

# HBL

**HABIB BANK**  
হাবিব ব্যাংক

HL/COPS/2024/13

January 3, 2024

The Director  
Banking Regulations & Policy Department  
Bangladesh Bank (Central Bank of Bangladesh)  
Head Office, Motijheel C/A, Dhaka-1000

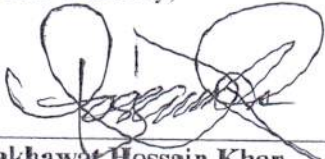
Dear Sir,

**SUB: SCHEDULE OF CHARGES FROM JANUARY 01,2024 TO JUNE 30,2024**

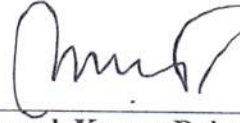
Reference to BRPD Circular no. 11, Dated 10.06.2021, This is to inform you that HBL Bangladesh has finalized the Schedule of Charges for valued customer for the period of January to June 2024. We are submitting the same for your kind information and perusal.

Thanking you,

Yours faithfully,



**Sakhawat Hossain Khan**  
Head- Country Operations  
HBL Bangladesh  
PABX: +8809612624230  
Mobile: +8801709-632604  
Email: [sakhawat.khan@hbl.com](mailto:sakhawat.khan@hbl.com)



**Deenesh Kumar Raha**  
Senior Manager-Regulatory &  
Management Reporting  
HBL Bangladesh  
Mobile: +8801709632528  
Email: [deenesh.kumar@hbl.com](mailto:deenesh.kumar@hbl.com)

✓cc:

The Director  
Department of Offsite Supervision  
Bangladesh Bank  
Head Office, Dhaka.



03 JAN 2024

Habib Bank Limited  
Country Office :  
67 & 68  
Kemal Ataturk Avenue  
Banani, Dhaka 1213  
Bangladesh

t : (+880) 9612624000  
(+880) 255035142-5  
x : (+880) 255035093

Swift: HABBDH  
Web: [www.hbl.com](http://www.hbl.com)

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Head- Country Operations  
HBL Bangladesh  
PABX: +8809612624230  
Mobile: +8801709-632604  
Email: [sakawat.khan@hbl.com](mailto:sakawat.khan@hbl.com)

**Deenesh Kumar Raha**  
Senior Manager-Regulatory &  
Management Reporting  
HBL Bangladesh  
Mobile: +8801709632528  
Email: [deenesh.kumar@hbl.com](mailto:deenesh.kumar@hbl.com)

CC:  
The Director  
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Bangladesh Bank  
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Habib Bank Limited  
Country Office:  
67 & 68  
Kemal Ataturk Avenue  
Banani, Dhaka 1213  
Bangladesh

Tel: (+880) 9612624000  
(+880) 2 55035142-5  
Fax: (+880) 2 55035093

Swift: HABBDH  
Web: [www.hbl.com](http://www.hbl.com)

# Schedule of Bank Charges (January-June 2024)





SL	ITEM	CHARGES & FEES	Remarks
<b>INLAND BANKING</b>			
<b>Pay-order</b>			
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.	
<b>Clearing Cheque</b>			
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	
<b>Outward Bill Collection (OBC)</b>			
1	OBC Commission	0.20% or Min BDT 100.00 Max BDT 500.00	
2	OBC return (inward & outward both side)	BDT 500.00	
3	Online Collection Charge (intercity per transaction)	Nil	
<b>Inward/Inland Bills</b>			
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%	
<b>Statements/Certificates</b>			
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				
SL	ITEM		CHARGES & FEES	REMARKS
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)	



SL	ITEM		CHARGES & FEES	REMARKS
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)				
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 <sup>st</sup> 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 <sup>st</sup> 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	





Foreign Guarantee (Direct/against Counter Guarantee)				
SL	ITEM		CHARGES & FEES	REMARKS
1	Commission on LGs Issuance including extension of validity /value increase		Max up to 0.50% P.Q.	
2	Stamp Paper		At Actual	
3	Legal Vetting		BDT 5,000 or At Actual (whichever is Higher)	
4	Guarantee Advising Charge		BDT 750.00	
5	Guarantee Amendment Advising Charge		BDT 750.00	
6	LG Amendment Charges		BDT 750.00 per instance/request	
7	SWIFT Charges		At Actual	
FOREIGN TRADE				
Import				
1	Sight L/C	Commission on LC Opening/ Extension of Validity and increase of amount- 1 <sup>st</sup> Qtr.	Max up to 0.40%	After 1 <sup>st</sup> quarter, comm will be charged as day basis
		Subsequent Qtr. (s)	Max up to 0.35%	
2	Deferred/ Usance L/C	1 <sup>st</sup> Qtr.	Max up to 0.50%	After 1 <sup>st</sup> quarter, comm will be charged as day basis
		Subsequent Qtr. (s)	Max up to 0.45%	
3	Back-to-Back LC	1 <sup>st</sup> Qtr.	Max up to 0.40%	After 1 <sup>st</sup> quarter, comm will be charged as day basis
		Subsequent Qtr. (s)	Max up to 0.35%	
4	100% Cash Margin	1 <sup>st</sup> Qtr.	Max up to 0.25%	After 1 <sup>st</sup> quarter, comm will be charged as day basis
		Subsequent Qtr. (s)	Max up to 0.25%	
5	Acceptance Commission	1 <sup>st</sup> Qtr.	Max up to 0.40%	After 1 <sup>st</sup> quarter, comm will be charged as day basis
		Subsequent Qtr. (s)	Max up to 0.30%	
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	





SL	ITEM	CHARGES & FEES	REMARKS
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%	



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 1.00% 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)	BDT 3,700.00 or at actual whichever is higher	
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	
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	





SL	ITEM	CHARGES & FEES		REMARKS
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**

