	
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 per year
Replacement fee for lost, Damaged or stolen card	BDT 200
Duplicate ATM PIN	BDT 100
Cash withdrawal charge:	Free
HSBC ATMs in Bangladesh	BDT 150 equivalent FCY per transaction at the prevailing exchange rate
HSBC ATMs worldwide	BDT 200 equivalent FCY
Other ATMs - VISA/PLUS only	Free
Phonebanking	Free
Internet Banking	As per Internet Banking tariff
Credit Card	
Annual Fee	
Principal card	BDT 2,000 per year
Supplementary cards	
First supplementary card	Free
Second and onward supplementary card(s)	BDT 1,000 per card per year
Card replacement fee	BDT 500
Late payment fee	BDT 300
Excess limit fee	BDT 500
Statement retrieval	BDT 50
Sales slip retrieval	BDT 250
Credit related services	
Personal Secured Credit (PSC)	
Processing fee	BDT 2,000 for loan amount below BDT 5,000,000 and BDT 5,000 for amount BDT 5,000,000 & above. For the WEDB, 0.5% of the loan amount or max BDT 10,000
Renewal fee	BDT 2,000 for loan amount below BDT 5,000,000 and BDT 5,000 for amount BDT 5,000,000 & above. For the WEDB, 0.5% of the loan amount or max BDT 10,000
Personal Secured Loan (PSL)	
Processing fee	
Student PSL	BDT 5,000
Regular PSL	0.15% of approved amount, minimum BDT 2,500

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 (PIL)	
Processing fee	1% of the approved amount, minimum BDT 1,000
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 (CAR)	
Processing fee	1% of the approved amount, minimum BDT 1,000
Early settlement fee	2% of the outstanding amount if repaid before the maturity of loan.
Change of car quotation after approval of Car loan	BDT 500
Home Loan (HML)	
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 fee (at least 30% of the outstanding loan amount)	2% of the partial payment amount
Home Equity Loan (HEL)	
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 fee (at least 30% of the outstanding loan amount)	2% of the partial prepayment amount
Common Charges	
Security(s)/Documentation photocopy	BDT 300
Early settlement fee in case of loan top-up	BDT 1,000
Additional interest on overdue monthly instalment	Additional 5% per annum over existing loan interest rate charged on a daily basis

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/services

Item	Charge
Savings & Current accounts	
Maintenance fee (On a half yearly basis) For CEPS Customers	As per client specific existing agreement
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
Current account	
For Bangladeshi Taka Account	BDT 500
For USD / GBP / EURO / Swiss Franc / Japanese Yen Account	BDT 500 equivalent FCY
Account closure	
Savings account	
For Bangladeshi Taka Account	BDT 200
Current account	
For Bangladeshi Taka Account	BDT 300
For USD / GBP / EURO / Swiss Franc / Japanese Yen Account	BDT 300 equivalent FCY
Note : Current accounts include both local and foreign currency Current accounts as well as NITA and Amanah current accounts. All charges for FCY accounts to be deducted at prevailing exchange rates	
Cheque books	
Personalised cheque books (Current account and savings account)	First cheque book free. From second chequebook onwards, BDT 150 per cheque book
At actual	
BDT 200.	
Specially printed cheque book	
Issuance of counter cheque	BDT 200.
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 a single or a series of cheque(s) 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
Time Deposits	
Minimum opening balance	BDT 100,000 USD1,000 GBP1,000 EURO 1,000
NITA	
NITA account opening fee	BDT 1,000
IPO application fee	BDT 250
Note: Interest is calculated daily for savings accounts and payable half yearly at the Bank's prevailing interest rate. Overdraft interest is calculated daily and charged quarterly at the Bank's prevailing interest rate.	
Bonds	
Processing lost bonds	BDT 1,000 per registration
Handling fee for uncollected bonds (charged from second quarter after issue date)	BDT 1,500 per quarter

Payment services

Item	Charge
Foreign currency services: deposits/withdrawals	
For Customer	
Encashment of FCY Notes	
Up to USD1,000	Free
above USD1,000	0.5% of full amount
Encashment certificate	BDT 500
Purchase of foreign currency notes by the customer	1% of full amount, minimum BDT 100
*Applicable only for cross currency FCY purchase	
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 Tk. 100,000	BDT 200 plus postage and other bank charges
Above Tk. 100,000	BDT 500 plus postage and other bank charges
Outward cheque collection FCY*	
Up to USD5,000 or equivalent FCY	BDT 500
Above USD5,000 to USD10,000 or equivalent FCY	BDT 1,000
Above USD10,000 or equivalent FCY	BDT 1,500
*Additional postage and other bank charges will apply	
Inward cheque collection FCY	BDT 300 plus postage
Cheque collection return LCY	BDT 200
Cheque collection return FCY	USD5*
Domestic cheque purchase	1%, min BDT 250 plus other bank/post/telex charges
*or equivalent FCY at prevailing exchange rate	
Overseas	
Outward cheque collection FCY*	
Up to USD5,000 or equivalent FCY	BDT 750
Above USD5,000 to USD10,000 or equivalent FCY	BDT 1,500
Above USD10,000 or equivalent FCY	BDT 2,000
*Additional postage and other bank charges will apply	
Inward cheque collection FCY	USD20*
Foreign currency cheque return charges (collection and purchase)	USD20*
*or equivalent FCY at prevailing exchange rate	
FCY cheque purchase	0.50% of cheque amount or minimum BDT 500 commission plus courier charges of BDT1,500 & other bank charges

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	USD25*
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
3.5% or 5% Tax Certificate	BDT 300

*or equivalent FCY at prevailing exchange rate

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	USD10*
To issue a TT (if beneficiary maintains A/C with HSBC group)	USD25*
To issue a TT (if beneficiary is a non-group customer)	USD40*

Overseas bank charges (if any are not included above and Bank reserves the right to send payment messages by its own way)

Investigation charges for TT	USD10 (if beneficiary A/C has already been credited) plus FCC*
Amendment charges for TT	USD10*
Cancellation of DD	USD10*
Cancellation of TT	USD20*
Loss of DD	USD10*

Investigation charges for inward payment message	USD10*
Investigation charges (inward/outward remittance)	USD60 (for transaction dated 60 days or more prior to the inquiry)*

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

*or equivalent FCY at prevailing exchange rate

Item	Charge
------	--------

Traveller's Cheques

Encashment of Traveller's Cheques

Each encashment in BDT of AMEX traveller's cheques	
for Customer	0.5% or min. BDT 500
for Non Customer	1% or min. BDT 1000
Sale of Traveller's Cheques by the Bank	1% min. BDT 100
Amex Seller Fee	1%
Endorsement Charge for Customer	BDT 350
Endorsement Charge for Non-Customer	BDT 700

Traveller's Cheque sent for collection

Each batch (up to a maximum of 10 cheques) to a single destination	BDT 500 plus courier
--	----------------------

Other special services

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

Inter branch transaction arrangement

From Dhaka - Chittagong, Dhaka - Sylhet, Chittagong - Sylhet and vice versa

Cash deposit & 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

It is not the Bank's intention to charge customers for inter branch cash transfers. However, the Bank does reserve the right to charge a fee as above if customer's inter-branch transfers are not commensurate with the customer's average deposit balance.

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 applies where the investigation concerns:

1. A transaction dated 60 days or more prior to the inquiry,
2. Duplicate payments,
3. Cancellation of payment order,
4. Amendment of payment,
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

- 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.
- NB: - 'Fees and Charges January 2012- HSBC Select' is applicable for **HSBC Select** customers.
- 'Fees and Charges January 2012- HSBC PowerVantage' is applicable for **HSBC PowerVantage** customers.