



HABIB BANK
হাবিব ব্যাংক

Schedule of Bank Charges
July-December 2024

Schedule of Bank Charges (July-December 2024)



SL	ITEM	CHARGES & FEES	Remarks
INLAND BANKING			
Pay-order			
1	Issuance of PO up to BDT 1000	BDT 20.00	
2	Issuance of PO from 1,001 up to 1 lac	BDT 50.00	
3	Issuance of PO above 1 lac	BDT 100.00	
4	Cancellation of PO	BDT 50.00	
5	Stop Payment of Cheques /PO/DD	BDT 100.00 Per Instruction.	
6	Cancellation of Stop Payment of Cheques /PO/DD	BDT 50.00 Per Instruction.	
Clearing Cheque			
1	Regular Value Clearing	Below BDT 50,000	Nil
		BDT 50,000 & above but below BDT 500,000	BDT 10
		BDT 500,000 & above	BDT 25
2	High Value Clearing (Same Day)	BDT 500,000 & above	BDT 60
3	EFT Transaction, any type (BEFTN)	Nil	
4	G2P Cheque Clearing	Nil	
5	Govt. & Semi-Govt. beneficiary Cheque clearing	Nil	
6	Clearing Cheque Return in ward due to insufficient fund	BDT 50.00	
Outward Bill Collection (OBC)			
1	OBC Commission	0.20% or Min BDT100.00 Max BDT 500.00	
2	OBC return (inward & outward both side)	BDT 500.00	
3	Online Collection Charge (intercity per transaction)	Nil	
Inward/Inland Bills			
1	Inward Bills for Collection	BDT 200 + Other Bank Charges	
2	Inland Bills Purchased	Interest + BDT 500.00	
3	Processing fee for Inland Bills Purchased (One off)	0 to up to 0.50%	
Statements/Certificates			
1	Statement of Account (As stated in AOF)	Nil	
2	Balance Confirmation Certificate/Duplicate Statement (2 times free per year, Charge will be applicable for more than 2 times in a year)	BDT 100.00	
3	Solvency certificate	BDT 200.00	
4	FCY Encashment Certificate	BDT 300.00	

Account Closing Fee			
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1	Current Account	BDT 300.00	
2	Savings Account	BDT 200	
3	Special Notice Deposit Account (SND)	BDT 300	
4	FCY Account- (USD, GBP, Euro) will be treated as CD Account and charges will be Equivalent to BDT	Equivalent to BDT 500	
5	Account Closing Charges will not be applicable for Convertible Taka Account.	Nil	
6	Inactive account activation charges (Nil for Savings Account)	NIL	
7	HBL Money Club	NIL	
Account Maintenance Fee			
1	SB (Half -Yearly)	Average Balance	Free
		Up to BDT 10,000	NIL
		Between BDT 10,001-25,000	BDT 100
		Between BDT 25,001-200,000	BDT 200
		Between BDT 200,001-1000,000	BDT 250
		Above BDT 1,000,000	BDT 300.00
2	CD (Half-Yearly)	BDT 300.00	
3	SND (Half-Yearly)	BDT 500.00	
4	FCY Account (Half-Yearly)	(USD, GBP, Euro) will be treated as CD Account	Equivalent to BDT 300.00
5	Convertible Taka Account.	No Maintenance fees	Nil
6	HBL Money Club	No Maintenance fees	Nil
Cheque Books Charges			
1	10 Leaves (FCY Cheque Book)	Nil for the first one & BDT 200 for the subsequent	
2	25 Leaves (SB Cheque Book)	BDT 300	
3	50 Leaves (CD Cheque Book)	BDT 600	
4	100 Leaves (CD Cheque Book)	BDT 800	
Lockers			
1	Small	BDT 3,000	
2	Medium	BDT 5,000	
3	Large	BDT 7,000	
4	Security Money (Key Deposits)	BDT 2,000.00	
5	Replacement of Key Lost	At actual	
6	Late Payment Fee	BDT 200.00 (per year)	

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CREDIT APPROVAL				
1	Fresh Facility/ Renewal/Enhancement		Up to 50 lac 0.5% of sanction amount not more than 15,000.00, Above 50 lac 0.3% and not more than 20,000.00	
2	Fresh Facility/ Enhancement/Renewal (100% covered/secured by cash with HBL FDR)		BDT 1000.00 for facility up to 10.00 lac	
			BDT 2,000.00 for facility up to 50.00 lac	
			BDT 2,500.00 for facility above 50.00 lac	
3	Fresh Facility/ Enhancement (100% covered/secured by other Banks' FDR, Guarantee, Eligible Cash equivalent security)		1.00% of the Sanctioned/ Enhanced Amount (Minimum BDT 2,500.00 Maximum BDT 5,000.00)	
4	Documentation processing fees		BDT 1,500.00	
5	One off approvals/amendment of Terms and Condition.		BDT100.00-10,000.00	
Excess Over Limit (EOL)				
1	Excess over limit processing fee	Excess up to BDT 0.50 million	BDT 1,000.00	
		Excess above BDT 0.50 million	BDT 5,000.00	
2	Overdue EOL charges on OD		Lending Rate + 1.50%	
3	Overdue charges on Term Loan, Short Term Loan / Time Loan		Lending Rate + 1.50%	
Financial Institution (FI)				
1	Reimbursement Charges from Vostro Accounts	MT202	USD 50.00 or equivalent BDT	
2		MT103	USD 15.00 or equivalent BDT	
LETTER OF GUARANTEE				
Guarantee (Local Applicant)				
1	Commission on LGs Issuance including extension of validity /value increase (against 100% Cash Margin)		BDT 1,000.00 per quarter	
2	Commission on LGs Issuance including extension of validity /value increase (against 100% FDR issued by HBL)		Maximum up to 0.50% or minimum BDT 1,000.00 per quarter	After 1 st quarter comm will be charged as day basis.
3	Commission on LGs Issuance including extension of validity /value increase (against other securities except mentioned above)		Maximum up to 0.50% or minimum BDT 1,000.00 per quarter	After 1 st quarter comm will be charged as day basis.
4	LG Amendment Charges		BDT 750.00 per instance/request	
5	SWIFT Charges		At Actual	
6	Stamp Paper		Actual Cost of Stamp Paper	

Guarantees against Overseas Counter Guarantees				
SL	ITEM		CHARGES & FEES	REMARKS
1	Commission on LGs Issuance/extension of validity /value increase		Max up to 0.50% P.Q. Minimum USD100.00	
2	Stamp Paper		At Actual	
3	Legal Vetting		At Actual	
4	Guarantee Advising Charge (without bank engagement)		Max USD 90	
5	Guarantee Amendment Advising Charge		Max USD 90	
6	Amendment (Other than Validity Extension or Increase in Amount)		Max USD 100	
7	Other Charges (Cable, Mail, Courier)		Max USD 100	
FOREIGN TRADE				
Import				
1	Sight L/C	Issuance/ Extension of Validity/ Increase in Amount	Max up to 0.40% per quarter	Commission will be taken for a full quarter for LC issuance/ Acceptance/ LC Confirmation/ Bank Guarantee if maturity is less than one quarter. For Expiry/maturiti es falling in sub- sequent quarters, commission will be realized for the actual days up to Expiry/maturity date.
2	Deferred/ Usance L/C		Max up to 0.50% per quarter	
3	Back-to-Back LC		Max up to 0.40% per quarter	
4	100% Cash Margin		Max up to 0.25% per quarter	
5	Acceptance Commission		Max up to 0.40% per quarter	
6	LC Confirmation	Charges to be realized on total days.	Max up to 0.20% per Quarter + FCC (At actual)	
6	Amendment of Letter of Credit		BDT 750.00	
7	Amendment Swift/Currier/mailling Charges		At Actual	
8	LC Transmission		Courier /SWIFT Charge at actual	
09	LC Cancellation		Nil	
10	Foreign Correspondence Charges		At actual	
11	LC Handling Charges		Nil	
12	Payment processing fee (charges are on beneficiary), if charges on Applicant-NIL	For import payment in foreign currency	Maximum USD 50.00	
		For import payment in local currency	BDT 2,000.00	

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Remarks: Payment processing fees are not applicable for confirmed LC/TT Reimbursement LC/Charges on Applicant A/C			
13	Discrepancy fee & other charges (charges are on beneficiary), if charges on Applicant-NIL	For Foreign Docs	Maximum USD 70.00
		For Local Docs in FCY	Maximum USD 25.00
		For Local Docs in LCY	BDT 2,000.00
14	Stationary charges including (IMP/ TM/Form-C/ LC Application Form, etc.)	BDT 500.00	
Remarks: If L/C with Credit amount tolerance, commission will be charged based on the L/C amount plus tolerance.			
Payment against Document (PAD)			
1	PAD	As per credit approval	
2	Overdue PAD	Lending Rate + 1.50%	
Import under documentary Collection			
1	Collection Charges for Bills received under collection without L/C	0.15% of the Bill Amount or Minimum BDT 1,000.00 whichever is higher	
2	Stationary Charges	BDT 500.00	
3	Payment Processing Fee (Foreign docs)	USD 30.00	
4	Payment Processing Fee (LOCAL docs)	USD 20.00 (for FCY) BDT 2,000.00 (for LCY)	
Import by Cash in Advance			
1	Commission on Import by Advance remittance	0.15% or minimum BDT 1,000.00 whichever is higher	
2	Stationary Charges	BDT 500.00	
3	Payment Processing Fee	USD 30.00	

Trust Receipt (TR)			
1	TR	Applicable Lending Interest Rate	
2	Handling Commission	Nil	
3	Overdue TR	Lending Rate + 1.50%	
Shipping Guarantee/Airway Bill Release/Delivery Order			
Shipping Guarantee Issuance Charge		Max BDT 1,500	
Stamp Charge		At Actual	
Import Bills			
Discounting Fee under Buyer's/supplier's Credit (UPAS)		Benchmark + Maximum 4.00% per annum	
Trade Arrangement Fee		Maximum Up to 2% per annum (based on complexity and amount)	

Export			
1	L/C Advising	BDT 750.00	
2	L/C Amendment Advising	BDT 750.00	
3	L/C Transfer	BDT 750.00	
4	L/C Transfer Cancellation Charges	BDT 750.00	
5	L/C Amendment Transfer	BDT 750.00	
6	Export Form & Certificate (if not automated as e-EXP)	BDT 500.00	
8	LC Confirmation	Maximum up to 1.50% per quarter + Foreign Correspondent Charges at Actual (if any)	
9	Commission on Export Bills for collection under L/C & without L/C In case of no Exchange Gain	Maximum BDT at the rate of 0.15%	
10	Commission on Export Bills for collection under L/C & without L/C (In case of Exchange Gain) [No commission, if bill is purchased]	BDT 500.00	
11	Courier/DHL (Outside Country)	At actual	
12	Issuance of CFR/FOB/BBLC Certificate	BDT 500.00	
13	Issuance of Proceed Realization Certificate (PRC)	BDT 500.00	
14	Cash Incentive Processing Fee (per instance)	0.20% on cash incentive amount or minimum BDT 3,000.00	
15	Export Document Discrepancy Protest Fee (Deducted from the bill value)	USD 30.00	
16	Export LC Advising (Charges on Foreign Correspondent)	Maximum USD 200.00	
SWIFT Charges for LC			
1	Full Operative SWIFT (for LC/LG Foreign)	At actual	
2	Full Operative SWIFT (for LC/LG Inland)	At actual	
3	Full Operative SWIFT (for Advising to 2nd Advising Bank)	At actual	
4	Other Short & Non-Operative SWIFT Message	At actual	
5	Amendment - LC/LG SWIFT	At actual	
6	Acceptance – SWIFT	At actual	
7	Cancellation Charges by SWIFT	Our Charges NIL + Foreign Charges (if any)	
8	Our Charges	Nil	
9	Foreign Bank Charges, if any	At actual	

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Foreign Remittance				
1	Collection Charges FC Cheque (FBP Clean)	BDT 350.00		
2	FCY Cheque Collection (Within Bangladesh)	0.10%, Minimum BDT 200.00+ Other Bank Charges		
3	FCY Cheque Collection (Outside Bangladesh)	0.15%, Minimum BDT 500.00+ Other Bank Charges		
4	FCY Cheque returned unpaid sent on collection (Within Bangladesh)	BDT 500 + Other Bank Charges		
5	FCY Cheque returned unpaid sent on collection (Outside Bangladesh)	BDT 1,000 + Other Bank Charges		
6	FCY Refund Warrant Collection Fee	BDT 100 (Including postal charges)		
7	FDD/FTT Issuance	Amount Range in BDT	Charge in BDT	
		Up to BDT 100,000	100.00	
		BDT 100,001 to BDT 500,000	200.00	
		BDT 500,001 to BDT 1,000,000	300.00	
		ABOVE 1,000,000	500.00	
8	FDD Issuance against IPO Application	BDT 800 (Including postal charges)		
9	FDD Cancellation Charges	BDT 200 per transaction		
10	Service Charges for FTT/FDD - (FC) Inward	BDT 300		
11	Service Charges for FTT/FDD - (FC) Inward (FC A/C)	BDT 500.00		
12	Endorsement Charges for Cash FCY Notes	0.50% of the FCY Amount, Min BDT500.00		
Foreign Remittance				
1	Registered Cover	BDT 50.00 (All inclusive)		
2	Courier (within city)	BDT 30.00 (All inclusive)		
3	Courier (intercity)	BDT 50.00 (All inclusive)		
4	EMS	Postage Charge At actual (Max. BDT 500)		
5	Courier/ DHL (Outside Country)	Actual Courier/ DHL Charges+ BDT 100		

MISCELLANEOUS CHARGES			
1	Issuance of Delivery Order to release imported cargo (Mode of Transport: Road, Rail and Air)	NIL	
2	Issuance of Letter of Indemnity to release cargo from shipping lines (Mode of Transport: Sea)	BDT 1,000.00	
3	Issuance of Bangladesh Bank Cheque	BDT 500.00	
4	Assessment Purpose Imp. Docs Processing charge.	BDT 200.00	
5	Attestation of Documents	First Time-Nil Subsequent: BDT 300.00 per set	
6	Foreign Student File Maintenance Charges (other than staff)	BDT 3,500 (One Time)	
7	License Application Handling Charges of Indenting Firm/Buying House	BDT 5,000.00	
8	Any Other Certificates not mentioned elsewhere (Trade)	BDT 500.00	
9	Credit Report Collection Fees	At Actual	
10	Issuance of loan closing certificate	BDT 2,000.00	
HBL Visa Debit Card			
1	Renewal of existing HBL Debit Card	BDT 300.00	
2	Visa Debit Card Issuance fee (New Customer)	BDT 500.00	
3	Visa Debit Card Annual Fee	BDT 300.00	
4	Visa Debit Card (Replacement)	BDT 500.00	
5	PIN Replacement	BDT 100	
6	Cash withdrawal from other banks' ATM under Visa network	BDT 25.00	
7	Cash withdrawal from other banks' ATM under NPSB network	BDT 15.00	
8	Cash withdrawal by HBL Customer from HBL ATM	NIL	
9	ATM Balance Enquiry or Mini Statement by HBL Customer from HBL ATM	NIL	
10	ATM Balance Enquiry or Mini Statement from other banks' ATM under Visa network (Per enquiry)	BDT 5.00	
11	ATM Balance Enquiry or Mini Statement from other banks' ATM under NPSB network (Per enquiry)	BDT 5.00	
12	POS transaction fee per transaction-Local	NIL	
Internet Banking			
1	Issuance and Annual Fee of Internet Banking	NIL	

- Fees may be waived on PO for a minimum of 10 PO per month.
- Tax, VAT, Excise Duty, and any other govt. levies will apply as per Govt. rules & regulations.

END