

Wealth and Personal Banking

Fees and Charges
February 2025



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

The charges in this guide were correct at the time of printing (February 2025) but remain subject to change. These charges are applicable only for the accounts maintained in Bangladesh with The Hongkong and Shanghai Banking Corporation Limited.

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

If you have any queries about the fees and charges listed here, please contact our Call Centre at 16240.

Note: - BDT refers to Bangladeshi Taka.

- HSBC Select Fees and Charges February 2025 is applicable for HSBC Select customers.

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General Services

Item	Charge
All accounts	
To issue a foreign currency Demand Draft drawn on Bangladesh Bank	
*Up to USD 1,200	USD 1
Between USD 1,201 and up to USD 6,000	USD 2
Between USD 6,001 and up to USD 12,000	USD 3.5
Above USD 12,000	USD 5.5
* USD or its equivalent	
Student File Opening / Renewal Fee	BDT 6,000 (Balance BDT 4m & above) BDT12,000 (Balance below BDT 4m)
Student file Certificate Fee	BDT 500
Student file Transfer Fee to another bank	BDT 3,000
Maintenance of Salary Remittance file for foreigners	BDT 2,000 charged annually for remittance file. Additionally, individual remittance charges will apply.
Security Lien confirmation for other banks (for bonds)	Per registration BDT 500
CCTV image retrieval (for viewing only) on account of any request initiated by the customer	BDT 2,000
Photocopy of Cheques / Vouchers	BDT 300
Cashier's Order (Pay Order)	
For amounts up to BDT 1,000	BDT 20
For amounts of BDT 1,001 to 100,000	BDT 50
For amounts above BDT 100,000	BDT 100
Cancellation of Cashier's Order	BDT 50
Cashier's Order / Demand Draft / Telegraphic Transfer (TT) issuance charge for customers whose accounts were closed by the Bank	Free
Request for banker's reports	
Loan certificate	BDT 500 if needed on the same day; BDT 300 if needed on the next day
Bank Balance Confirmation certificate	Free
Account Statements	BDT 100 for each statement
Two half yearly statement will be provided free of charge as per regulatory guidance.	
Smart Saver's Plan (SSP) certificate	BDT 500
Statement verification for other banks and embassies	BDT 500
e-Statement verification	BDT 250
Other certificates	BDT 300
Solvency certificates	BDT 200

Charge for Account Statement Issuance

BDT 100 for each statement. Two half yearly statement will be provided free of charge as per regulatory guidance.

Item	Charge	
ATM services		
Local ATM Card (Visa Enabled) Plus Annual fee BDT	300 per year	
Duplicate ATM PIN	BDT 100	
Cash withdrawal fee for each transaction at all NPSB ATMs (non-HSBC) in Bangladesh	BDT 15	
Balance enquiry/mini statement generation at all NPSB ATMs (non-HSBC) in Bangladesh	BDT 5	
Foreign currency ATM card fee	BDT 500 per year	
Duplicate ATM PIN	BDT 100	
Cash withdrawal charge:		
HSBC ATMs in Bangladesh	Free	
HSBC ATMs worldwide	BDT 200 equivalent FCY	
Other ATMs (Overseas) - VISA PLUS only	BDT 250 equivalent FCY	
Currency conversion mark-up	3% (applicable for all debit card based transactions denominated in foreign currencies)	
Corporate Card		
First Card Issuance	Free	
Card Replacement	Free	
Annual Fee	USD 50	
Duplicate PIN Fee	Free	
Debit Card		
First Card Issuance	Free	
Card Replacement*	BDT 500 or equivalent FCY	
*Applicable for Cards replaced due to card expiry OR compromised card OR damaged card due to malfunction of HSBC ATM	Free	
Annual Fee	BDT 500 or equivalent FCY	
Duplicate PIN Fee	BDT 200 or equivalent FCY	
Duplicate copy of sales draft / transaction receipt	BDT 150 or equivalent FCY	
Cash Withdrawal (within Bangladesh)	HSBC Network NPSB Network Visa Network	Free BDT 15 or equivalent FCY BDT 15 or equivalent FCY
Cash Withdrawal (outside of Bangladesh)	HSBC Group ATM Visa Network	BDT 200 equivalent FCY BDT 250 equivalent FCY
Currency conversion mark-up		3% (applicable for all debit card based transactions denominated in foreign currencies)
Balance Inquiry	HSBC Network NPSB Network Visa Network	Free BDT 5 or equivalent FCY Free
Mini Statement	NPSB Network	BDT 5 or equivalent FCY
Internet Banking		
		As per Internet Banking tariff
Note: VAT is not applicable for charges related to the NPSB network		

Credit Related Services

Item	Charge
Personal Secured Credit	
Processing fee	
Facility amount below BDT 5,000,000	0.5% of sanctioned loan but not exceeding BDT 3,000
Facility amount of BDT 5,000,000 and above	0.3% of sanctioned loan but not exceeding BDT 10,000

Item	Charge
Personal Secured Loan (PSL)	
	Below BDT 5m: 0.5% of sanctioned loan but not exceeding BDT 3,000
	Equal or above BDT 5m: 0.3% of sanctioned loan but not exceeding BDT 10,000
Early settlement fee	0.5% of outstanding loan amount
Partial prepayment fee (at least 30% of the outstanding loan amount)	0.50% of partially paid amount

Personal Instalment Loan	
Processing fee	0.5% of sanctioned loan
Early settlement fee	0.5% of outstanding loan amount
Partial prepayment fee (at least 30% of the outstanding loan amount)	0.5% of partially paid amount

Car Loan	
Early settlement fee	0.5% of outstanding loan amount
Partial prepayment fee (at least 30% of the outstanding loan amount)	0.5% of partially paid amount

Home Loan	
Processing fee	Below BDT 5m: 0.5% of sanctioned loan or BDT 15,000 whichever is lower Equal or above BDT 5m: 0.3% of sanctioned loan or BDT 20,000 whichever is lower
Early settlement fee	0.5% of outstanding loan amount
Partial prepayment (at least BDT 250,000 or 10% of the outstanding loan amount, whichever is lower)	0.5% of partially paid amount

Home Equity Loan	
Early settlement fee	0.5% of outstanding loan amount
Partial Prepayment (at least BDT 250,000 or 10% of the outstanding loan amount, which is lower)	0.5% of partially paid amount

Item	Charge
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Common Charges

Securities/Documentation photocopy	At Actual
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CIB Charge	At actual as per BB tariff rates
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Note: Any legal or recovery costs incurred during the processing or tenure of the loan will have to be borne by the customer at actual, if applicable.

Deposit accounts and services

Item	Charge
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Savings and Current accounts Maintenance fee (on a half-yearly basis)

For CEPS Customer	As per client specific existing agreement
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Savings account

For average balance less than or equal to BDT 10,000 (or its FCY equivalent)	None
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For average balance above BDT 10,000 up to 25,000 (or its FCY equivalent)	BDT 100 (or its FCY equivalent)
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For average balance above BDT 25,000 up to 200,000 (or its FCY equivalent)	BDT 200 (or its FCY equivalent)
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For average balance above BDT 200,000 up to 1,000,000 (or its FCY equivalent)	BDT 250 (or its FCY equivalent)
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For average balance above BDT 1,000,000 (or its FCY equivalent)	BDT 300 (or its FCY equivalent)
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Current account	BDT 300 (or its FCY equivalent)
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Maintenance fee on Dormant/Unclaimed account	Free
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Account closure	BDT 200 (or its FCY equivalent)
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Note: In case of bank initiated closure, no account closure fee will be levied.

Cheque books

Personalised cheque books (ordered through Branch/PIB/ATM)

First cheque book	Free
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Second cheque book onward	
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Local currency cheque	BDT 70
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Foreign currency cheque	BDT 250
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Issuance of counter cheque	BDT 200
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Returned cheque	Free
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Stop payment order

To stop payment on a single cheque or a series of cheques

Local currency cheque	BDT 100
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USD/EUR/GBP cheque	USD/GBP/EUR 0.80
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To cancel each stop payment order	BDT 50
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Item	Charge
Bonds	
Processing lost bonds	Bangladesh Bank's charges will be applicable at actual (inclusive of VAT)

Foreign Currency Purchase and Encashment

For Customer

Encashment of FCY Notes	Free
Encashment certificate	BDT 500
Purchase of foreign currency notes by the customer	1% of purchased amount or BDT 100 whichever is higher
Endorsement Fee*	BDT 200
Travel quota endorsement on Debit Card	Free

* Applicable only for FCY cash purchase.

Item	Charge
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Cheque Collection

Domestic

Outward cheque collection local currency Up to BDT 100,000	BDT 200 plus postage and other bank charges
Above BDT 100,000	BDT 500 plus postage and other bank charges

Outward cheque collection FCY*	
Up to USD 5,000 or equivalent FCY	BDT 500
Above USD 5,000 to USD 10,000 or equivalent FCY	BDT 1,000
Above USD 10,000 or equivalent FCY	BDT 1,500

*Additional postage and other bank charges will apply.

Inward cheque collection FCY	
When bank issues FCY Demand Draft	
Up to USD 1,200	USD 1
Between USD 1,201 and up to USD 6,000	USD 2
Between USD 6,001 and up to USD 12,000	USD 3.5
Above USD 12,000	USD 5.5
When bank issues LCY instrument	As per LCY instrument tariff

*Postage charges to be applied additionally.

Inward Cheque Collection Return due to insufficient fund- LCY/FCY	BDT 50
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*or equivalent FCY at prevailing exchange rate

Item

Charge

Bangladesh Automated Clearing House (BACH) Transactions

Below BDT 50,000	No fees
From BDT 50,000 to less than BDT 500,000	BDT 10 per cheque
BDT 500,000 and above	BDT 25 per cheque (for regular clearing) BDT 60 per cheque (for same day clearing)

BEFTN, Government Cheque to Individuals (G2P), Cheques to Government (utility bills, municipal charges, Savings Certificate purchase, etc)	No fees
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Note: All BACH fees are inclusive of VAT. Fees to be collected from the payee.

Dishonored Cheques

Inward Clearing Cheque dishonored due to insufficient funds	BDT 50
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Inward remittance

For payment to an HSBC customer's account	Free
For payment to other banks	BDT 800
Cancellation of inward payment messages	USD 25*
Encashment certificate	
Within 1 year	BDT 300
Over 1 year	BDT 500
Over 2 years	BDT 1,000
Inward Remittance- AIT Certificate	Free
Duplicate certificate	BDT 200
Indenting commission processing charge (including Encashment certificate and Tax certificate)	BDT 1,500 with additional tax certificate fee and applicable encashment certificate fee
Indenting Commission Tax Certificate	BDT 300

*or equivalent LCY at prevailing exchange rate

Outward remittance**Domestic**

Issue Cashier's Order to local banks against IRM	Refer to Cashier's Order Tariff
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Overseas

To issue a TT**	
Up to BDT 1,00,000	BDT 100
Between BDT 1,00,001 and up to BDT 5,00,000	BDT 200
Between BDT 5,00,001 and up to BDT 10,00,000	BDT 300
Above BDT 10,00,000	BDT 500

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

Item	Charge
Investigation Charges	At actual as charged by correspondent bank
Amendment charges for TT	USD 40*
Cancellation of TT	BDT 200
Special categories of outward remittances for which Bangladesh Bank post facto approval is needed	Existing Tariff plus BDT 2,500
Special Bangladesh Bank permission for advance remittance	BDT 2,500
Other special services	
CEPS services	As per client specific existing agreement
Third Party Arrangements	As per client specific existing agreement

*or equivalent LCY at prevailing exchange rate

Other charges and commissions

As agreed with customers

- All fees and commissions are subject to 15% VAT as per tax laws and regulations, unless stated otherwise.
- These charges are our standard charges, and concession rates may be granted at the discretion of the HSBC Bangladesh Management.
- Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing.
- Correspondent/other bank charges, if any, will be additionally recovered from customers.
- CEPS (Corporate Employees' Privilege Scheme) refers to the Payroll Banking services offered by HSBC Bangladesh.
- Stamp charges are levied where applicable.
- Postage charges are levied where applicable.
- Wealth and Personal Banking Fees and Charges are not applicable for HSBC Bangladesh employees.
- Charges are subject to adjustment for overall business volumes.

HSBC Branches in Bangladesh

Gulshan	South Breeze Square, Level 13, Holding No. Plot 90 (new), 52 (old), Road no. CES (A), Gulshan Avenue, Gulshan, Dhaka, Bangladesh.
Tejgaon Sub-Branch	Level 4, Shanta Western Tower, 186 Bir Uttam Mir Shawkat Ali Road, Tejgaon Industrial Area, Dhaka 1208
Uttara	Giant Business Tower, Level 3, Plot 3, 3/A, Sector 3, Uttara, Dhaka 1230, Bangladesh.
Dhanmondi	10th Floor, Bay's Park Height, Road- 9, Holding- 2, Dhanmondi, Mirpur Road, Dhaka-1205
Motijheel	Al-Haj Tower, Plot No.82, Motijheel Commercial Area, Dhaka 1000
Chattogram GEC	Sanmar Tower One, Level 10, Plot 5914 (New), CDA Avenue, East Nasirabad Chattogram 4203.
Chattogram Agrabad	Atlas Rangs Plaza, 7 Sheikh Mujib Road, Agrabad Commercial Area, Chattogram 4100
Call Centre	16240 (within Bangladesh) +88 096667 16240 (from overseas) Operating Hours - 24 Hours/7 days
Email Website	contact@hsbc.com.bd www.hsbc.com.bd

Off-site ATM locations

Tejgaon	Shanta Western Tower, 186 Bir Uttam Mir Shawkat Ali Road (Tejgaon - Gulshan Link Road) Tejgaon I/A Dhaka 1208
Gulshan 2	Gulshan Centre Point, House 23, Road 90, Dhaka 1212
Dhanmondi	Green Rawshanara Tower, Plot: 806 (old) 86 (new) and 755 (old) 55 (new), Satmasjid Road, Dhanmondi Residential Area, Dhaka-1205 Bay's Park Height, Ground Floor, Road 9, Holding 2, Dhanmondi, Mirpur Road, Dhaka-1205
Mirpur	Hyperion Rose, Plot 61/1 and 61/2, Road 4, Block B, Section-12, Mirpur, Dhaka
Bashundhara R/A	Bashundhara Convention Center-II Plot-56/A, Block-C, Bashundhara R/A, Dhaka-1229
AEPZ	Adamjee Export Processing Zone, Adamjee Nagar, Siddirganj Narayanganj
DEPZ	Dhaka Export Processing Zone, Adjacent to SFB No. 01, Ganakbari, Savar, Dhaka
KEPZ	Zone Services Building, Ground Floor, North Patenga, Chattogram
CEPZ	Zone Service Complex (Ground Floor, Eastern Wing) CEPZ Bandar, Chattogram