

SCHEDULE OF CHARGES (SoC)

25 August 2022



GLOBAL LIQUIDITY AND CASH MANAGEMENT

Account Management	Account Maintenance Fee (Half Yearly)	Current Account – BDT 300/- Savings Account Average Balance of BDT 0 to BDT 10,000- Nil BDT 10,001 to BDT 25,000 – BDT 100 BDT 25,001 to BDT 200,000 – BDT 200 BDT 200,001 to BDT 1,000,000 – BDT 250 BDT 1,000,001 and above – BDT 300
	Issuance of Ad-hoc Account Statement Fees	SND Account – BDT 500 Statement Period spanning up to 1 Year BDT 1,000/- Statement Period spanning for more than 1 year BDT 1,500/-
	Account Closing Fee	Current Account – BDT 300 SND Account – BDT 300 Savings Account – BDT 200
	Standing Instruction Fee	Nil
	Any Certificate /Specifically mentioned Certificate in this SoC	BDT 500
	Balance Confirmation Certificate	Nil
	Solvency Certificate	200
	PRC (Encashment Certificate) Fee	Up to two years: BDT 750/- Per certificate Over two years: BDT 1,000/- Per Certificate
	Relationship Management Fees/Annual Facility Review Fees (If Applicable)	BDT 12,000 – BDT 18,000 (Annually)

Payments	Pay order Issuance Fee (LCY)/Instrument	Up to BDT 1,000 – BDT 20 Above BDT 1,000 up to BDT 100,000 – BDT 50 Above BDT 100,000 – BDT 100
	Cancellation of Pay order/LCY DD – Per instrument	BDT 50
	Outward Remittance processing fees (ORM)	Up to BDT 100,000 – BDT 100 Above BDT 100,000 up to BDT 500,000 – BDT 200 Above BDT 500,000 up to BDT 1,000,000 – BDT 300 Above BDT 1,000,000 – BDT 500
	Cancellation of Outward Remittance (ORM)	BDT 200 + Other bank's charges (at actual, if any)
	Cashier Order, Demand Draft Delivery to Client's Designated Address	At Actual (cost borne by HSBC to deliver)
	Draft Issuance (LCY) Per Instrument	Up to BDT 1,000 – BDT 20 Above BDT 1,000 up to BDT 100,000 – BDT 50 Above BDT 100,000 up to BDT 500,000 – BDT 100 Above BDT 500,000 up to BDT 1,000,000 – BDT 200 Above BDT 1,000,000 – BDT 300
	Draft Issuance (FCY) Per Instrument	Up to BDT 100,000 - BDT 100 Above BDT 100,000 up to BDT 500,000 - BDT 200 Above BDT 500,000 up to BDT 1,000,000 - BDT 300 Above BDT 1,000,000 - BDT 500
	Cancellation of FCY DD – Per Instrument	BDT 200
	Customized A4 Size Cheque leaf for Customer Cheque (COS)	BDT 12 Per Leaf
	Onsite Cheque Printing at HSBC Premises (COS)	BDT 20 Per Leaf



	COS (Dividend Warrant Printing)	BDT 50 Per Leaf
	Issuance of Bangladesh Bank Cheque (Per Instrument)	BDT 500
	Real Time Gross Settlement (RTGS)	BDT 5-100 per transaction (Including VAT) (No charge for Govt. Entities (Originator/Receiver)
	Electronic Fund Transfer (BEFTN)	Nil

Receivables	Countrywide Collection through Correspondent Banks	0.03% - 0.15% On The Amount
	Collection Cheque (Instruments Drawn on Non Clearing Locations deposited at HSBC Branches)	LCY: BDT 200/- plus postage and other bank charges (Up to BDT 100,000/-)
		LCY: BDT 500/- plus postage and other bank charges (above BDT 100,000/-)
		FCY : BDT 350/- BDT 7,000/- for Outward Cheque Collection (Domestic) + Other bank charges
		FCY : BDT 500/- BDT 10,500/- for Outward Cheque Collection (Overseas) + Other bank charges
	Inward Remittance Certificate, Duplicate issuance of Tax/VAT/Challan Certificate	BDT1,000
	Omni Collect Implementation Fee (One Time)	BDT 2,000
	Omni Portal Access Fee	BDT 2,000 / Per Month / Customer

Channel	HSBCnet Implementation Fee (One Time)	BDT 1,000 - 7,000/- Initial Setup Fee (which includes 05 Security Devices)
	HSBCnet Security Devices (Hard Token) – Per Device Fees (New or replacement)	BDT 1,500
	HSBCnet Monthly Fee	BDT 1,500
	HSBC Connect & SWIFT File One Time setup fee	USD 3,500/- or BDT equivalent
	HSBC Connect & SWIFT File Monthly Service Usage Fee	USD 550/- or BDT equivalent
	HSBC Connect & SWIFT File Per File Processing Fee	USD 5.00/- or BDT equivalent
	SWIFT FIN One Time setup fee	USD 1,500/- or BDT equivalent
	SWIFT FIN Monthly Service Usage Fee	USD 250/- or BDT equivalent
	ERP Link One Time setup fee	USD 5,000/- or BDT equivalent
	ERP Link Monthly Service Usage Fee	USD 750/- or BDT equivalent
	Cash Flow Forecasting (CFF) One-time Implementation Fee:	USD 500 /- or BDT equivalent
	CFF Monthly service fee:	USD 300 /- or BDT equivalent

Global Information Reporting (GIR)	Global Information Reporting [GIR] sent via H2H, SWIFT FIN and File ACT (Necessary charges will be payable realized in arrears the last day of each calendar month and realised from the respective accounts on the last week of the month):	
	Description	Pricing
	One time set up Fees	BDT 500
	End of day (prior day) reporting -Per Account fee (Monthly)	BDT 400
	End of day (prior day) reporting with advanced features -Per Account fee (Monthly) Note: Advanced reporting features include debatch and Enhanced Tag 86 Reporting	BDT 500
	Intraday (current day) reporting - Per Account Fee (Monthly)	BDT 600

BACH	Regular Value Cheque Clearing (Less than BDT 50,000)	Free
	Regular Value Cheque Clearing (BDT 50,000/- up to below BDT 5,00,000/-)	BDT 10/- Per instrument (Including VAT)
	Regular Value Cheque Clearing (BDT 5,00,000/- and above)	BDT 25/- Per Instrument (Including VAT)
	High Value Cheque Clearing (BDT 500,000 and above)	BDT 60 /- Per instrument (Including VAT)

Courier and other delivery	Cash Pick-Up/Delivery Service in Dhaka and Chittagong (Through HSBC Designated Agents)	BDT 22,000- 37,800/- per month per location for one (1) daily pickup
		For areas outside Dhaka and Chittagong city at actual, as per service providers charge (15% VAT shall be applicable) depending on location & frequency.
		BDT 2,700 – 16,500/- Per Pickup
	Instrument Courier Pick-Up/Delivery	For areas outside Dhaka and Chittagong city at actual, as per service providers charge (15% VAT shall be applicable) depending on location & frequency
		BDT 500- 7,000/- (Per Location Per Month) BDT 300 – 1,000/- Per Pickup (Ad-hoc)
	Statement & Certificate Delivery fee (by mail/FedEx/DHL/Other Courier) <small>Instructed by respective client</small>	At Actual (cost borne by HSBC to deliver)

Note:

- Full charges will be payable in case of any services will be early withdrawn (If applicable)
- For any FCY accounts maintained with HSBC, fees/charges will be realized in equivalent BDT

HSBC SECURITIES SERVICES

Sub-Custody and Clearing	Standard fees charged by and payable to HSBC	Transaction Fee	USD 30 to USD 100/- per transaction
		Safe Custody Fee	0.09% - 0.30 % p.a. - Charged monthly based on month-end portfolio value
		Minimum Monthly Fee	USD 0 - USD 1,000/- per month
	Fees collected from client by HSBC and paid to Third Parties	CDS Transaction Fee	0.0175 % on market value of securities or BDT 5/- (whichever is higher) on monthly basis
		CDS Account Maintenance Fee	BDT 500/- per annum
	Taxes collected by HSBC and paid to the Tax Authority	Value Added Tax (VAT)	15 % on all fees charged by HSBC. This is payable to the Government.

OTHER COMMERCIAL BANKING FEES

Type	Item	Pricing	Minimum
Fees	Annual Facility Review Fee¹	Max 1.50%	BDT 100,000/-
	Arrangement Fee / Trade Financing Fee²	Max 1.5%	BDT 5,000/-
	Syndication arrangement fee²	0.75% - 7.5%	BDT 50,000/-
	Syndication Agency Fees (For USD Loans)³	USD 1,000 – USD 200,000	
	Syndication Agency Fees (For BDT Loans)³	BDT 100,000 – BDT 2,500,000	
	Balance Confirmation Certificate	Annually 2 certificates are free BDT 230 each for additional certificate issuance	
	Early Settlement – Prepayment Charges	Maximum 2.30% on the outstanding amount in case facility prepayment	

GLOBAL TRADE AND RECEIVABLES FINANCE

ONSHORE

Type	Item	Pricing	Minimum
	Transmission Charge / SWIFT Charge	At Actual (currently BDT 46)	

IMPORT

Type	Item	Pricing	Minimum
Opening	Documentary Credit - Sight	Max 0.40% per quarter	BDT 750
	Deferred Payment Credit – Usance	Max 0.5% per quarter	BDT 750
	Back to Back Credit (BBC)	Max 0.40% per quarter	BDT 750
	100% Cash Margin Documentary Credit	Max 0.25% per quarter	BDT 750
	Application / Forms Charges	Max Manual – BDT800 / (LC Application 300 + LCAF 400 + IMP 100)	
		Max HSBCnet – BDT300 (Foreign) Max HSBCnet – BDT200(Local)	
	Credit Report	At Actual	

Type	Item	Pricing	Minimum
Amendment	Documentary Credit – Sight	Max 0.40% per quarter	BDT 750
	Deferred Payment Credit - Usance	Max 0.5% per quarter	BDT 750
	Back to Back Credit (BBC)	Max 0.40% per quarter	BDT 750
	Other DC Terms	Max BDT 750	
	100% Cash Margin Documentary Credit	Max 0.25% per quarter	BDT 750

Type	Item	Pricing	Minimum
Cancellation	Fee	Nil	

Shipping Guarantee/Airway Release/Delivery Order		
Item	Pricing	Minimum
Guarantee Charge	Max BDT 1,500	

Type	Item	Pricing	Minimum
Import Bills	Import Bill Retirement (Sight)	Max BDT 1,000	
	Acceptance Commission	Max 0.40% per quarter	BDT 750
	Processing of DC / Non DC Sight Bills	Max BDT 500	
	Collection of Usance Non DC Bills	Max BDT 500	
	Stamp Charge	At Actual	
	Sight Discounting / arrangement fee under Buyer's/supplier's Credit (UPAS)	Benchmark+3% per annum	

Type	Item	Pricing	Minimum
Others	Pre shipment inspection Processing Charges	Nil	
	Utilization Declaration Certificate/ Other Certificates	Max BDT 500	
	IRC Renewal Fee	Max BDT 500	
	LCA Registration/ Contract Registrations Fee (Non- LC)	Max 0.2%	
	LCA Registration / Contract Registrations Amendment Fee (Non-LC)	Max 0.2%	
	Discrepant Document Processing Fee	Max USD 120	
	Reimbursement Fees	Max USD 150	
	Handling of EDF Loan Maturity Extension	Max BDT 1,500/Bill	
	Handling Maturity date Extension of Accepted Bill	Max BDT 1,500/Bill	
	Advance/Post Shipment Import Payment other than LC/Collection	Max USD 25 (HSBC-HSBC) Max USD 40 (Other Bank)	

EXPORT

Type	Item	Pricing	Minimum
Export DC advising	DC Advising	Max BDT 750	
	Amendment Advising	Max BDT 750	

Type	Item	Pricing	Minimum
Transfer of DC/Amendment	DC	Max BDT 750	
	Amendment	Max BDT 750	
	Transfer Cable	NIL	



Type	Item	Pricing	Minimum
Foreign Correspondent Charge	Foreign Courier	At Actual (Average BDT1800.00)	
	Local Courier	At Actual (average BDT 100.00)	
Type	Item	Pricing	Minimum
Export Bills	Negotiation Bills (Sight)	Max 0.15%	BDT 500
	Discounting / Arrangement commission against Onshore Bank Acceptance	Up to 6 Months LIBOR + 3.5% per annum	
	Collection	Max 0.15%	BDT 500
	Cancellation of Export DC Transfer	Nil	
	EXP Certification	Max BDT 500	
	C and F Certificate, NOC and Other Certificate	Max BDT 500	
	Processing of Cash Assistance/Incentive	Max BDT 3,000 per presentation	
	Issuance of Proceed Realization Certificate (PRC)	Max BDT 500	
	Other Export Processing Fee	Nil	

Type	Item	Pricing
Others		
	Bill Purchase (OB) (Without L/C)	Max up to 0.15% (Min BDT 500)
	Advance Payment against Export	Max BDT 1,500
	Reimbursement Claim Against Export	Max USD 10
	Payment Reminder Fee (Manual)	Max USD 10
	Signature Verification	Max BDT 100
	Re-export Fee	Max BDT5,000
	Processing Fee for obtaining Bangladesh Bank Approval	Max BDT 3,000

GUARANTEE / STAND BY LC (SBDC)

Type	Item	Pricing	Minimum
Guarantees / Stand by LC (SBDC) on Account of Local Applicants	Issuance/ Extension of Validity/ Increase in Amount	Max 2% p.a.	BDT 1,000
	Amendment (Other than Validity Extension or Increase in Amount)	Max BDT 2,500	
	Stamp Duty	At Actual	

Type	Item	Pricing	Minimum
Guarantees against Overseas Counter Guarantees	Issuance/ Extension of Validity/ Increase in Amount	Max 3 % p.a.	USD 100
	Amendment (Other than Validity Extension or Increase in Amount)	Max USD 100	
	Stamp charge	At Actual	
	Other Charges (Cable, Stamp, Mail)	Max USD 90	
	Advising (without bank engagement)	Max USD100	

OFFSHORE

GLOBAL TRADE AND RECEIVABLES FINANCE

Type	Item	Pricing	Minimum
	Transmission Charge / SWIFT Charge	At Actual (currently USD 0.5)	

IMPORT

Type	Item	Pricing	Minimum
Opening	Documentary Credit - Sight	Max 0.4% per quarter	USD 20
	Deferred Payment Credit - Usance	Max 0.5% per quarter	USD 20
	Back to Back Credit (BBC)	Max 0.4% per quarter	USD 20
	100% Cash Margin Documentary Credit	Max 0.25% per quarter	USD 20
	Credit Report	At Actual	
	Stamp Charge	At Actual	
	Application / Forms Charge	Max Manual – USD 10 / (LC Application 4+ LCAF 4.7 + IMP 1.3)	
		HSBCnet – Max USD 4 (Foreign) HSBCnet – max USD 3 (Local)	



Type	Item	Pricing	Minimum
Amendment	Documentary Credit – Sight	Max 0.4% per quarter	USD 20
	Deferred Payment Credit - Usance	Max 0.5% per quarter	USD 20
	Back to Back Credit (BBC)	Max 0.4% per quarter	USD 20
	Other DC Terms	Max USD 20	
	100% Cash Margin Documentary Credit	Max 0.25% per quarter	USD 20

Shipping Guarantee / Airway Bill Release / Delivery Order		
Item	Pricing	Minimum
Guarantee Charge	Max USD 25	

Type	Item	Pricing	Minimum
Import Bill	Import Bill Retirement (Sight)	Max USD 12	
	Acceptance Commission	Max 0.5% per quarter	USD 20
	Processing of DC/Non DC Sight Bills	Max 0.3% per quarter	USD 20
	Collection of Usance Non DC Bills	Max 0.2% per quarter	USD 20
	Stamp Charge	At Actual	

Type	Item	Pricing	Minimum
Others	Discrepant Document Processing Fee	Max 120.00	
	Reimbursement Fees	Max USD 150	
	PO Advising Fee	Max USD 30	
	Document Scrutiny/ Processing Fees	Max USD 150	
	Certificate Issuance Fee	Max USD 6	
	Handling Maturity date Extension of Accepted Bill	Max USD 18 / Bill	
	Advance/Post Shipment Import Payment Other Than LC/Collection	Max USD 25 (HSBC-HSBC) Max USD 40 (Other Bank)	

EXPORT

Type	Item	Pricing	Minimum
Export DC advising	DC Advising	Max USD 9	
	Amendment Advising	Max USD 9	

Type	Item	Pricing	Minimum
Transfer of DC/Amendment	DC	Max USD 9	
	Amendment	Max USD 9	

Type	Item	Pricing	Minimum
Foreign Correspondent Charge	Foreign Courier	At Actual (Average USD20)	
	Local Courier	At Actual (Average is USD 1.4)	

Type	Item	Pricing	Minimum
Export Bills	Negotiation / Collection Commission	Max 0.15%	USD 10
	Discounting / Arrangement commission against Onshore Bank Acceptance	Up to 6 Months LIBOR + 3.5% per annum	
	EXP Certification	Max USD 5	
	Processing of Cash Assistance/Incentive	Max USD 40 per presentation	
	C and F Certificate, NOC and Other Certificate	Max USD 6	
	Issuance of Proceed Realization Certificate (PRC)	Max USD 6	

Type	Item	Pricing
Others		
	Bill Purchase (OB) (Without L/C)	Max 0.5% (Min USD 10)
	Advance Payment against Export	Max USD 20
	Attestation of documents	Max USD 6
	Reimbursement Claim Against Export	Max USD 10
	Payment Reminder Fee (Manual)	Max USD 10



	Signature Verification	Max USD 2
	EXP certification	Max USD 5
	Re-export Fee	Max USD 60
	Processing Fee for obtaining Bangladesh Bank Approval	Max USD 36

GUARANTEE / STAND BY LC (SBDC)

Type	Item	Pricing	Minimum
Guarantees / Stand by LC (SBDC) on Account of Local Applicants	Issuance/ Extension of Validity/ Increase in Amount	Max 2% p.a.	USD 12
	Amendment (Other than Validity Extension or Increase in Amount)	Max USD 30	
	Stamp Duty	At Actual	

Type	Item	Pricing	Minimum
Guarantees against Overseas Counter Guarantees	Issuance/ Extension of Validity/ Increase in Amount	Max 3% p.a.	USD 100
	Amendment (Other than Validity Extension or Increase in Amount)	Max USD 100	
	Stamp Charge	At Actual	
	Other Charges (Cable, Stamp, Mail)	Max USD 90	
	Advising (without bank engagement)	Max USD 90	

Any unauthorized outstanding negative balance in account will attract overdrawn charge at 20% p.a.

As per regulations, VAT @15% shall be levied on all fees, commissions and charges, where applicable. Any other government taxes, duties or charges shall also be recovered, if required by law.

- Annual Facility Review fee against annual facility review will be applicable even if there is no changes in the total facility size. Apart from the annual facility review fees, if there is any major change in the facility offer during the year, management shall have the discretion to impose interim facility review fees based on prior agreement with the customer.*
- Arrangement Fee may be charged multiple times in a year on a case to case basis as mutually agreed with the customer. Structured trade arrangement fee will be applicable for the services/solution/advisory arising from the trade structuring and funding from the trade led proposition/products, which can be included separately or combined with facility review fee or arrangement fee and will be applied upon agreement with the customer on case by case basis.*
- This may include Arrangement Fee and/or Structuring Fee and/or Coordinating Fee, based on financing structure. This may include Facility Agency Fee and/or Onshore Security Agency Fee and/or Offshore Security Agency Fee and/or Intercreditor Agency Fee and/or Account Bank Fees; based on financing structure.*

