



Schedule of Charges for the period 1<sup>st</sup> July 2023 to 31<sup>st</sup> December 2023

**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 Above LKR 100M	0.35% Per Qtr 0.30% Per Qtr		LKR 5,000/- per LC
<b>b. Term LC</b>		Up to LKR 100M Above LKR 100M	0.375% Per Qtr 0.35 % Per Qtr	0.35% Per Qtr 0.30% Per Qtr	
<b>LC amendment</b>		LKR 3,000/- or USD 15/- 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 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 3,000/-			
<b>SWIFT</b>	Full Message	LKR 5,000/-			
	Brief Message / Amendment	LKR 3,000/-			
<b>Courier</b>	Local	LKR 2,000/-			
	Foreign	USD 25/-			



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LC BILLS / RETIREMENT CHARGES			
a.	Sight – 0.35% per quarter Acceptance – 0.375% per quarter Note: If not settled within 7 days- 0.35% after 7 days – 19% as late payment charges & will be parked at Charity funds		
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.  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  [Forced PAD]	Up to USD 50,000/- LKR 5,000/- Above USD 50,000/- LKR 10,000/- Murabaha Rate + 2% or AWPLR + 2% which ever applicable	
d.	Late Payment Charges on (Import Murabaha)	Up to USD 50,000/- LKR 5,000/- Above USD 50,000/- LKR 10,000/-	
e.	SWIFT/Telex Charges	LKR 2,000/-	(Foreign Bills only)
f.	Postage Charges	LKR 100/-	(Local Bills only)
g.	Reimbursement Charges	USD 95/-	(If on beneficiary's account)
		USD 50/-	(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			



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<b>Collection Bills – Direct Documents</b>		
a.	Charges	DP – 0.30% min LKR 5,000/- DA – 0.35% min LKR 5,000/-
b.	Correspondent Bank Charges	USD 25/- (If applicable)
c.	SWIFT Charges	LKR 2,000/- or USD 15/-
<b>SURRENDERED B/L</b>		
a.	Charges	0.40% on invoice value – Minimum LKR 5,000/-
b.	SWIFT	LKR 2,000/-
<b>DOCUMENTS RETURNED UNPAID</b>		
a.	All types of collections	LKR 5,000/- + 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 bank	LKR 1,500/- + 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



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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
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



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a.	Guarantee Amendments Charges	LKR 3,000/-
b.	Charges on Shipping Guarantee	0.135% on liability – Minimum LKR 5,000/-
c.	Airfreight	110% margin – commission @ 0.135% of invoice value, same as above Schedule on Bank Guarantee Amount Range.
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 2,000/-
Foreign Correspondence Charges		Actual
Endorsement Charges for Customs Purposes		LKR 4,000/-
Open Account Payment		LKR 5,000/- + SWIFT Charges LKR 2,000/- for Payment Value upto USD 50,000/-  LKR 10,000/- + SWIFT Charges LKR 2,000/- for Payment Value over USD 50,000/-
<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 USD 25,000.00 – LKR 2,500.00 USD 50,000.00 – LKR 3,000.00 USD 75,000.00 – LKR 3,500.00 Above USD 75,000.00 – LKR 4,000.00



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SWIFT Charges	LKR 2,000/-  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.
Cancellation/ Stop Payment per instrument (FDD & FTT)	LKR 1,000/- + Drawer Bank Charges if any, Plus SWIFT Charges LKR 1,500/-
Issuance of Duplicate FDD	Normal Issuance and SWIFT Charges
<b>INWARD REMITTANCES</b>	
Inward MT103 & MT202	NIL

**EXPORTS**

	Exports Letter of Credit	
a.	Advising full L.C	(i) LKR 5,000/- or USD 25/- Flat (ii) Plus courier Charges
b.	Amendment Advising	(i) LKR 3,000/- or USD 15/- Flat (ii) Plus courier Charges
c.	Negotiation Bills Under Export LC's	0.30% (Minimum LKR 2,000/-)
d.	Charges on ELC (FBN & FDBP)	0.20% (Minimum LKR 5,000/- or USD 15/-)
e.	Late Payment Charges	25% per annum Discount rate for F.C lending
f.	Courier Charges	Local - LKR 500/- Flat



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		Foreign - USD 30/- or Actual whichever is higher
g.	Postage Charges	Local LKR 100/- Foreign LKR 500/-
	<b>Realization</b>	
a.	FDBC	<b>Charges</b> - 0.20% Minimum LKR 5,000/- or USD 15/- Maximum LKR 10,000/- or USD 30/- Courier USD 30/-
b.	TELEX/ SWIFT Charges	LKR 2,000/- or USD 15/-
c.	Transfer of Export LC's	<b>Charges</b> - 2% USD 25,000.00 – LKR 2,500.00 USD 50,000.00 – LKR 3,000.00 USD 75,000.00 – LKR 3,500.00 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.



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**ACU PAYMENTS**

a.	ACU payments routed through HBL Sri Lanka to Local Banks	(i)USD 1000 & below – USD 10 (ii)USD 1001 to USD 10,000 – USD 40 (iii)Above USD 10,000 – USD 60
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**DOMESTIC BANKING**

a.	Issuance of Cheque book	LKR 25/- leaf
b.	Inward Cheque return Charges	Due to Insufficient Funds LKR 4,000/- per return Due to Other Chargeable Reasons LKR 1,500/- per Return  Note: Stopped Cheques will be returned with the remark “Stop Payment” irrespective of the availability of the balance and Charges will be as follows <ul style="list-style-type: none"><li>• Sufficient Balance - No Charges</li><li>• Insufficient Balance – LKR 3000</li></ul>
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





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g.	Stop Payment Stop Payment Cancellation	Placing Charges - LKR 1500/- LKR 500/-
h.	<b>Standing Instruction-</b> 1. Set up Charges 2. Standing order Charges (will be recovered in addition to normal remittance Charges.) 3. Internal transfers	LKR 500/- LKR 200/- per transaction except deduction of finance installments  Internal standing orders (within HBL accounts) are exempted from Charges
i.	<b>Monthly Service Charges</b>	Exempted
j.	<b>Duplicate Statement of Account</b> 1. Up to one year 2. Over one year	LKR 50/- per page LKR 100/- per page
k.	<b>Pay order-</b> 1. Issuance 2. Cancellation 3. SLIPS	LKR 300/- Flat LKR 100/- Flat 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/-



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o.	<b>Postage Charges – Normal Post Registered Post</b>	LKR 50/- or Actual Cost whichever is higher LKR 100/- or Actual Cost whichever is higher
p.	<b>Balance Confirmation Certificate</b>	LKR 500/- Flat
q.	<b>Letters initiated upon Customer request (WHT, Embassy letters etc.)</b>	LKR 500/- Flat
r.	<b>Dormancy Charges</b>	Exempted

**ADVANCES**

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



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### **DEPOSIT FOR LOCKERS**

<b>SIZE</b>	<b>REFUNDABLE DEPOSIT</b>	<b>ANNUAL RENT</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.”

### **VISA DEBIT CARD CHARGES**

a.	HBL Visa Debit Card	1. Issuance Charges 2. Annual Charges 3. Replacement Charges	LKR 500/- LKR 300/- (Charging from 2 <sup>nd</sup> year) LKR 500/-
b.	PIN Re-issuance	NIL	
c.	Balance Enquiry	1. HBL ATM 2. Lanka Pay (Other banks ATMs in Sri Lanka using National Switch) 3. VISA Net (Domestic)	NIL NIL NIL



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		4. VISA Net (International)	NIL
d.	Cash Withdrawal	1.HBL ATM	NIL
		2. Lanka Pay (Other banks ATMs in Sri Lanka using National Switch)	NIL
		3. VISA Net (Domestic/Not connected with National Switch)	NIL
		4. VISA Net (International)	3% from the LKR Transaction Value
e.	Point of Sale (POS) Transactions	1.Local	2% of transaction amount as fuel surcharge only on fuel bills.
		2.International	3% from the LKR Transaction Value
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 2. Mobile Banking 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/-



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

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

**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

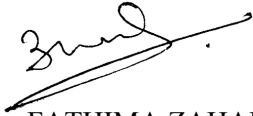


Renozha Sheriff  
Manager  
ADC Operations  
and  
Customer Service Department

RENOZA SHERIFF  
Manager- ADC



BRIAN JOSEPH  
Head of Treasury



FATHIMA ZAHARA M  
Head of Finance



from compliance  
perspective. No decisions  
in amounts.  
HASITHA GANEGAMA  
Head of Compliance



Harinda C. Perera  
Head of Business  
Habib Bank Ltd.  
70 A, Dharmapala Mv.  
Colombo-3

HARINDA C. PERERA  
Head of Business



Sujatha Gunasekera  
Head-Country Operations  
Habib Bank Limited  
Sri Lanka

SUJATHA GUNASEKERA  
Head of Operations



SUMEDHA ALAHAKOON  
DGM Corporate Banking



THARIQUE JAMALDEEN  
Head of Remedial Management &  
Islamic Banking

**Concurred**



SIRAJ NAJUBUDEEN  
Shariah Advisor HBL SL Islamic Banking



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

**Approved**  
WAJID ALI SHAH  
RGM Sri Lanka / Maldives