

# SCHEDULE OF CHARGES

01 March 2021



## GLOBAL LIQUIDITY AND CASH MANAGEMENT

<b>Account Management</b>	<b>Account Maintenance Fee</b>	Current Account – BDT 345/- (Half Yearly) Savings Account (Half Yearly) Average Balance of BDT 0 to BDT 10,000- Nil BDT 10,001 to BDT 25,000 – BDT 115 BDT 25,001 to BDT 200,000 – BDT 230 BDT 200,001 to BDT 1,000,000 – BDT 287.5 BDT 1,000,001 and above – BDT 345
	<b>Issuance of Ad-hoc Account Statement Fees</b>	Statement Period spanning up to 1 Year BDT 1,150/- Statement Period spanning for more than 1 year BDT 1,725/-
	<b>Account Closing Fee</b>	BDT 230/- (or BDT 230/- Equivalent for FCY Accounts)
	<b>Standing Instruction Fee</b>	Nil
	<b>Any Certificate other than Balance Confirmation Certificate /Other specifically mentioned in SoC</b>	BDT575
	<b>PRC (Encashment Certificate) Fee</b>	Up to two years: BDT 575/- Per certificate Over two years: BDT 1,150/- Per Certificate

<b>Payments</b>	<b>Cashier Order (Pay Order)</b>	BDT 115 – 345/- per instrument
	<b>IPS COS Cashier Order (Pay Order) - per instrument</b>	BDT 11.50 – 28.75/- per instrument
	<b>Outward Remittance processing fees</b>	USD 11.50 – 28.75/- (HSBC to HSBC) USD 11.50 – 46/- (HSBC to Non-HSBC)
	<b>Cashier Order, Demand Draft Delivery to Client's Designated Address</b>	BDT 115/- Per Instruction
	<b>Telegraphic Transfer / Demand Draft Drawn on Local Correspondent Bank</b>	0.0345% - 0.1725% On The Amount
	<b>Customized Cheque leaf for Customer Cheque (COS) (A4 size)</b>	BDT 5.75 – 23/- Per Leaf
	<b>Foreign currency Demand Draft</b>	USD 11.50/- plus postage and other bank charges
	<b>Issuance of Bangladesh Bank Cheque (Per Instrument)</b>	BDT575
	<b>Real Time Gross Settlement (RTGS)</b>	BDT 5.75-100 per transaction ( No charge for Govt. Entities)
	<b>Electronic Fund Transfer (BEFTN)</b>	Nil

<b>Receivables</b>	<b>Countrywide Collection through Correspondent Banks</b>	0.0345% - 0.1725% On The Amount
	<b>Collection Cheque (Instruments Drawn on Non Clearing Locations deposited at HSBC Branches)</b>	LCY: BDT 230/- plus postage and other bank charges (Up to BDT 100,000/-)
		LCY: BDT 575/- plus postage and other bank charges (above BDT 100,000/-)
		FCY : BDT 402.5- BDT 8,050/- for Outward Cheque Collection (Domestic) + Other bank charges
		FCY : BDT 575- BDT 12,075/- for Outward Cheque Collection (Overseas) + Other bank charges
<b>Inward Remittance Certificate, Duplicate issuance of Tax/VAT/Challan Certificate</b>	BDT1,150	



<b>Channel</b>	<b>HSBCnet Implementation Fee (One Time)</b>	BDT 1,150 - 8,050/- Initial Setup Fee (which includes 05 Security Devices)
	<b>HSBCnet Monthly Fee</b>	BDT1,150
	<b>HSBC Connect &amp; SWIFT File One Time setup fee</b>	USD 4,025/- or BDT equivalent
	<b>HSBC Connect &amp; SWIFT File Monthly Service Usage Fee</b>	USD 632.5/- or BDT equivalent
	<b>HSBC Connect &amp; SWIFT File Per File Processing Fee</b>	USD 5.75/- or BDT equivalent
	<b>SWIFT FIN One Time setup fee</b>	USD 1,725/- or BDT equivalent
	<b>SWIFT FIN Monthly Service Usage Fee</b>	USD 287.5/- or BDT equivalent
	<b>ERP Link One Time setup fee</b>	USD 5,750/- or BDT equivalent
	<b>ERP Link Monthly Service Usage Fee</b>	USD 862.5/- or BDT equivalent

<b>BACH</b>	<b>Regular Value Cheque Clearing( BDT 50,000/-- less than BDT 5,00,000/-)</b>	BDT 8-10/- Per instrument (Including VAT)
	<b>Regular Value Cheque Clearing( BDT 5,00,000/- and above)</b>	BDT 20 -25/- Per Instrument (Including VAT)
	<b>High Value Cheque Clearing</b>	BDT 50-60 /- Per instrument ( Including VAT)

<b>Courier and other delivery</b>	<b>Cash Pick-Up/Delivery Service in Dhaka and Chittagong (Through HSBC Designated Agents)</b>	BDT 25,300- 43,470/- 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 3,105 - 18,975/- Per Pickup
		For areas outside Dhaka and Chittagong city at actual, as per service providers charge (15% VAT shall be applicable) depending on location & frequency
	<b>Instrument Courier Pick-Up/Delivery (Dhaka, Chittagong and Sylhet)</b>	BDT 575- 5,750/- (Per Location Per Month) BDT 28.75 – 287.5/- Per Pickup
<b>Statement &amp; Certificate Delivery fee (by mail/FedEx/DHL/Other Courier)</b> <small>Instructed by respective client</small>	BDT 115 for delivery within country using regular courier BDT At Actual for delivery outside country using FedEx/DHL/UPS/Other Courier	

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

## OTHER COMMERCIAL BANKING FEES

Type	Item	Pricing	Minimum
<b>Fees</b>	<b>Annual Facility Review Fee<sup>1</sup></b>	Max 1.725%	BDT 115,000/-
	<b>Arrangement Fee / Trade Financing Fee<sup>2</sup></b>	Max 1.725%	BDT 5,750/-
	<b>Syndication arrangement fee<sup>2</sup></b>	0.75% - 7.5%	BDT 57,500/-
	<b>Syndication Agency Fees (For USD Loans)<sup>3</sup></b>	USD1150 - USD230,000	USD1,150/-
	<b>Syndication Agency Fees (For BDT Loans)<sup>3</sup></b>	BDT 115,000 – BDT 2,875,000	BDT115,000
	<b>Balance Confirmation Certificate</b>	Annually 2 certificates are free BDT 230 each for additional certificate issuance	
	<b>Early Settlement – Prepayment Charges</b>	Maximum 2.30% on the outstanding amount in case facility prepayment	

- 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*

## GLOBAL TRADE AND RECEIVABLES FINANCE

### ONSHORE

Type	Item	Pricing	Minimum
	Transmission Charge / SWIFT Charge	BDT46	BDT46

### IMPORT

Type	Item	Pricing	Minimum
Opening	Documentary Credit - Sight	0.0575% to 0.4600% per quarter	BDT 862.50
	Deferred Payment Credit – Usance	0.0575% to 0.575% per quarter	BDT 862.50
	Back to Back Credit (BBC)	0.0575% to 0.4600% per quarter	BDT 862.50
	100% Cash Margin Documentary Credit	0.0575% to 0.2875% per quarter	BDT 862.50
	Stationary Charges	Manual – BDT920 / (LC Application 345 + LCAF 460 + IMP 115) HSBCnet – BDT403	
	Credit Report	At Actual plus 15% VAT	

Type	Item	Pricing	Minimum
Amendment	Documentary Credit – Sight	0.0575% to 0.4600% per quarter	BDT 862.50
	Deferred Payment Credit - Usance	0.0575% to 0.575% per quarter	BDT 862.50
	Back to Back Credit (BBC)	0.0575% to 0.4600% per quarter	BDT 862.50
	Other DC Terms	BDT 862.50	
	100% Cash Margin Documentary Credit	0.0575% to 0.2875% per quarter	BDT 862.50

Type	Item	Pricing	Minimum
Cancellation	Fee	Nil	

**Shipping Guarantee/Airway  
Release/Delivery Order**

Item	Pricing	Minimum
Guarantee Charge	BDT 1,725.00	BDT 862.50

Type	Item	Pricing	Minimum
Import Bills	Import Bill Retirement (Sight)	BDT1,150	
	Acceptance Commission	0.0575% to 0.4600% per quarter	BDT 862.50
	Processing of DC/Non DC Sight Bills	BDT575	
	Collection of Usance Non DC Bills	BDT575	
	Stamp Charge	At Actual	
	Sight Discounting / arrangement fee under Buyer's/supplier's Credit (UPAS)	Up to 6 Months LIBOR + 3.5% per annum plus 15% VAT	

Type	Item	Pricing	Minimum
Others	Pre shipment inspection Processing Charges	Nil	
	Utilization Declaration Certificate/ Other Certificates	BDT 575.00	BDT 345.00
	IRC Renewal Fee	BDT 575.00	BDT 575.00
	LCA Registration Fee (Non- LC)	0.0230% to 0.2300%	BDT 575.00
	LCA Registration Amendment Fee (Non-LC)	0.0230% to 0.2300%	BDT 575.00
	Discrepant Document Processing Fee	USD 138.00	USD 11.50
	Reimbursement Fees	USD 172.50	USD 34.50

**EXPORT**

Type	Item	Pricing	Minimum
Export DC advising	DC Advising	BDT 862.50	BDT 115.00
	Amendment Advising	BDT 862.50	BDT 115.00

Type	Item	Pricing	Minimum
Transfer of DC/Amendment	DC	BDT 862.50	BDT 115.00
	Amendment	BDT 862.50	BDT 115.00
	Transfer Cable	NIL	

Type	Item	Pricing	Minimum
Foreign Correspondent Charge	Foreign Courier	At Actual plus 15% VAT (average BDT 920.00 to BDT 1,725.00)	BDT 920.00
	Local Courier	At Actual plus 15% VAT (average BDT 23.00 to BDT 115.00)	BDT 23.00
Type	Item	Pricing	Minimum
Export Bills	Negotiation Bills (Sight)	Up to 0.1725%	BDT 575.00
	Discounting / Arrangement commission against Onshore Bank Acceptance	Up to 6 Months LIBOR + 3.5% per annum plus 15% VAT	
	Collection	0.0575% to 0.1725%	BDT 1,150.00
	Cancellation of Export DC Transfer	Nil	
	EXP Certification	BDT 575.00	BDT 57.50
	C and F Certificate, NOC and Other Certificate	BDT 575.00	BDT 575.00
	Processing of Cash Assistance/Incentive	BDT 3,450.00 per presentation	BDT 11.50
	Issuance of Proceed Realization Certificate (PRC)	BDT 575.00	BDT 575.00
	Other Export Processing Fee	Nil	

Type	Item	Pricing
Others	Discrepancy Fee	Max up to USD 103.50
	Bill Purchase (OB) (Without L/C)	Max up to 0.1725%
	Advance Payment against Export	BDT 1,725.00
	Reimbursement Claim Against Export	USD 11.50
	Payment Reminder Fee	USD 11.50
	Signature Verification	BDT 115.00

## 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	0.2300% to 2.3000% p.a.	BDT 2,875.00 USD 57.50 p.a.
	Amendment (Other than Validity Extension or Increase in Amount)	BDT 2,875.00	BDT 2,875.00
	Stamp Duty	At Actual	

Type	Item	Pricing	Minimum
Guarantees against Overseas Counter Guarantees	Issuance/ Extension of Validity/ Increase in Amount	0.0575% to 3.4500% p.a.	USD 115.00 p.a
	Amendment (Other than Validity Extension or Increase in Amount)	USD 115.00	USD 115.00
	Stamp charge	At Actual	
	Other Charges (Cable, Stamp, Mail)	Max up to USD 103.50	
	Advising (without bank engagement)	USD115.00	USD 115.00



## OFFSHORE

### GLOBAL TRADE AND RECEIVABLES FINANCE

Type	Item	Pricing	Minimum
	Transmission Charge / SWIFT Charge	USD 0.5	USD 0.5

### IMPORT

Type	Item	Pricing	Minimum
Opening	Documentary Credit - Sight	0.1150% to 0.5750% per quarter	USD 23.00
	Deferred Payment Credit - Usance	0.1150% to 0.5750% per quarter	USD 23.00
	Back to Back Credit (BBC)	0.1150% to 0.6900% per quarter	USD 23.00
	100% Cash Margin Documentary Credit	0.1150% to 0.5750% per quarter	USD 23.00
	Credit Report	At Actual plus 15% VAT	
	Stamp Charge	At Actual	
	Stationary Charge	Manual – USD 11 / (LC Application-4+ LCAF -5.5 + IMP -1.5) HSBCnet – USD 5	

Type	Item	Pricing	Minimum
Amendment	Documentary Credit - Sight	0.1150% to 0.5750% per quarter	USD 23.00
	Deferred Payment Credit - Usance	0.1150% to 0.5750% per quarter	USD 23.00
	Back to Back Credit (BBC)	0.1150% to 0.6900% per quarter	USD 23.00
	Other DC Terms	USD 23.00	USD 23.00
	100% Cash Margin Documentary Credit	0.1150% to 0.5750% per quarter	USD 23.00

Shipping Guarantee / Airway Bill Release / Delivery Order			
Item	Pricing	Minimum	
Guarantee Charge	USD 28.75	USD 11.50	

Type	Item	Pricing	Minimum
Import Bill	Import Bill Retirement (Sight)	USD13.60	
	Acceptance Commission	0.1150% to 0.5750% per quarter	USD 23.00
	Processing of DC/Non DC Sight Bills	0.0920% to 0.3450 % per quarter	USD 23.00
	Collection of Usance Non DC Bills	0.0920% to 0.3450 % per quarter	USD 23.00
	Stamp Charge	At Actual	

Type	Item	Pricing	Minimum
Others	Discrepant Document Processing Fee	Max up to USD 138.00	USD 11.50
	Reimbursement Fees	USD 172.50	USD 34.50
	PO Advising Fee	USD 34.50	USD 5.75
	Document Scrutiny/ Processing Fees	USD 172.50	USD 11.50
	Certificate Issuance Fee	USD 6.90	USD 6.90



## EXPORT

Type	Item	Pricing	Minimum
Export DC advising	DC Advising	USD 23.00	USD 5.75
	Amendment Advising	USD 11.50	USD 3.45

Type	Item	Pricing	Minimum
Transfer of DC/Amendment	DC	USD 28.75	USD 5.75
	Amendment	USD 28.75	USD 3.45

Type	Item	Pricing	Minimum
Foreign Correspondent Charge	Foreign Courier	At Actual plus 15% VAT (Average is USD 11-20)	USD 11
	Local Courier	At Actual plus 15% VAT (Average is USD 0.3- 1.4)	USD 1

Type	Item	Pricing	Minimum
Export Bills	Negotiation / Collection Commission	Up to 0.5750%	USD 11.50
	Discounting / Arrangement commission against Onshore Bank Acceptance	Up to 6 Months LIBOR + 3.5% per annum plus 15% VAT	
	EXP Certification	USD 5.75	USD 2.30
	C and F Certificate, NOC and Other Certificate	USD 11.50	USD 5.75
	Issuance of Proceed Realization Certificate (PRC)	USD 11.50	USD 5.75

Type	Item	Pricing
Others	Discrepancy Fee	Max up to USD 103.50
	Bill Purchase (OB) (Without L/C)	Max up to 0.5750%
	Advance Payment against Export	USD 23.00
	Attestation of documents	USD 6.90
	Reimbursement Claim Against Export	USD 11.50
	Payment Reminder Fee	USD 11.50
	Signature Verification	USD 2.30
	EXP certification	USD 5.75

## *GUARANTEE / STAND BY LC (SBDC)*

Type	Item	Pricing	Minimum
<b>Guarantees / Stand by LC (SBDC) on Account of Local Applicants</b>	<b>Issuance/ Extension of Validity/ Increase in Amount</b>	0.2300% to 2.3000% p.a.	USD 57.50 p.a.
	<b>Amendment (Other than Validity Extension or Increase in Amount)</b>	USD 57.50	USD 57.50
	<b>Stamp Duty</b>	At Actual	

Type	Item	Pricing	Minimum
<b>Guarantees against Overseas Counter Guarantees</b>	<b>Issuance/ Extension of Validity/ Increase in Amount</b>	0.5750% to 3.4500% p.a.	USD 115.00 p.a.
	<b>Amendment (Other than Validity Extension or Increase in Amount)</b>	USD 115.00	USD 115.00
	<b>Stamp Charge</b>	At Actual	
	<b>Other Charges (Cable, Stamp, Mail)</b>	USD 103.50	
	<b>Advising (without bank engagement)</b>	USD 103.50	USD 103.50

- *All Charges are inclusive of VAT where applicable. Other Government Duty, taxes will be charged on fees as applicable.*
- *Any unauthorized outstanding negative balance in account will attract overdrawn charge at 20% p.a.*