



Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

**INTERNATIONAL BANKING – TRADE ACTIVITIES**  
**IMPORTS**

| opening of cash letters of credit    | VOLUME  | 1 <sup>st</sup> Qtr or Part thereof    | Each sub Qtr Or part thereof   | Minimum Amount per LC |
|--------------------------------------|---|--|--------------------------------|-----------------------|
| <b>a. Sight LC</b>                   | Up to LKR 100M<br>Above LKR 100M  | 0.45% Per Qtr<br>0.45% Per Qtr         |                                | LKR 5,000/- per LC    |
| <b>b. Term LC</b>                    | Up to LKR 100M<br>Above LKR 100M  | 0.45% Per Qtr<br>0.45 % Per Qtr        | 0.35% Per Qtr<br>0.35% Per Qtr |                       |
| <b>LC amendment</b>                  | USD 25/- Flat per transaction or commission under items (a) or (b) above, if amendment involves increase in amount and/or extension in period of expiry.  |  |                                |                       |
| <b>LC Draft Charges</b>              | LKR 2,500/-   |  |                                |                       |
| <b>LC discrepancy Charges</b>        | USD 100/- per discrepancy provided documents are negotiated under LCs of HBL Sri Lanka and this should also be incorporated in the LCs for prior information of negotiating banks.  |  |                                |                       |
| <b>LC cancellation Charges</b>       | LKR 5,000/- plus SWIFT Charges LKR 2,500/-  |  |                                |                       |
| <b>SWIFT</b>                         | Full Message  | LKR 2,500/- flat                       |                                |                       |
|                                      | Brief Message / Amendment   | LKR 2,500/- flat                       |                                |                       |
| <b>Courier</b>                       | Local   | LKR 2,000/-                            |                                |                       |
|                                      | Foreign   | USD 30/- or actual whichever is higher |                                |                       |
| <b>LC BILLS / RETIREMENT CHARGES</b> |   |  |                                |                       |
| a.                                   | Sight – 0.45% per quarter minimum LKR 5,000/-<br>Acceptance – 0.45% per quarter minimum LKR 5,000/-<br>Note: If not settled within 7 days- 0.35% after 7 days – 19% as late payment charges & will be parked at Charity funds |  |                                |                       |



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|   |   |   |                               |
|---|---|---|-------------------------------|
| b.  | Mark up   | Mark-up rate as per Credit Line is to be calculated from the date of debit to Nostro Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.<br><br>In case of One Off Approval, Mark-up at normal LKR commercial rate to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any. |                               |
| c.  | Late Payment Charges on Import LC's<br>[Forced PAD] | Up to USD 50,000/- LKR 5,000/-<br>Above USD 50,000/- LKR 10,000/-<br>Murabaha Rate + 2% or AWPLR + 2% which ever applicable   |                               |
| d.  | Late Payment Charges on (Import Murabaha)           | Up to USD 50,000/- LKR 5,000/-<br>Above USD 50,000/- LKR 10,000/-   |                               |
| e.  | SWIFT/Telex Charges                                 | LKR 2,500/- flat  |                               |
| f.  | Postage Charges                                     | LKR 200/-   | (Local Bills only)            |
| g.  | Reimbursement Charges                               | USD 150/-   | (If on beneficiary's account) |
|   |   | USD 100/-   | (If on applicant's account)   |
| Note: In case of forced PAD against Import Murabaha / Liability is created due to nonpayment of any bill on maturity, Commission @ 0.53% is to be recovered (once only) |   |   |                               |
| Note: Bank reserves the right to change the mark-up rate from time to time prior to enter in any Murabaha/ Musawama contracts   |   |   |                               |
| <b>Collection Bills – Direct Documents</b>  |   |   |                               |
| a.  | Charges   | DP – 0.30% min LKR 5,000/-<br>DA – 0.35% min LKR 5,000/-  |                               |
| b.  | Correspondent Bank Charges                          | USD 25/- or actual (If applicable)  |                               |
| c.  | SWIFT Charges                                       | LKR 2,500/- flat  |                               |
| <b>SURRENDERED B/L</b>  |   |   |                               |



Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

|  |   |  |
|--|---|--|
| a.   | Charges   | 0.45% on invoice value – Minimum LKR 5,000/- |
| b.   | SWIFT   | LKR 2,500/- flat                             |
| <b>DOCUMENTS RETURNED UNPAID</b>             |   |  |
| a.   | All types of collections  | USD 60/- plus courier charges                |
| <b>UNPAID DOCUMENTS SAFE CUSTODY CHARGES</b> |   |  |
| a.   | Re-instatement Charges after reporting to the Controller of Imports | LKR 2,000/-                                  |
| b.   | Documents transferred to other banks                                | LKR 5,000/- + courier Charges if applicable  |
| <b>LETTER OF GUARANTEES</b>                  |   |  |
| <b>Bank Guarantee Amount Range</b>           |   |  |
| From   | To  | Per Quarter Charges or part thereof          |
| 1  | 5,000,000   | 25,000.00                                    |
| 5,000,001.00                                 | 10,000,000.00   | 50,000.00                                    |
| 10,000,001.00                                | 15,000,000.00   | 75,000.00                                    |
| 15,000,001.00                                | 20,000,000.00   | 100,000.00                                   |
| 20,000,001.00                                | 25,000,000.00   | 125,000.00                                   |
| 25,000,001.00                                | 30,000,000.00   | 150,000.00                                   |
| 30,000,001.00                                | 35,000,000.00   | 175,000.00                                   |



Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

|               |                               |   |  |
|---------------|-------------------------------|---|--|
| 35,000,001.00 | 40,000,000.00                 | 200,000.00  |  |
| 40,000,001.00 | 45,000,000.00                 | 225,000.00  |  |
| 45,000,001.00 | 50,000,000.00                 | 250,000.00  |  |
| 50,000,001.00 | 55,000,000.00                 | 275,000.00  |  |
| 55,000,001.00 | 60,000,000.00                 | 300,000.00  |  |
| 60,000,001.00 | 65,000,000.00                 | 325,000.00  |  |
| 65,000,001.00 | 70,000,000.00                 | 350,000.00  |  |
| 70,000,001.00 | 75,000,000.00                 | 375,000.00  |  |
| 75,000,001.00 | 80,000,000.00                 | 400,000.00  |  |
| 80,000,001.00 | 85,000,000.00                 | 425,000.00  |  |
| 85,000,001.00 | 90,000,000.00                 | 450,000.00  |  |
| 90,000,001.00 | 100,000,000.00                | 475,000.00  |  |
| a.            | Guarantee Amendments Charges  | LKR 3,000/-   |  |
| b.            | Charges on Shipping Guarantee | 0.45% on liability – Minimum LKR 5,000/-  |  |
| c.            | Airfreight                    | 110% margin – commission @ 0.45% of invoice value, same as above Schedule on Bank Guarantee Amount Range. |  |



Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

|   |   |             |
|---|---|-------------|
| d.  | Cancellation of Shipping Guarantee transaction  | LKR 5,000/- |
| <b>ADVANCE PAYMENT FOR IMPORTS</b>  |   |             |
| Charges   | 0.2% of invoice value (minimum LKR 5,000/-)   |             |
| SWIFT Charges   | LKR 2,500/- flat  |             |
| Foreign Correspondence Charges  | Actual  |             |
| Endorsement Charges for Customs Purposes  | LKR 4,000/-   |             |
| Open Account Payment  | Flat charge of USD 30/- or equivalent any other currency + SWIFT charges LKR 2,500/- flat   |             |
| <b>OUTWARD FOREIGN REMITTANCE</b>   |   |             |
| Issuance of FDD, FTT from FC A/C & against LKR, in terms of Foreign Exchange Regulation | Up to USD 10,000.00 – LKR 2,000.00<br>USD 25,000.00 – LKR 2,500.00<br>USD 50,000.00 – LKR 5,000.00<br>USD 75,000.00 – LKR 7,500.00<br>Above USD 75,000.00 – LKR 10,000.00 |             |
| SWIFT Charges   | LKR 2,500/- flat  |             |
|   | Note. This commission will not be recovered where FC proceeds of Home Remittance are sent. However SWIFT cost will be recovered if more than one remittance per month.    |             |
| <b>INWARD REMITTANCES</b>   |   |             |
| Inward MT103 & MT202  | NIL   |             |



Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

**EXPORTS**

| <b>Exports Letter of Credit</b> |                                     |   |
|---------------------------------|-------------------------------------|---|
| a.                              | Advising full L.C                   | (i) LKR 5,000/- or USD 25/- Flat<br>(ii) Plus courier Charges   |
| b.                              | Amendment Advising                  | (i) LKR 3,000/- or USD 25/- Flat<br>(ii) Plus courier Charges   |
| c.                              | Negotiation Bills Under Export LC's | 0.40% (Minimum LKR 5,000/-)   |
| d.                              | Charges on ELC (FBN & FDBP)         | 0.40% (Minimum LKR 5,000/- or USD 15/-)   |
| e.                              | Late Payment Charges                | 25% per annum<br>Discount rate for F.C lending  |
| f.                              | Courier Charges                     | Local - LKR 500/- Flat<br>Foreign - USD 30/- or Actual whichever is higher  |
| g.                              | Postage Charges                     | Local LKR 100/-<br>Foreign LKR 500/-  |
| <b>Realization</b>              |                                     |   |
| a.                              | FDBC                                | <b>Charges</b> - 0.20%<br>Minimum LKR 5,000/- or USD 15/-<br>Maximum LKR 10,000/- or USD 30/-<br>Courier USD 30/- |
| b.                              | TELEX/ SWIFT Charges                | LKR 2,500/- flat  |
| c.                              | Transfer of Export LC's             | <b>Charges</b> - 2%<br>USD 25,000.00 – LKR 2,500.00   |



Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

|    |   |  |
|----|---|--|
|    |   | USD 50,000.00 – LKR 3,000.00<br>USD 75,000.00 – LKR 3,500.00<br>Above USD 75,000.00 – LKR 4,000.00 |
| d. | Reimbursement payment to other local banks. | LKR 2,000/- (Flat)   |
| e. | Transfer of export proceeds to other bank   | LKR 2,000/- (Flat)   |
| f. | Documents- Returned Unpaid                  | LKR 2,500/- per document Flat Plus charges of correspondent bank.                                  |

**ACU PAYMENTS**

|    |  |   |
|----|--|---|
| a. | ACU payments routed through HBL Sri Lanka to Local Banks | (i)USD 1000 & below – USD 10<br>(ii)USD 1001 to USD 10,000 – USD 40<br>(iii)Above USD 10,000 – USD 60 |
|----|--|---|

**DOMESTIC BANKING**

|    |                              |   |
|----|------------------------------|---|
| a. | Issuance of Cheque book      | LKR 25/- leaf   |
| b. | Inward Cheque return Charges | Due to Insufficient Funds LKR 5,000/- per return<br>Due to Other Chargeable Reasons LKR 2,000/- per Return<br><br>Note: Once presented for payment, Stopped Cheques will be returned with |



Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

|    |   |  |
|----|---|--|
|    |   | the remark “Stop Payment” irrespective of the availability of the balance and charges will be as follows<br>• Sufficient Balance - No Charges<br>• Insufficient Balance – LKR 4,000/-<br>• |
| c. | Inward Clearing Image of the Cheque   | LKR 100/- Flat   |
| d. | Outward Cheque return handling Charges  | LKR 100/- per return   |
| e. | Outward Clearing Physical Cheque Retrieval  | LKR 1,000/- Flat   |
| f. | Outward Clearing Image of the Cheque  | LKR 200/- Flat   |
| g. | Stop Payment<br>Stop Payment Cancellation   | Placing Charges - LKR 2,000/-<br>LKR 1,000/-   |
| h. | <b>Standing Instruction-</b><br>1. Set up Charges<br>2. Standing order Charges (will be recovered in addition to normal remittance Charges.)<br>3. Internal transfers | LKR 500/-<br>LKR 200/- per transaction except deduction of finance installments<br><br>Internal standing orders (within HBL accounts) are exempted from Charges                            |
| i. | <b>Monthly Service Charges</b>  | Exempted   |
| j. | <b>Duplicate Statement of Account</b><br>1. Up to one year<br>2. Over one year  | LKR 150/- per page<br>LKR 200/- per page   |





Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

|    |  |   |
|----|--|---|
| k. | <b>Pay order-</b><br>1. Issuance<br>2. Cancellation<br>3. SLIPS                | LKR 300/- Flat<br>LKR 100/- Flat<br>LKR 50/- Flat   |
| l. | <b>Charges on Purchase of Local Bills / Cheques / Pay Orders</b>               | Not Permitted under Sharia  |
| m. | <b>Account Closing Charges</b>   | LKR 1000/- [ If Account is opened within a year]  |
| n. | <b>RTGS Charges</b>  | LKR 400/-   |
| o. | <b>Postage Charges – Normal Post<br/>Registered Post</b>                       | LKR 50/- or Actual Cost whichever is higher<br>LKR 100/- or Actual Cost whichever is higher |
| p. | <b>Balance Confirmation Certificate</b>  | LKR 1000/- Flat   |
| q. | <b>Letters initiated upon Customer request<br/>(WHT, Embassy letters etc.)</b> | LKR 500/- Flat  |
| r. | <b>Dormancy Charges</b>  | Exempted  |



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**ADVANCES**

|   |  |
|---|--|
| <b>Study &amp; Documentation Charges Fresh &amp; Annual Renewal</b> | <p><i>Corporate Credit Proposals</i></p> <p>Limit Up to LKR 100M – LKR 5,000/- *</p> <p>Limit Above LKR 100M – LKR 10,000/- *</p> <p>The Charges will be communicated through letter of offer for Facilities with the Bank.</p> <p><b>*If any Government Taxes Apply</b></p> |
| <b>Late Payment Charges on Murabaha, &amp; DM's.</b>                | <b>2% + Over &amp; Above the existing Profit rate / Rental will be applied</b>   |
| <b>Early Settlement Fee</b>   | <b>NIL</b>   |

**DEPOSIT FOR LOCKERS**

| <b><u>SIZE</u></b>   | <b><u>REFUNDABLE DEPOSIT</u></b>   | <b><u>ANNUAL RENT</u></b> |
|--|--|---------------------------|
| SMALL  | LKR 75,000   | LKR 3,000/-               |
| MEDIUM   | LKR 100,000  | LKR 5,000/-               |
| LARGE  | LKR 150,000  | LKR 7,000/-               |
| Break Opening Charges  | Actual cost  |                           |
| Late payment Charges on overdue rentals  | 10% over the Annual rental with the grace period of 30 days from the due date. |                           |
| Revised refundable deposits are applicable only for new contracts from 01 <sup>st</sup> January 2018 and all existing contracts as of 31 <sup>st</sup> December 2017 will continue to be as per previous SOC. Revised annual rent will be applicable for all.” |  |                           |



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**VISA DEBIT CARD CHARGES**

|    |                                  |   |   |
|----|----------------------------------|---|---|
| a. | HBL Visa Debit Card              | 1.Issuance Charges<br>2. Annual Charges<br>3. Replacement Charges   | LKR 500/-<br>LKR 300/- (Charging from 2 <sup>nd</sup> year)<br>LKR 500/-                            |
| b. | PIN Re-issuance                  | NIL   |   |
| c. | Balance Enquiry                  | 1.HBL ATM<br>2. Lanka Pay (Other banks ATMs in Sri Lanka using National Switch)<br>3. VISA Net (Domestic)<br>4. VISA Net (International)                                    | NIL<br>NIL<br>NIL<br>NIL  |
| d. | Cash Withdrawal                  | 1.HBL ATM<br>2. Lanka Pay (Other banks ATMs in Sri Lanka using National Switch)<br>3. VISA Net (Domestic/Not connected with National Switch)<br>4. VISA Net (International) | NIL<br>NIL<br>NIL<br>3% from the LKR Transaction Value  |
| e. | Point of Sale (POS) Transactions | 1.Local<br>2.International  | 1% of transaction amount as fuel surcharge only on fuel bills.<br>3% from the LKR Transaction Value |



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|    |                                     |   |           |
|----|-------------------------------------|---|-----------|
| f. | Account to Account Transfer         | Within HBL network – NIL  |           |
| g. | Mini Statement through ATM          | NIL   |           |
| h. | Account to Account Transfer - CEFTS | Within HBL Network  | N I L     |
|    | Fund Transfers effected through     | 1. Internet Banking<br>2. Mobile Banking<br>3. ATMs of Respective Member of CEFTS | Rs. 30/-  |
|    | Fund Transfers                      | Effected over the Counter   | Rs. 100/- |
|    | Fund Transfers                      | Effected through ATMs of other Member CEFTS                                       | Rs. 100/- |

**INTETRNET BANKING / SMS ALERTS / E-STATEMENTS**

|    |                  |   |                       |
|----|------------------|---|-----------------------|
| a. | Internet Banking | 1. Joining Charges<br>2. Annual Charges | NIL<br>NIL            |
| b. | SMS Alerts       | 1. Joining Charges<br>2. Annual Charges | NIL<br>LKR 400/- Flat |
| c. | E-Statements     | 1. Joining Charges<br>2. Annual Charges | NIL<br>NIL            |



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Schedule of Charges for the period 1<sup>st</sup> January 2024 to 30<sup>th</sup> June 2024

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**Abbreviations**

|             |                                |              |  |
|-------------|--------------------------------|--------------|--|
| <b>LC</b>   | Letter of Credit               | <b>FBN</b>   | Foreign Bill Negotiation                 |
| <b>PAD</b>  | Payment Against Documents      | <b>FDBP</b>  | Foreign Documentary Bills Purchase       |
| <b>FATR</b> | Finance Against Trust Receipts | <b>FDBC</b>  | Foreign Documentary Bills for Collection |
| <b>BL</b>   | Bill of Lading                 | <b>SLIPS</b> | Sri Lanka Interbank Payment System       |
| <b>FDD</b>  | Foreign Demand Drafts          | <b>RTGS</b>  | Real Time Gross Settlement               |
| <b>FTT</b>  | Foreign telegraphic Transfer   | <b>CEFTS</b> | Common Electronic Funds Transfer System  |

- **Note : All Late payment Charges & Forced Charges will be parked at Charity Funds.**

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**RECOMMENDED**



LAKMAL PERERA  
Head of Trade



Renzoa Sheriff  
Manager  
ADC Operations  
and  
Customer Service Department

RENOZA SHERIFF  
Manager- ADC



JOHN ARASARATNAM  
Head of Treasury




FATHIMA ZAHARA M  
Head of Finance



from compliance view  
only. no involvement in  
rate decisions  
HASITHA GANEGAMA  
Head of Compliance



SUMEDHA ALAHAKOON  
DGM Corporate Banking



Sujenika Gunasekera  
Head-Country Operations  
HABIB BANK LIMITED  
Sri Lanka

SUJENIKA GUNASEKERA  
Head of Operations



THARIQUE JAMALDEEN  
Head of Remedial Management &  
Islamic Banking

**Concurred**



SIRAJ NAJUBUDEEN  
Shariah Advisor HBL SL Islamic Banking

**Approved**



WAJID ALI SHAH  
REGIONAL GENERAL MANAGER  
HABIB BANK LIMITED  
SRI LANKA & MALDIVES

WAJID ALI SHAH  
RGM Sri Lanka / Maldives