



The Hongkong and Shanghai Banking Corporation Limited, Bangladesh (HSBC Bangladesh)

# Citizen's Charter

May 2023

## Citizen's Charter

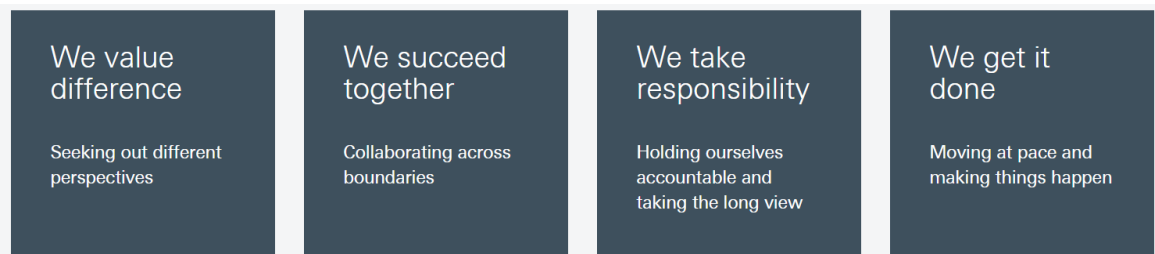
The Hongkong and Shanghai Banking Corporation Limited, Bangladesh (HSBC Bangladesh)  
May 2023

### 1. Purpose and Values:

#### Our Purpose

Our purpose – Opening up a world of opportunity – explains why we exist. We're here to use our unique expertise, capabilities, breadth and perspectives to open up new kinds of opportunity for our customers. We're bringing together the people, ideas and capital that nurture progress and growth, helping to create a better world – for our customers, our people, our investors, our communities and the planet we all share.

#### Our Values



A Citizen's Charter is a document that outlines the services provided by a public or private institution, the standards of service delivery, and the responsibilities of both the institution and the citizens it serves.

The Citizen's Charter would help to establish clear expectations for both customers and the Bank. By providing transparent and accountable services, the Bank can help to foster greater trust and confidence in the financial sector, which is crucial for the long-term growth and development of the Bangladeshi economy.

## 2. List of Services

### 2.1 Retail Services:

Sl.	Name/Type of Service	Serving Modality	Required documentation	Applicable charges	Total Time Limit (Duration)	Contact Person
1	Current Account opening	Through OTC in branches	Account Opening Form Fill & Sign, KYC and ID&V related document submission and any other document (as appropriate)	As per Schedule of Charges	1-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
2	Savings Account opening	Through OTC in branches	Account Opening Form Fill & Sign, KYC and ID&V related document submission and any other document (as appropriate)	As per Schedule of Charges	1-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
3	Savings Scheme opening	Through OTC in branches	Account Opening Form Fill & Sign, KYC and ID&V related document submission and any other document (as appropriate)	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
4	Term Deposit opening	Through OTC in branches	Account Opening Form Fill & Sign, KYC and ID&V related document submission and any other document (as appropriate)	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
5	RFCD Account opening	Through OTC in branches	Account Opening Form Fill & Sign, KYC and ID&V related document submission and any other document (as appropriate)	As per Schedule of Charges	1-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
6	PFCA Account opening	Through OTC in branches	Account Opening Form Fill & Sign, KYC and ID&V related document submission and any other document (as appropriate)	As per Schedule of Charges	1-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
7	NFCD Account opening	Through OTC in branches	Account Opening Form Fill & Sign, KYC and ID&V related document submission and any other document (as appropriate)	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
8	Account/Scheme/Term deposit Closing	Through OTC in branches	Application, Cheque Book & ATM Card Surrender (If any), Document scrutiny, Closing charge realization, close mark etc.	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
9	Account Information Update	Through OTC in branches	Submission of relevant document (as appropriate) along with customer instruction	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager

10	Deceased Account Close (with nominee)	Through OTC in branches	Nominee Application/Succession Certificate (in case of no nominee), Indemnity, Death Certificate from Govt. body, Graveyard/Medical Certificate, Nominee photo & Photo ID Card etc as per prevailing deceased process	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager
11	Dormant Account activation	Through OTC in branches	Application, Photo ID with client's attestation/ KYC profiling, Deposit/withdrawal transaction	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager
12	Encashment of FD	Through OTC in branches	Application and document scrutiny	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
13	Encashment of Scheme	Through OTC in branches	Application and document scrutiny	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
14	Personal Loan	Through OTC in branches	Loan Application, Bank Statement, Income proof, ETIN, CIB and any other document as appropriate	As per Schedule of Charges	3 Days	Concerned Service officer or Relationship Manager or Branch Manager
15	Personal Secured Loan	Through OTC in branches	Loan Application, Bank Statement, Income proof, ETIN, CIB and any other document as appropriate	As per Schedule of Charges	3 Days	Concerned Service officer or Relationship Manager or Branch Manager
16	Personal Secured Credit	Through OTC in branches	Loan Application, Bank Statement, Income proof, ETIN, CIB and any other document as appropriate	As per Schedule of Charges	3 Days	Concerned Service officer or Relationship Manager or Branch Manager
17	Issuance of Cheque Book	Through OTC in branches	Cheque book requisition slip	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
18	Issuance of Debit Card	Through OTC in branches	Debit card requisition form	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
19	Debit Card Replacement	Through OTC in branches	Debit card replacement request	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
20	Duplicate PIN of Debit Card	Through OTC in branches	Application from customer & its fulfillment	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
21	Pay Order Issuance	Through OTC in branches	Application Form Fill-up with cheque leaf, Transaction completion, Pay Order handover	As per Schedule of Charges	Instantly	Concerned Service officer or Relationship Manager or Branch Manager
22	Inward Cheque Clearing	Through OTC in branches	Deposit slip along with cheque	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager
23	Outward Cheque Clearing	Through OTC in branches	High/Regular value Cheque deposit within BB Cut-off time	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager

24	Utility Bill Payment	Customer initiated transaction through Internet Banking	N/A	As per Schedule of Charges	1-2 Days	N/A
25	Endorsement in passport	Through OTC in branches	Valid Passport Copy, ticket, VISA Copy (except Port Entry & PR Holders), TM Form Fill, then Endorsement in passport (within 14 days of travel date)	As per Schedule of Charges	Instantly	Concerned Service officer or Relationship Manager or Branch Manager
26	FCY Note purchase	Through OTC in branches	Valid Passport, VISA Copy, Air Ticket & Endorsement	As per Schedule of Charges	Instantly	Concerned Service officer or Relationship Manager or Branch Manager
27	Encashment of FCY Notes	Through OTC in branches	Valid Passport Copy with arrival Seal, FMJ Form for above \$10,000 Deposit	As per Schedule of Charges	Instantly	Concerned Service officer or Relationship Manager or Branch Manager
28	FCY Note Encashment certificate	Through OTC in branches	Application from customer	As per Schedule of Charges	Instantly	Concerned Service officer or Relationship Manager or Branch Manager
29	Sanchaypatra & Bonds Issuance	Through OTC in branches	Form Fill-up, Supporting Doc, System input & Issuance Advice.	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
30	Coupon Interest Payment	Through OTC in branches	Request form and submission of coupon	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
31	SP & Bonds Encashment	Through OTC in branches	Submission of Bond, Application	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
32	Bonds Related Services	Through OTC in branches	Application	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
33	Security Lien confirmation for other banks (for bonds)	Through OTC in branches	Application from customer	As per Schedule of Charges	3-5 Days	Concerned Service officer or Relationship Manager or Branch Manager
34	Inward Remittance (With/ Without Form C)	Through OTC in branches	Form C along with required supporting docs	As per Schedule of Charges	1-3 Days	Concerned Service officer or Relationship Manager or Branch Manager
35	Outward Remittance-Issuance	Through OTC in branches	Application, supporting docs submission, TM-Form	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager
36	Student File open/renew	Through OTC in branches	Filled up application & related supporting docs for outward remittance	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
37	Salary Remittance file for foreigners	Through OTC in branches	Application from customer, Annexure A, Work Permit, Passport with Valid VISA	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
38	Fund Transfer (Other banks through RTGS/EFT)	Through OTC in branches	Application Form Fill-up	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager

39	Fund Transfer (within HSBC)	Through OTC in Branch & Customer initiated transaction through Internet Banking	A/C Payee cheque /Fund Transfer Form/I banking instruction	As per Schedule of Charges	Instantly	Concerned Service officer or Relationship Manager or Branch Manager
40	Cash Deposit / Withdrawal	Through OTC in branches	For deposit – Fill-up deposit slip For withdrawal – Presentation of cheque	As per Schedule of Charges	Instantly	Concerned Service officer or Relationship Manager or Branch Manager
41	Statement	Through OTC in branches	Statement request application	As per Schedule of Charges	Within 1 year: Instantly Over 1 year: 1-3 Days	Concerned Service officer or Relationship Manager or Branch Manager
42	Statement verification for other banks and embassies	Through OTC in branches	Application along with statement	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
43	Certificates	Through OTC in branches	Certificates request application	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager
44	Card Block	Through OTC in Branches and Contact Center	Request to contact center or branch	As per Schedule of Charges	Same Day	Branch staff or Contact Center Agent
45	Auto Debit Enrollment/ Standing Instruction Cancellation	Through OTC in branches	Auto Debit request/cancellation application	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
46	Mutilated/Torn Note Exchange	Through OTC in branches	Submission of Mutilated/Torn Note	As per Schedule of Charges	Instantly	Concerned Service officer or Relationship Manager or Branch Manager
47	CCTV image retrieval	Through OTC in branches	Application from customer	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager
48	Photocopy of Cheques / Vouchers	Through OTC in branches	Application from customer	As per Schedule of Charges	2 Days	Concerned Service officer or Relationship Manager or Branch Manager
49	Inward remittance (Payment to HSBC customer's account)	Through OTC in branches	Form C along with required supporting docs	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
50	Inward remittance (For payment to other banks)	Through OTC in branches	As per bank's Internal Inward Remittance process	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager
51	Cancellation of inward payment messages	Through OTC in branches	Application from customer	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
52	Encashment certificate relating to inward remittance	Through OTC in branches	Application from customer	As per Schedule of Charges	1-3 Days	Concerned Service officer or Relationship Manager or Branch Manager

53	Issue Cashier's Order to local banks against IRM	Through OTC in branches	Application from customer	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager
54	Issuance of TT/Outward Remittance	Through OTC in branches	Application from customer	As per Schedule of Charges	1-2 Days	Concerned Service officer or Relationship Manager or Branch Manager
55	Cancellation of TT	Through OTC in branches	Application from customer	As per Schedule of Charges	Same Day	Concerned Service officer or Relationship Manager or Branch Manager

## 2.2 Institutional Services

Sl.	Name/Type of Service	Serving Modality	Required documentation	Applicable charges	Total Time Limit (Duration)	Contact Person
1	Account Opening	Customer account opening form used for opening current account, savings account, term deposit, Premium savings account etc.	Account Opening Form, contact relationship manager/case manager/GPS Sales manager for account opening form.	As per Schedule of Charges	No Customer SLA. Post submission of all documents need to open the account by 7 working days	
2	Term Loan	Customer's credit limit for this particular product has to be approved based on bank's internal and central bank's credit approval policy (this is a pre-requisite). Customers with approved Term Loan limits may submit drawdown letter in company letterhead pad in bank's prescribed	1. Customer Request Letter 2. Supporting Documents as specifically mentioned in Facility Offer Letter / Sanction Letter	As per Facility Offer Letter, but not exceeding the pricing published in Interest Rate Sheet and the Schedule of Charges (SoC) published in HSBC.com.bd	02 working days	

		format for drawing down the loans.				
3	Short Term Loan	Customer's credit limit for this particular product has to be approved based on bank's internal and central bank's credit approval policy (this is a pre-requisite). Customers with approved Short Term Loan limits may submit drawdown letter in company letterhead pad in bank's prescribed format for drawing down the loans.	1. Customer Request Letter 2. Supporting Documents as specifically mentioned in Facility Offer Letter / Sanction Letter	As per Facility Offer Letter, but not exceeding the pricing published in Interest Rate Sheet and the Schedule of Charges (SoC) published in HSBC.com.bd	02 working days	
4	Overdraft	Customer's credit limit for this particular product has to be approved based on bank's internal and central bank's credit approval policy (this is a pre-requisite). Once the	1. Customer Request Letter 2. Supporting Documents as specifically mentioned in Facility Offer Letter / Sanction Letter	As per Facility Offer Letter, but not exceeding the pricing published in Interest Rate Sheet and the Schedule of Charges (SoC) published in HSBC.com.bd	Instant if through cheque / HSBCNet	



		limits is in-place, customer can avail the facility as per transactional requirement				
5	DC Confirmation and Financing	Based on client bank's request, HSBC can add confirmation and finance DCs	Documentary Credit	As per agreement between HSBC and client		
6	Custodian Service (Direct Custody & Clearing)  *applicable only for Non-resident institutional clients	Securities settlement, entitlement collection, proxy voting, client reporting, market intelligence etc.	Customer instruction, Custody agreement, Fee schedule, Regulatory documents, other documents will be requested based on client type.	As per agreed fee schedule with client	As per agreement with client	Custody Query BD <custodyquerybd@hsbc.com.bd>
7	Certificate Issuance	Based on customer request balance confirmation, solvency, encashment and other certificates are issued.	Customer instruction/ required transaction.	As per Schedule of Charges		
8	Pay Order and Bank Draft issuance/ cancellation	Clients need to fillup instruction in bank approved format manually or through internet banking and then bank executes the instruction.	Customer instruction for issuance. Original Bank Draft and customer instruction for cancellation. Visit branch or website for SmartForm.	As per Schedule of Charges		
9	Outward Remittance	Oversees remittance/ fund transfer subject to Bangladesh	As per Bangladesh Bank regulation.	As per Schedule of Charges		

		Bank regulation.				
10	Cheque Outsourcing Services (COS)	Issuance of customer cheque, bank draft through internet banking platform.	E-channel form, IPS COS form. Contact Relationship Manager or GPS Sales.	As per Schedule of Charges		
11	Real Time Gross Settlement (RTGS)	Transfer of fund to any bank branch around Bangladesh through Real Time Gross Settlement system.	Customer instruction (manual/online). Visit branch or website for SmartForm.	As per Schedule of Charges		
12	Electronic Fund Transfer (BEFTN)	Transfer of fund to any bank branch around Bangladesh through Bangladesh Electronic Fund Transfer Network.	Customer instruction (manual/online). Visit branch or website for SmartForm.	As per Schedule of Charges		
13	Countrywide Collection	Collection through correspondent bank.	Integrated Receivable Solution form. Contact Relationship Manager or GPS Sales.	As per Schedule of Charges		
14	Instrument collection from non-clearing location	Direct collection from the drawee bank branch.		As per Schedule of Charges		
15	Omni Collect	Collection through digital channel.	Tripartied Agreement, Omni Collect Terms & Condition, Omni Portal Setup Form. Contact Relationship Manager or GPS Sales.	As per Schedule of Charges		
16	Corporate internet banking and reporting	Transaction processing, balance inquiry, and	E-channel documents.	As per Schedule of Charges		

		statement download through internet banking.				
17	Clearing cheque processing	Cheque clearing through BACPS.		As per Schedule of Charges		
18	Cash service through vendor	Cash pickup from customer premises and cash delivery to customer premises through secured vendor as per customer instruction.	Cash pickup delivery agreement. Contact Relationship Manager or GPS Sales.	As per Schedule of Charges		
19	Instrument/document service through vendor	Instrument pickup from customer premises and cash delivery to customer premises through secured vendor as per customer instruction.	Courier delivery agreement. Contact Relationship Manager or GPS Sales.	As per Schedule of Charges		
20	Documents/ Instrument delivery to customer	Document delivery by courier.	N/A	As per Schedule of Charges		
21	Import Documentary Credits (Letter of Credit)/Documentary Collections	Physical and Electronic	a. Duly filled LC application form b. Proforma Invoice/Contract c. All documents required as per GFET, Import Policy Order and any other regulations d. Bank approved facility/limit e. HSBC Standard Trade Terms (STT) agreement **This is not an	As per Schedule of Charges	03 working days	

			exhaustive set of documents - may vary depending on the requirements			
22	Shipping Guarantee /Airway Release /Delivery Order Issuance	Physical and Electronic	<p>a. Duly filled application form</p> <p>b. Shipping documents</p> <p>c. All documents required as per GFET, Import Policy Order and any other regulation</p> <p>d. Bank approved facility/limit</p> <p>e. HSBC Standard Trade Terms (STT) agreement</p> <p>**This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	02 working days	
23	Import Bills (Non-financed)	Physical and Electronic	<p>a. Application for releasing the documents</p> <p>**This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	05 working days	

24	Import Finance	Physical and Electronic	<p>a. Duly filled application form  d. Bank approved facility/limit  c. Supporting documents  c. HSBC Standard Trade Terms (STT) agreement  **This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	05 working days	
25	Other Trade Finance	Physical and Electronic	<p>a. Duly filled application form  d. Bank approved facility/limit  c. Supporting documents  c. HSBC Standard Trade Terms (STT) agreement  **This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	05 working days	
26	Processing import documents other than Documentary credit and Collections	Physical and Electronic	<p>a. Application for releasing the documents  b. All documents required as per GFET, Import Policy Order and any other regulations  **This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	05 working days	

27	Export Documentary Credits (Letter of Credit)/Documentary Collections	Physical and Electronic	<p>a. Duly filled application form  b. Duly filled full set of EXP forms  c. All documents required as per GFET and Export Policy order  d. HSBC Standard Trade Terms (STT) agreement  **This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	05 working days	
28	Export Bills Discounting/ Negotiation	Physical and Electronic	<p>a. Duly filled application form  d. Bank approved facility/limit  c. HSBC Standard Trade Terms (STT) agreement  **This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	04 working days	
29	Guarantees / Stand by LC (SBDC)	Physical and Electronic	<p>a. Duly filled application forms  b. Proposed Guarantee texts  c. All documents required as per GFET and Import Policy order  d. Bank approved facility/limit  e. HSBC Standard Trade Terms (STT)</p>	As per Schedule of Charges	05 working days	

			<p>agreement  f. Counter Indemnity  **This is not an exhaustive set of documents - may vary depending on the requirements</p>			
30	Supply Chain Finance	Physical and Electronic	<p>a. Request for service through HSBC Electronic Platform  b. Bank approved facility/limit  c. Master Buyer Agreement (MBA)  d. Supplier Agreement form, Supplier Notice and Terms  **This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	02 working days	
31	Receivables Finance	Physical and Electronic	<p>a. Receivable purchase agreement  b. Request for Financing as per agreement  c. Bank approved facility/limit  **This is not an exhaustive set of documents - may vary depending on the requirements</p>	As per Schedule of Charges	02 working days	

32	LC Conformation	Physical and Electronic	a. Bank's request through SWIFT b. Bank approved facility/limit **This is not an exhaustive set of documents - may vary depending on the requirements	As per Schedule of Charges	03 working days	
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### 2.3 Internal Services:

Sl.	Name/Type of Service	Serving Modality	Required documentation	Applicable charges	Total Time Limit (Duration)	Contact Person
01	Provident Fund	<b>About the Service</b> HSBC Provident Fund Scheme is a voluntary retirement savings scheme, where the staff and the company equally contribute a certain percentage of the monthly base pay as per policy. Members are entitled to receive 100% of employer's contribution upon completion of a certain period of time in the organisation as per policy.	<ul style="list-style-type: none"> <li>PF Enrollment Declaration Form</li> <li>PF Nomination of Beneficiaries Form</li> <li>Letter addressing to Head of Human Resources to voluntarily cancel the PF membership.</li> </ul>	N/A	As per HR Policy	Internal : 51515 External : 8809612771515 HR Operations Manager
02	Gratuity	<b>About the Service</b> Gratuity Fund is a discretionary staff service benefit, provided upon the completion of a certain tenure of service in the organisation. The benefit is paid at the time of exit/retirement.	<ul style="list-style-type: none"> <li>Gratuity Nomination of Beneficiaries Form</li> </ul>	N/A	As per HR Policy	Internal : 51515 External : 8809612771515 HR Operations Manager
03	Medical Benefit	<b>About the Service</b> HSBC provides comprehensive medical benefits to all full-time staff. The benefits cover all	<ul style="list-style-type: none"> <li>Inclusion Form for self</li> <li>Inclusion Form for dependents</li> </ul>	N/A	10-15 working days	Internal : 51515 External : 8809612771515 HR Operations Manager



		employee and their immediate family members.				
04	Letters	<p><b><u>About the Service</u></b> Human Resources issues no objection letters to facilitate travel for colleagues and their families for personal and business reasons.</p> <p><b><u>Process</u></b> Step 1: Requesters can download the relevant forms from Employee Relations and fill in their details. Step 2: Raise a case through HR system (HRDirect) Step 3: HR will issue the letter within 3 working days.</p>	<ul style="list-style-type: none"> <li>• NOC for Immigration for Staff</li> <li>• NOC for Immigration for Staff and Family</li> <li>• Visa Letter for Official Travel</li> <li>• Visa Letter for Personal Travel</li> <li>• Visa Letter for Personal Travel with Family</li> </ul>	N/A	As per HR Case Policy	Internal : 51515 External : 8809612771515 HR Operations Manager
05	Loans	<p><b><u>About the Service</u></b> Staff can also avail HSBC designed loan benefits as per the staff loan policy.</p>	<ul style="list-style-type: none"> <li>• Loan application form</li> </ul>	N/A	As per policy	Internal : 51515 External : 8809612771515 HR Operations Manager
06	Day Care Facilities	<p><b><u>About the Service</u></b> Working parents can avail day care services on a reimbursement basis.</p>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	N/A	As per policy	Internal : 51515 External : 8809612771515 HR Operations Manager
07	Anti-Social Allowance (Overtime)	<p><b><u>About the Service</u></b> Due to the operational and business needs, staff may require to work extended working hours. The company acknowledges and provides additional allowance for the extra hours provided as per anti-social (overtime) allowance policy.</p>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	N/A	Paid with monthly Payroll	Internal : 51515 External : 8809612771515 HR Operations Manager

**Note:**

- The schedule of charges for Retail and Corporate clients are available in [Fees and Charges | HSBC Bank Bangladesh](#)
- Required forms can be collected from our branches or by visiting our website at [www.hsbc.com.bd](http://www.hsbc.com.bd)
- Total time limit for all cases is subject to receipt of complete set of relevant supporting documents following rules & regulations and Bank's policies.
- The above total Time Limit is only an indication of approximate time required for rendering services. However, actual service may take longer/shorter time depending on circumstances.

### Guidance for Service Recipients

- Thoroughly read and understand all relevant product features, terms & conditions, tariff, banking practices, norms, etc.
- Help Bank meet the “Know Your Customer (KYC), Customer Due Diligence (CDD)” obligations by making complete & correct disclosure about their identity, occupation, address etc., of his/her own and that of associated parties like co-applicant, delegate, nominee, beneficial owner, signatories, etc., at the time of opening account and at periodical intervals as per regulatory requirements from time to time.
- Notify whenever address, contact number, Transaction Profile, mandate, ownership information etc., require any change and keep the account up-to-date and active.
- Take precautions that are indicated for protection of their accounts. Must not share confidential information like PIN, OTP, CVV, password with any 3rd party.
- Follow the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.
- Inform loss of demand draft, Debit / Credit Card, cheque leave (s)/book, key of locker, password, PIN, important banking instrument etc., immediately to the Bank
- Ensure submission of completed application along with all necessary documents
- Comply with local regulatory requirements, as applicable

### Complaint Management

Sl.	When to Contact	Whom to Contact	Contact Details	Time of Resolution
1.	Non-receipt of intended service			
2.	Delayed receipt of requisite service			
3.	If service standard do not meet expectation			