

Schedule of Charges for the period 1st January 2024 to 30th June 2024

INTERNATIONAL BANKING

IMPORTS

Opening of cash letters of credit	1 st Qtr. or part thereof	Each sub Qtr or part thereof	Minimum Amount per LC
a. Sight LC	0.45% per Quarter		LKR 5,000/- per LC
b. Term LC	0.45% per Quarter	0.35% per next Quarter onwards	
LC amendment	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.		
LC discrepancy fee	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.		
LC Draft Charges	LKR 2500/-		
LC cancellation Charges	LKR 5,000/- plus SWIFT charges LKR 2500/-		
SWIFT	Full Message	LKR 2500 flat	
	Brief Message / Amendment	LKR 2500 flat	
Courier	Local	LKR 2,000/-	
	Foreign	USD 30 or Actual (whichever is higher)	
LC BILLS / RETIREMENT CHARGES			
a.	Sight – 0.45% per quarter minimum LKR 5000/- Acceptance – 0.45% per quarter minimum LKR 5000/- Note: If not settled within 7 days- 0.35% after 7 days – 19% per annum		

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b.	Interest Rate	Interest Rate as per Credit Line is to be charged 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, Interest Rate at normal LKR commercial rate to be applied from the debit to NOSTRO Account or PDA Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.
c.	Forced PAD	2% over approved Fund Base Import facility rate or AWPLR + 2% which ever applicable
d.	Overdue FATR	2% over approved facility rate TOD rate if no approved limit
e.	SWIFT	LKR 2500 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 / 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 Interest Rate from time to time		
COLLECTION BILLS		
a.	Commission	DP – 0.30% min LKR 5,000/- DA – 0.35% min LKR 5,000/-
b.	Correspondent Bank Charges	USD 25/- or Actual (If applicable)
c.	SWIFT Charges	LKR 2500 flat
SURRENDERED B/L		
a.	Commission	0.45% on invoice value – Minimum LKR 5000/-
b.	SWIFT	LKR 2500 flat
DOCUMENTS RETURNED UNPAID		
a.	All types of collections	USD 60 + Courier Charges
UNPAID DOCUMENTS SAFE CUSTODY CHARGES		
a.	Re-instatement fee after reporting to the Controller of Imports	LKR 2,000/-
b.	Documents transferred to other bank	LKR 5000/- + courier charges if applicable

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LETTER OF GUARANTEES		
a.	i) Standard rate of commission- ii) Against 100% cash margin- iii) Amendments	0.50% per quarter or part there of minimum LKR 5,000/- 0.25% per quarter minimum- LKR 5000/- 0.50% per quarter minimum LKR 2000/-
b.	Commission on Shipping Guarantee	0.45% on liability – Minimum LKR 5,000/-
c.	Airfreight	110% margin – commission @ 0.45% of invoice value
d.	Cancellation of Shipping Guarantee transaction	LKR 5,000/-
ADVANCE PAYMENT FOR IMPORTS		
Commission	0.2% of invoice value (minimum LKR 5,000/-)	
SWIFT Charges	LKR 2500 flat	
Foreign Correspondence charges	Actual	
Endorsement Fee for Customs Purposes	LKR 4,000/-	
Open Account Payments	Flat charge of USD 30 or equivalent in any other currency + SWIFT LKR 2500 flat	
OUTWARD FOREIGN REMITTANCE		
Issuance of FDD, FTT from FC A/C & against LKR, in terms of Foreign Exchange Regulation	0.135% (Minimum LKR 5,000/- Maximum LKR 10,000/-)	
SWIFT Charges	LKR 2500 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.	
INWARD REMITTANCES		
Inward MT103 & MT202	NIL	

EXPORTS

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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 5,000/- or USD 25/- Flat + Courier Charges if any
c.	Negotiation of Bills under Export LCs.	0.40% (Minimum LKR 5,000/-)
d.	Commission on ELC (FBN & FDBP)	0.40% (Minimum LKR 5,000/- or USD 15/-)
e.	Overdue Interest	25% per annum Discount rate for F.C lending
f.	Courier Charges	Local - LKR 500/- Flat Foreign - USD 30/- or Actual whichever is higher
g.	Postage Charges	Local LKR 100/- Foreign LKR 500/-
Realization		
a.	FDBC	Commission - 0.20% Minimum LKR 5,000/- or USD 15/- Maximum LKR 10,000/- or USD 30/- Courier USD 30/-
b.	SWIFT charges	LKR 2500 flat
c.	Transfer of Export LC's	Commission- 2% Minimum- LKR 2,500/-
d.	Reimbursement payment to other local banks.	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

DOMESTIC BANKING

a.	Issuance of Cheque book	LKR 25/- per leaf
b.	Inward Clearing - Cheque return charges	Due to insufficient funds - LKR 5000/- per return Due to other chargeable reasons - LKR 2000/- per return Note: Once presented for payment, 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"> • Sufficient Balance - No Charges • Insufficient Balance – LKR 4,000/-
c.	Inward Clearing Image of the Cheque	LKR 100/-
d.	Outward Clearing - Cheque return charges (Freedom accounts are exempted)	LKR 100/- per return
e.	Outward Clearing Physical Cheque Retrieval	LKR 1,000/-
f.	Outward Clearing Image of the Cheque	LKR 200/-
g.	Stop Payment Stop Payment Cancellation	LKR 2000/- LKR 1000/-
h.	Standing Instructions-	

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	<ol style="list-style-type: none"> 1. Set up charges 2. Standing order charges (will be recovered in addition to normal remittance charges.) 	<p>LKR 500/- LKR 200/- per transaction except deduction of loan installments</p> <p>* Internal standing orders (within HBL accounts) are exempted from charges</p>
i.	<p>Monthly Service Charges</p> <ol style="list-style-type: none"> 3. LKR Current A/C (If average balance is below LKR 10,000/-) 4. FCY Current A/C (If average balance is less than USD 500/- or equivalent) 5. LKR Saving A/C (If average balance is less than LKR 1,000/-) 6. FCY Saving A/C (If average balance is less than USD 100/- or equivalent) 	<p>LKR 500/- USD 3/- or equivalent LKR 50/- USD 1/- or equivalent</p>
j.	<p>Duplicate Statement of Account</p> <ol style="list-style-type: none"> 1. Up to one year 2. Over one year 	<p>LKR 150/- per page LKR 200/- per page</p>
k.	<p>Pay order-</p> <ol style="list-style-type: none"> 1. Issuance 2. Cancellation 3. SLIPS 	<p>LKR 300/- LKR 100/- LKR 50/-</p>
l.	<p>Commission on Local Bill Purchases</p>	<p>0.25% Minimum LKR 500/-</p>
m.	<p>Account Closing Charges</p>	<p>LKR 1000/-</p>
n.	<p>RTGS Charges</p>	<p>LKR 400/-</p>
o.	<p>Postage Charges – Normal Post Registered Post</p>	<p>LKR 50/- or Actual Cost whichever is higher LKR 100/- or Actual Cost whichever is higher</p>
p.	<p>Balance Confirmation Certificate</p>	<p>LKR 1000/-</p>
q.	<p>Letters initiated upon Customer request (Embassy letters etc.)</p>	<p>LKR 1000/- (WHT letters will be free of charge)</p>

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r.	Dormancy Charges	LKR 1,000/- Monthly
		USD 10/- Monthly
		Euro 9/- Monthly
		GBP 8/- Monthly

ADVANCES

Proposal Processing/ Renewal Fee	<p><i>Corporate Credit Proposals</i> To be decided on case by case basis and to be communicated through letter of offer. Quantum of the charge to be decided by the Management.</p> <p><i>Consumer loans / OD (Cashback) – 0.1% minimum of LKR 2500/-</i></p> <p><i>Other facilities to be decided on case by case basis</i> *Government Taxes Apply</p>
TOD Rate	24% p.a
Penal Rate (excess over limit of permeant overdrafts, overdue short term loans, term loans and packing credit)	2%
Excess Over Limit (EOL) Permanent overdrafts & short term loans and packing credit	LKR 5,000 + 2% penal rate (Cash Back Facilities) LKR 10,000 + 2% penal rate (Non Cash Back Facilities)
Approval will be on case by case basis to be decided by the Management	
Early Settlement Fee	NIL

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SAFE DEPOSIT LOCKERS

<u>SIZE</u>	<u>REFUNDABLE DEPOSIT</u>	<u>ANNUAL RENT</u>
SMALL	LKR 75,000	LKR 3000/-
MEDIUM	LKR 100,000	LKR 5000/-
LARGE	LKR 150,000	LKR 7000/-
Break Opening charges	Actual cost	
Late payment rentals	10% on 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 st January 2018 and all existing contracts as of 31 st 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 Fee 2. Annual Fee 3. Replacement Fee	LKR 500/- LKR 300/- (Charging from 2 nd 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) 4. VISA Net (International)	NIL NIL NIL NIL

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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	1% 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	NIL
	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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INTERNET BANKING / SMS ALERTS / E-STATEMENTS

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

Abbreviations

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

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RECOMMENDED



LAKMAL PERERA
Head of Trade Services



THARIQUE JAMALDEEN
Head of Remedial Management & IB



SUMEDHA ALAHAKOON
DGM, Corporate Banking



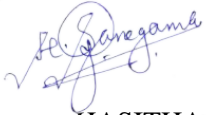
RENOZA SHERIFF
Manager- ADC



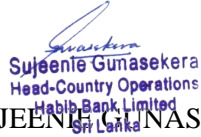
JOHN ARASARATNAM
Head of Treasury



FATHIMA ZAHARA MOHAMED
Head of Finance



compliance
perspective
Only
HASITHA GANEGAMA
Head of Compliance



SUJEENIE GUNASEKERA
Head of Operations

APPROVED



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