

Citizen's Charter

List of Services

July 2024



Citizen's Charter

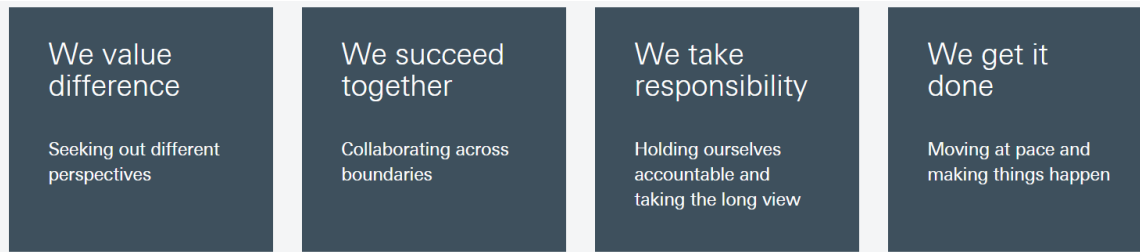
The Hongkong and Shanghai Banking Corporation Limited, Bangladesh (HSBC Bangladesh)
July 2024

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	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	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	5-7 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	5-7 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
56	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
57	Debit Card Dispute Request (VISA 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
58	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

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/client center
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>
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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	Mohsin Reza, Vice President; Email address: mohsin.reza@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 Zerine, 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>Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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	<p>a. Receivable purchase agreement</p> <p>b. Request for Financing as per agreement</p> <p>c. Bank approved facility/limit</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 & Agreement	02 working days	Mohsin Reza, Vice President; Email address: mohsin.reza@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	Mohsin Reza, Vice President; Email address: mohsin.reza@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>
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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	<p><u>About the Service</u> 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 Enrollment Declaration Form • PF Nomination of Beneficiaries Form 	N/A	As per HR Policy	Internal : 51515 External : 09666331515 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	Internal : 51515 External : 09666331515 HR Operations Manager
03	Medical Benefit	<p><u>About the Service</u> HSBC provides comprehensive medical benefits to all full-time staff. The benefits cover all employee and their immediate family members.</p>	<ul style="list-style-type: none"> • Inclusion Form for self • Inclusion Form for dependents 	N/A	10-15 working days	Internal : 51515 External : 09666331515 HR Operations Manager
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. <u>Process</u> Step 1: Requesters can download the relevant forms from Employee Relations</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

		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.				
05	Loans	<u>About the Service</u> Staff can also avail HSBC designed loan benefits as per the staff loan policy.	<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	<u>About the Service</u> 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)	<u>About the Service</u> 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	<ul style="list-style-type: none"> • N/A 	N/A	Paid with monthly Payroll	Internal : 51515 External : 09666331515 HR Operations Manager

		(overtime) allowance policy.				
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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 & Ahmed Saquib_ Institutional Services	fardina.hafiz@hsbc.com.bd ahmed.saquib@hsbc.com.bd	Priority Basis