

# Retail Banking and Wealth Management

Fees and Charges  
November 2021



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

The charges in this guide were correct at the time of printing (November 2021) but remain subject to change. These charges are applicable only to the accounts maintained in Bangladesh with The Hongkong and Shanghai Banking Corporation Limited.

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

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

Note: - BDT refers to Bangladeshi Taka.

- HSBC Select Fees and Charges November 2021 is applicable for HSBC Select customers.

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# General Services

Item	Charge
<b>All accounts</b>	
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	
Processing of Student File per student	BDT 5,000 per year
Maintenance of Salary Remittance file for foreigners	BDT 2,000 charged annually for remittance file. Additionally, individual remittance 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
<b>Cashier's Order (Pay Order)</b>	
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
<b>Request for banker's reports</b>	
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 300 for each 12 months
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

Item	Charge
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## 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 currencies other than USD)

## Debit Card

First Card Issuance	Free	
Card Replacement	BDT 350 or equivalent FCY	
Replacement fee for damaged card due to malfunction of HSBC ATM machine	Free	
Annual Fee	BDT 300 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	Free
	NPSB Network	BDT 15 or equivalent FCY
	Visa Network	BDT 15 or equivalent FCY
Cash Withdrawal (outside of Bangladesh)	HSBC Group ATM	BDT 200 equivalent FCY
	Visa Network	BDT 250 equivalent FCY
Currency conversion mark-up	3% (applicable for all debit card based transactions denominated in currencies other than USD)	
Balance Inquiry	HSBC Network	Free
	NPSB Network	BDT 5 or equivalent FCY
	Visa Network	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
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### 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
<b>Personal Secured Loan (PSL)</b>	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
<b>Personal Instalment Loan</b>	
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
<b>Car Loan</b>	
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
<b>Home Loan</b>	
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
<b>Home Equity Loan</b>	
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
<b>Common Charges</b>	
Securities/Documentation photocopy	At Actual
<b>CIB Charge</b>	At actual as per BB tariff rates
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
<b>Savings and Current accounts</b>	
<b>Maintenance fee (on a half-yearly basis)</b>	
For CEPS Customer	As per client specific existing agreement
<b>Savings account</b>	
For average balance less than or equal to BDT 10,000 (or its FCY equivalent)	None
For average balance above BDT 10,000 up to 25,000 (or its FCY equivalent)	BDT 100 (or its FCY equivalent)
For average balance above BDT 25,000 up to 200,000 (or its FCY equivalent)	BDT 200 (or its FCY equivalent)
For average balance above BDT 200,000 up to 1,000,000 (or its FCY equivalent)	BDT 250 (or its FCY equivalent)
For average balance above BDT 1,000,000 (or its FCY equivalent)	BDT 300 (or its FCY equivalent)
<b>Current account</b>	
	BDT 300 (or its FCY equivalent)
Maintenance fee on Dormant/Unclaimed account	Free
<b>Account closure</b>	BDT 200 (or its FCY equivalent)
Note: In case of bank initiated closure, no account closure fee will be levied.	
<b>Cheque books</b>	
Personalised cheque books (ordered through Branch/PIB/ATM)	
First cheque book	Free
Second cheque book onward	
Local currency cheque	BDT 70
Foreign currency cheque	BDT 250
Issuance of counter cheque	BDT 200
Returned cheque	Free
<b>Stop payment order</b>	
To stop payment on a single cheque or a series of cheques	
Local currency cheque	BDT 100
USD/EUR/GBP cheque	USD/GBP/EUR 0.80
To cancel each stop payment order	BDT 50

Item	Charge
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## Bonds

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

### For Customer

Encashment of FCY Notes	Free
Encashment certificate	BDT 500
Purchase of foreign currency notes by the customer	1% of purchased amount or BDT 100 whichever is higher
Endorsement 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	BDT 50
Inward Cheque Collection Return due to insufficient fund- FCY	BDT 50

\*or equivalent FCY at prevailing exchange rate

Item	Charge
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## 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

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 FCY 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 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*

\*or equivalent FCY at prevailing exchange rate

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

Item	Charge
Investigation Charges	At actual as charged by correspondent bank
Amendment charges for TT	USD 40*
Cancellation of TT:	USD 2*
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
<b>Other special services</b>	
CEPS services	As per client specific existing agreement
Third Party Arrangements	As per client specific existing agreement

\*or equivalent FCY at prevailing exchange rate

## Other charges and commissions

### As agreed with customers

- 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.
- Charges are subject to adjustment for overall business volumes.
- Stamp charges are levied where applicable.
- Postage charges are levied where applicable.
- Retail Banking and Wealth Management Fees and Charges are not applicable for HSBC Bangladesh employees.

## HSBC Branches in Bangladesh

<b>Gulshan</b>	House No. SWG-2 & SWG-2/A (Corner of Road No.5), Gulshan Avenue, Dhaka 1212
<b>Baridhara</b>	IK Tower, Ground Floor, Plot No. CEN A (2) North Avenue Gulshan 2, Dhaka 1212
<b>Uttara</b>	Atlanta Trade Center, Level 1, Plot No.1, Road No.1/A, Sector 4, Uttara, Dhaka 1230
<b>Dhanmondi</b>	10th Floor, Bay's Park Height, Road- 9, Holding- 2, Dhanmondi, Mirpur Road, Dhaka-1205
<b>Motijheel</b>	Al-Haj Tower, Plot No.82, Motijheel Commercial Area, Dhaka 1000
<b>Chattogram GEC</b>	Hosna Kalam Complex, Plot No.3439, CDA Avenue East Nasirabad, Chattogram 4000
<b>Chattogram Agrabad</b>	Atlas Rangs Plaza, 7 Sheikh Mujib Road, Agrabad Commercial Area, Chattogram 4100
<b>Call Centre</b>	16240 (within Bangladesh) +88 096127 16240 (from overseas) Operating Hours - 24 Hours/7 days
<b>Email</b>	contact@hsbc.com.bd
<b>Website</b>	www.hsbc.com.bd

## Off-site ATM locations

<b>Tejgaon</b>	Shanta Western Tower, 186 Bir Uttam Mir Shawkat Ali Road (Tejgaon - Gulshan Link Road) Tejgaon I/A Dhaka 1208
<b>Mirpur</b>	Hyperion Rose, Plot 61/1 and 61/2, Road 4, Block B, Section-12, Mirpur, Dhaka
<b>Bashundhara R/A</b>	Bashundhara Convention Center-II Plot-56/A, Block-C, Bashundhara R/A, Dhaka-1229  JCX Business Tower, Plot -1136/A, Japan Street, Block- I, Bashundhara R/A, Dhaka-1229
<b>AEPZ</b>	Adamjee Export Processing Zone, Adamjee Nagar, Siddirganj Narayanganj
<b>DEPZ</b>	Dhaka Export Processing Zone, Adjacent to SFB No. 01, Ganakbari, Savar, Dhaka
<b>KEPZ</b>	Zone Services Building, Ground Floor, North Patenga, Chattogram
<b>CEPZ</b>	Zone Service Complex (Ground Floor, Eastern Wing) CEPZ Bandar, Chattogram