

Citizen's Charter

List of Services

March 2025

Citizen's Charter

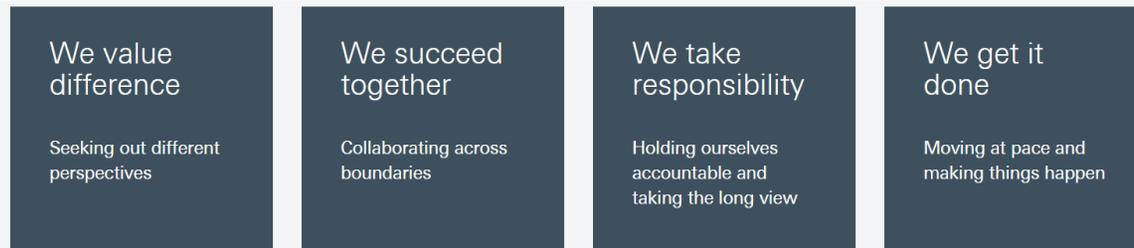
The Hongkong and Shanghai Banking Corporation Limited, Bangladesh (HSBC Bangladesh)
March 2025

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 (working days) | 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 | 1- 2 Days | 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 | 1-4 Days | 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 | 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 |
| 13 | 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 |
| 14 | 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 |
| 15 | 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 |
| 16 | Issuance of Debit Card | Through OTC in branches | Debit card requisition form | As per Schedule of Charges | 5-7 Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 17 | Debit Card Replacement | Through OTC in branches | Debit card replacement request | As per Schedule of Charges | 5-7 Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 18 | 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 |
| 19 | Pay Order Issuance | Through OTC in branches | Application Form Fill-up with cheque leaf, Transaction completion, Pay Order handover | As per Schedule of Charges | Same day | Concerned Service officer or Relationship Manager or Branch Manager |
| 20 | Inward Cheque Clearing | Through other bank | Deposit slip along with cheque | As per Schedule of Charges | 1-2 Days | Concerned Service officer or Relationship Manager or Branch Manager |

| | | | | | | |
|----|--|---|---|----------------------------|----------|---|
| 21 | 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 |
| 22 | Utility Bill Payment | Customer initiated transaction through Internet Banking | N/A | As per Schedule of Charges | 1-2 Days | N/A |
| 23 | TQ Endorsement against Debit Card | Through OTC in branches | Valid Passport Copy (including last issued Passport), active debit card and properly filled out form. | As per Schedule of Charges | Same day | Concerned Service officer or Relationship Manager or Branch Manager |
| 24 | FCY Cash purchase | 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 | Same day | Concerned Service officer or Relationship Manager or Branch Manager |
| 25 | Encashment of FCY Notes - FCY Cash Sell | Through OTC in branches | Valid Passport Copy with arrival Seal, FMJ Form for above \$10,000 Deposit | As per Schedule of Charges | Same day | Concerned Service officer or Relationship Manager or Branch Manager |
| 26 | FCY Note Encashment certificate | Through OTC in branches | Application from customer | As per Schedule of Charges | Same day | Concerned Service officer or Relationship Manager or Branch Manager |
| 27 | 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 |
| 28 | 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 |
| 29 | 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 |
| 30 | Bonds Related Services | Through OTC in branches | Application from customer | As per Schedule of Charges | 3-5 Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 31 | 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 |
| 32 | 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 |
| 33 | 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 |

| | | | | | | |
|----|--|---|--|----------------------------|---|---|
| 34 | Student File open/ renew | Through OTC in branches | Filled up application & related supporting docs for outward remittance | As per Schedule of Charges | 1 – 3 Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 35 | 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 |
| 36 | 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 |
| 37 | 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 | Same day | Concerned Service officer or Relationship Manager or Branch Manager |
| 38 | Cash Deposit / Withdrawal | Through OTC in branches | For deposit – Fill-up deposit slip For withdrawal – Presentation of cheque | As per Schedule of Charges | Same day | Concerned Service officer or Relationship Manager or Branch Manager |
| 39 | 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 |
| 40 | 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 |
| 41 | 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 |
| 42 | 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 |
| 43 | Auto Debit Enrollment/ Standing Instruction Cancellation | Through OTC in branches | Auto Debit request/cancellation application | As per Schedule of Charges | 1-2 | Concerned Service officer or Relationship Manager or Branch Manager |
| 44 | Mutilated/Torn Note Exchange | Through OTC in branches | Submission of Mutilated/Torn Note | As per Schedule of Charges | Same day | Concerned Service officer or Relationship Manager or Branch Manager |
| 45 | CCTV image retrieval | Through OTC in branches | Application from customer | As per Schedule of Charges | 1-7 working Days | Concerned Service officer or Relationship Manager or Branch Manager |

| | | | | | | |
|----|--|--|--|----------------------------|-----------------------------------|---|
| 46 | Photocopy of Cheques / Vouchers | Through OTC in branches | Application from customer | As per Schedule of Charges | 2 working Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 47 | Inward remittance (Payment to HSBC customer's account) | Through OTC in branches | Form C along with required supporting docs | As per Schedule of Charges | 1-2 working days | Concerned Service officer or Relationship Manager or Branch Manager |
| 48 | Inward remittance (For payment to other banks) | Through OTC in branches | As per bank's Internal Inward Remittance process | As per Schedule of Charges | 1-5 working days | Concerned Service officer or Relationship Manager or Branch Manager |
| 49 | Cancellation of inward payment messages | Through OTC in branches | Application from customer | As per Schedule of Charges | Same Day • Subject to the case | Concerned Service officer or Relationship Manager or Branch Manager |
| 50 | Encashment certificate relating to inward remittance | Through OTC in branches | Application from customer | As per Schedule of Charges | 1-7 working Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 51 | Issue Cashier's Order to local banks against IRM | Through OTC in branches | Application from customer | As per Schedule of Charges | 1-5 | Concerned Service officer or Relationship Manager or Branch Manager |
| 52 | 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 |
| 53 | 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 |
| 54 | Debit Card Dispute Request (NPSB Network) | Through OTC in Branches and Contact Center | Request to contact center or branch | As per Schedule of Charges | 30 Working Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 55 | Debit Card Dispute Request (VISA Network) | Through OTC in Branches and Contact Center | Request to contact center or branch | As per Schedule of Charges | 45 Working Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 56 | Debit Card Dispute Request (HSBC ATM) | Through OTC in Branches and Contact Center | Request to contact center or branch | As per Schedule of Charges | 5 Working Days | Concerned Service officer or Relationship Manager or Branch Manager |
| 57 | Prize bond | Through OTC in Branches | Prize Bond buy/ sell application | As per Schedule of Charges | 1-2 days | Concerned Service officer or Relationship Manager or Branch Manager |
| 58 | Unclaimed fund | Through OTC in Branches | Application from customer | N/A | Dependent on Bangladesh Bank | 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 at www.hsbc.com.bd . | As per Schedule of Charges at www.hsbc.com.bd . | Respective Branch/focal person/Relationship Manager/Client Service Manager |
| 2 | Term Loan with irregular installment amount. (IIL) | Customers with approved Irregular Installment loan have to 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 Interest Rate: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/pub_rate.pdf SoC: https://www.hsbc.com.bd/1/2/retail-banking/fees-and-charges | 1 working day | Abdullah Jabir abdullahjabir@hsbc.com.bd |

| | | | | | | |
|---|-----------------|--|--|---|-----------------|--|
| 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 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 Interest Rate: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/pub_rate.pdf SoC: https://www.hsbc.com.bd/1/2/retail-banking/fees-and-charges | 02 working days | Abdullah Jabir abdullahjabir@hsbc.com.bd |
| 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 | 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 Interest Rate: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/pub_rate.pdf | 02 working days | Abdullah Jabir abdullahjabir@hsbc.com.bd |

| | | | | | | |
|---|-----------|--|--|--|--|---|
| 4 | Overdraft | <p>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. 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 limits is in-place, customer can avail the facility as per transactional requirement</p> | <p>1. Customer Request Letter 2. Supporting Documents as specifically mentioned in Facility Offer Letter / Sanction Letter</p> | <p>SoC: https://www.hsbc.com.bd/1/2/retail-banking/fees-and-charges</p> <p>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 Interest Rate: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/pub_rate.pdf SoC: https://www.hsbc.com.bd/1/2/retail-banking/fees-and-charges</p> | <p>Instant if through cheque / HSBCNet</p> | <p>Abdullah Jabir abdullahjabir@hsbc.com.bd</p> |
|---|-----------|--|--|--|--|---|

| | | | | | | |
|---|--|---|---|---|------------------------------|---|
| 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 | 05 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadhasan@hsbc.com.bd) |
| 6 | Custodian Service (Direct Custody & Clearing) *applicable only for Non-resident institutional clients | Securities Services HSBC plays the role of sub-custodian for non-resident portfolio investors in Bangladesh market. All the asset held under the beneficial owner (BO) account opened in Central Depository of Bangladesh (CDBL) will be under our custody (for our client base). Some of the core service provided are listed below: 1. NITA (Non-resident investor taka account) | Authenticated customer instruction, Custody agreement, Fee schedule, Power of attorney, Regulatory documents as proof of country of incorporation of the client, other documents (if required). | As agreed in the fee schedule with client | As per agreement with client | 1. Shaila Alam Trisha, Assistant Vice President; email address: shaila.alam.trisha@hsbc.com.bd 2. Faria Zerín, Vice President; Email address: faria.zerin@hsbc.com.bd 3. Group email address: Securities Services Ops BD; Email address: securities.services.ops.bd@hsbc.com.bd |

| | | | | | | |
|---|---|---|--|---|-----------------|---|
| | | <p>opening and beneficial owner account opening in the depository.</p> <p>2. Securities settlement</p> <p>3. Foreign exchange transaction processing</p> <p>4. Asset servicing: Dividend/ income collection, Proxy voting in annual general meeting / extra ordinary general meeting</p> <p>5. Regulatory reporting</p> <p>6. Securities market related updates and communication with relevant regulators etc.</p> | | | | |
| 7 | Import Documentary Credits (Letter of Credit)/Documentary Collections | Customer's facility/limit for this particular product has to be approved | <p>a. Duly filled LC application form</p> <p>b. Proforma Invoice/Contract</p> <p>c. All documents required as per GFET, Import Policy Order and any other regulations</p> <p>d. Bank approved facility/limit</p> <p>e. HSBC Standard Trade Terms</p> | <p>As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf</p> | 03 working days | <p>Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.com.bd)</p> |

| | | | | | | |
|---|---|--|---|--|-----------------|--|
| | | based on bank's internal and central bank's credit approval policy (this is a pre-requisite). Customers with approved facility/limit may submit application in company letterhead pad in bank's prescribed format for issuing Letter of Credit/ Documentary Collections. | (STT) agreement **This is not an exhaustive set of documents - may vary depending on the requirements | | | |
| 8 | Shipping Guarantee /Airway Release /Delivery Order Issuance | Customer's facility/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 | a. Duly filled application form b. Shipping documents c. All documents required as per GFET, Import Policy Order and any other regulation d. Bank approved facility/limit e. HSBC Standard Trade Terms (STT) agreement **This is not an exhaustive set of documents - may vary depending on the requirements | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf | 02 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.com.bd) |

| | | | | | | |
|---|-----------------------------|---|---|--|-----------------|--|
| | | facility/limit may submit application in company letterhead pad in bank's prescribed format for issuing Shipping Guarantee / Airway Release /Delivery Order. | | | | |
| 9 | Import Bills (Non-financed) | Customer's facility/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 facility/limit may submit application in company letterhead pad in bank's prescribed format for processing | a. Application for releasing the documents **This is not an exhaustive set of documents - may vary depending on the requirements | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf | 05 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.com.bd) |

| | | | | | | |
|----|---------------------|--|--|--|-----------------|---|
| | | import documents other than Documentary credit and Collections. | | | | |
| 10 | Import Finance | 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 Import Loan limits may submit drawdown letter in company letterhead pad in bank's prescribed format for drawing down the loans. | 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 | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf | 05 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadhasan@hsbc.com.bd) |
| 11 | Other Trade Finance | Customer's credit limit for this particular product has to be | 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 | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf | 05 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadhasan@hsbc.com.bd) |

| | | | | | | |
|----|---|---|---|--|-----------------|---|
| | | approved based on bank's internal and central bank's credit approval policy (this is a pre-requisite). Customers with approved credit limits (for intended loan) may submit drawdown letter in company letterhead pad in bank's prescribed format for drawing down the loans. | documents - may vary depending on the requirements | | | |
| 12 | Processing import documents other than Documentary credit and Collections | Customer's facility/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 | 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 | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf | 05 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadhasan@hsbc.com.bd) |

| | | | | | | |
|----|---|---|--|--|-----------------|--|
| | | with approved facility/limit may submit application in company letterhead pad in bank's prescribed format for processing import documents other than Documentary credit and Collections. | | | | |
| 13 | Export Documentary Credits (Letter of Credit)/Documentary Collections | Customer's facility/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 facility/limit may submit application in company letterhead pad in bank's prescribed | <p>a. Duly filled application form</p> <p>b. Duly filled full set of EXP forms</p> <p>c. All documents required as per GFET and Export Policy order</p> <p>d. 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 (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf | 05 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.com.bd) |

| | | | | | | |
|----|---------------------------------------|--|---|--|-----------------|--|
| | | format for processing Export Documentary Credits (Letter of Credit)/Documentary Collections. | | | | |
| 14 | Export Bills Discounting/ Negotiation | 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 credit limits (for intended financing) may submit drawdown letter in company letterhead pad in bank's prescribed format for drawing down the loans. | 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 | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf | 04 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.com.bd) |

| | | | | | | |
|----|---------------------------------|---|--|--|-----------------|--|
| 15 | Guarantees / Stand by LC (SBDC) | Customer's facility/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 facility/limit may submit application in company letterhead pad in bank's prescribed format for issuing Guarantees / Stand by LC (SBDC). | <ul style="list-style-type: none"> 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) agreement f. Counter Indemnity <p>**This is not an exhaustive set of documents - may vary depending on the requirements</p> | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf | 05 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.com.bd) |
| 16 | Supply Chain Finance | Customer's credit limit for this particular product has to be approved based on bank's internal and central bank's credit approval | <ul style="list-style-type: none"> 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 <p>**This is not an exhaustive set of documents - may vary depending on the requirements</p> | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf & Agreement | 02 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.com.bd) |

| | | | | | | |
|----|---------------------|---|---|--|-----------------|---|
| | | policy (this is a pre-requisite). Customers with approved credit limits (for intended financing) may submit drawdown letter in company letterhead pad in bank's prescribed format for drawing down the loans. | | | | |
| 17 | Receivables Finance | 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 credit limits (for intended financing) may submit drawdown | 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 | As per Schedule of Charges (SoC) published in HSBC Website: https://www.hsbc.com.bd/1/PA_ES_Content_Mgmt/content/bangladesh60/attachments/soc.pdf & Agreement | 02 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadhasan@hsbc.com.bd) |

| | | | | | | |
|----|----------------------|---|---|--|--|--|
| | | letter in company letterhead pad in bank's prescribed format for drawing down the loans. | | | | |
| 18 | LC Conformation | Based on client bank's request and the bank's approved facility/limit, HSBC can add confirmation and finance LCs. | 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 BRPD Circular no - 11: Master Circular on Schedule of Charges | 03 working days | Mahbuba Ashraf(mahbuba.ashraf@hsbc.com.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.com.bd) |
| 19 | Certificate Issuance | Based on customer request balance confirmation, solvency, encashment and other certificates are issued. | Customer instruction/ required transaction. | As per Schedule of Charges at www.hsbc.com.bd. | Encashment Certificate: 4 working days for non-freight customers; 3 working days for freight customers Balance confirmation certificate for Credit customers- 2 working days; solvency, NOC, No liability, bank certificate, interest deduction certificate: 2 working days. | Concerned Relationship Manager |

| | | | | | | |
|----|---|--|---|--|--|--|
| 20 | Pay Order and Bank Draft issuance/ cancellation | Clients need to fill-up 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 Smart Form. | As per Schedule of Charges at www.hsbc.com.bd. | If the request is raised by 3:30pm, Pay Order/Bank Draft will be issued within the same day. | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 21 | Outward Remittance | Oversees remittance/ fund transfer subject to Bangladesh Bank regulation. | As per Bangladesh Bank regulation. | As per Schedule of Charges at www.hsbc.com.bd. | Same day Processing if instruction is received within 01.30PM (subject to receipt of proper documentation for processing). | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 22 | 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 at www.hsbc.com.bd. | If the request is raised by 2:00pm, the company cheque/PO/DD will be issued within the same day, if after 2:00pm: it will be issued on the next working day. | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |

| | | | | | | |
|----|-----------------------------------|--|---|--|--|--|
| 23 | 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 at www.hsbc.com.bd. | [LCY] E-Channel – 03:00 p.m. & Manual – 02:30 p.m. [FCY] E-Channel – 02:00 p.m. & Manual – 01:30 p.m. | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 24 | 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 at www.hsbc.com.bd. | Same day Processing: E-Channel – 02:00 p.m. & Manual – 01:30 p.m. Next Day Processing: E-Channel – 05:00 p.m. & Manual – 04:30 p.m. | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 25 | Countrywide Collection | Collection through correspondent bank. | Integrated Receivable Solution form. Contact Relationship Manager or GPS Sales. | As per Schedule of Charges at www.hsbc.com.bd. | For instruments T+2 and for Cash T+1 | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |

| | | | | | | |
|----|--|---|--|--|--|--|
| 26 | Instrument collection from non-clearing location | Direct collection from the drawee bank branch. | | As per Schedule of Charges at www.hsbc.com.bd . |  Worksheet in Citizen Charter- WSI | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 27 | 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 at www.hsbc.com.bd . | Collection by day 3 | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 28 | Corporate internet banking and reporting | Transaction processing, balance inquiry, and statement download through internet banking. | E-channel documents. | As per Schedule of Charges at www.hsbc.com.bd . | Instructions receipt, balance enquiry and statement download is on same day. Refer to individual transaction type for processing time. | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |

| | | | | | | |
|----|--|---|--|--|---|--|
| 29 | Clearing cheque processing | Cheque clearing through BACPS. | | As per Schedule of Charges at www.hsbc.com.bd. | If deposited by 10:30am, it will be processed within T+0, otherwise T+1 | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 30 | 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 at www.hsbc.com.bd. | Varies on agreement with specific customer; usually it is T+1 | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 31 | 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 at www.hsbc.com.bd. | As per agreement with client | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |

| | | | | | | |
|----|--|--|---|---|--|--|
| 32 | Documents/ Instrument delivery to customer | Document delivery by courier. | | As per Schedule of Charges at www.hsbc.com.bd. | As per agreement with the vendor/supplier | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 33 | Trade Pay | Application applied through internet banking system | TradePay will allow customers to pay to their supplier's/service providers for cost related to procurement/production and or/sales and seek finance towards such payments, thus meeting their core working capital needs. | As per Schedule of Charges at www.hsbc.com.bd. | | Mahbuba Ashraf(mahbuba.ashraf@hsbc.c om.bd) / Ahmad Rabiul Hasan(ahmadrhasan@hsbc.co m.bd) |
| 34 | Online Duty Payment through RTGS | Payment of Custom Duty through Online Banking Channel or manual instruction | Customer instruction (manual/ online). Visit branch or website for Smart Form. E Channel document for Online Transaction | As per Schedule of Charges at www.hsbc.com.bd. | Same day Processing: E-Channel – 4.30 p.m. & Manual – 04:00 p.m. | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |
| 35 | Statutory Payment through A Challan Portal | Different type of Tax, VAT payment. Transactions initiation through Online Channel | E channel Document for online transaction | As per Schedule of Charges at www.hsbc.com.bd. | Same day Processing: 2.00 p.m | Nighat ANJUM <nighat.anjum@hsbc.com.bd> |

2.3 Internal Services:

| Sl. | Name/Type of Service | Serving Modality | Required documentation | Applicable charges | Total Time Limit (Duration) | Contact Person |
|-----|-------------------------|--------------------------|--|--------------------|--------------------------------|--|
| 01 | Provident Fund | <u>About the Service</u> | <ul style="list-style-type: none"> PF Enrollment Declaration Form | N/A | As per HR Policy | Internal : 51515 External : 09666331515 |

| | | | | | | |
|----|-----------------|---|--|-----|--------------------|--|
| | | <p>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 organization as per policy.</p> | <ul style="list-style-type: none"> • PF Nomination of Beneficiaries Form | | | HR Operations Manager |
| 02 | Gratuity | <p><u>About the Service</u> Gratuity Fund is a discretionary staff service benefit, provided upon the completion of a certain tenure of service in the organization. The benefit is paid at the time of exit/retirement.</p> | <ul style="list-style-type: none"> • Gratuity Nomination of Beneficiaries Form | N/A | As per HR Policy | <p>Internal : 51515 External : 09666331515 HR Operations Manager</p> |
| 03 | Medical Benefit | <p><u>About the Service</u> HSBC provides comprehensive medical benefits to</p> | <ul style="list-style-type: none"> • Inclusion Form for self • Inclusion Form for dependents | N/A | 10-15 working days | <p>Internal : 51515 External : 09666331515 HR Operations Manager</p> |

| | | | | | | |
|----|---------|---|---|-----|-----------------------|---|
| | | all full-time staff. The benefits cover all employee and their immediate family members. | | | | |
| 04 | Letters | <p><u>About the Service</u> Human Resources issues no objection letters (NOC) and immigration letters to facilitate travel for colleagues and their families for personal and business reasons.</p> <p><u>Process</u> 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"> • NOC for Immigration for Staff • NOC for Immigration for Staff and Family • Visa Letter for Official Travel • Visa Letter for Personal Travel Visa Letter for Personal Travel with Family | N/A | As per HR Case Policy | Internal : 51515 External : 09666331515 HR Operations Manager |
| 05 | Loans | <p><u>About the Service</u> Staff can also avail HSBC designed loan benefits as per the staff loan policy.</p> | <ul style="list-style-type: none"> • Loan application form | N/A | As per policy | Internal : 51515 External : 09666331515 HR Operations Manager |

| | | | | | | |
|----|----------------------------------|--|---|-----|---------------------------|---|
| 06 | Day Care Facilities | About the Service Working parents can avail day care services on a reimbursement basis. | <ul style="list-style-type: none"> N/A | N/A | As per policy | Internal : 51515 External : 09666331515 HR Operations Manager |
| 07 | Anti-Social Allowance (Overtime) | About the Service Due to the operational and business needs, staff may be required to work extended working hours. The company acknowledges and provides additional allowance for the extra hours provided as per anti-social (overtime) allowance policy. | <ul style="list-style-type: none"> N/A | N/A | Paid with monthly Payroll | Internal : 51515 External : 09666331515 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
- 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 | Fardina Hafiz _ Retail Banking & Ahmed Saquib_ Institutional Services | fardina.hafiz@hsbc.com.bd ahmed.saquib@hsbc.com.bd | Priority Basis |
| 2. | Delayed receipt of requisite service | Fardina Hafiz _ Retail Banking & Ahmed Saquib_ Institutional Services | fardina.hafiz@hsbc.com.bd ahmed.saquib@hsbc.com.bd | Priority Basis |
| 3. | If service standard do not meet expectation | Fardina Hafiz _ Retail Banking & | fardina.hafiz@hsbc.com.bd ahmed.saquib@hsbc.com.bd | Priority Basis |

| | | | | |
|--|--|--------------------------------------|--|--|
| | | Ahmed Saquib_ Institutional Services | | |
|--|--|--------------------------------------|--|--|