

Schedule of Charges for the period 1st July 2022 to 31st December 2022

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 | | 0.35% per Quarter | | LKR 3,000/- per LC |
| b. Term LC | | 0.375% per Quarter | 0.35% per next Quarter onwards | |
| LC amendment | | LKR 2000/- 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 cancellation Charges | | LKR 1500/- plus SWIFT charges LKR 2000/- | | |
| SWIFT | Full Message | LKR 3,000/- | | |
| | Brief Message / Amendment | LKR 2,000/- | | |
| Courier | Local | LKR 2,000/- | | |
| | Foreign | USD 25/- | | |
| 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% per annum | | | |
| 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. | | |

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| | | 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/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 / 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 – 0.25% min LKR 1000/- DA – 0.30% min LKR 1000/- | |
| b. | Correspondent Bank Charges | USD 25/- (If applicable) | |
| c. | SWIFT Charges | LKR 2,000/- | |
| SURRENDERED B/L | | | |
| a. | Commission | 0.35% on invoice value – Minimum LKR 1000/- | |
| b. | SWIFT | LKR 2,000/- | |
| DOCUMENTS RETURNED UNPAID | | | |
| a. | All types of collections | LKR 2500 + 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 1,500/- + courier charges if applicable | |
| LETTER OF GUARANTEES | | | |
| a. | i) Standard rate of commission- | 0.50% per quarter or part there of minimum LKR 1,000/- | |
| | ii). against 100% cash margin- | 0.25% per quarter minimum- LKR 1000/- | |

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|------------------------------------|---|---|
| | iii) Amendments | LKR 1,500/- |
| b. | Commission on Shipping Guarantee | 0.135% on liability – Minimum LKR 2000/- |
| c. | Airfreight | 110% margin – commission @ 0.135% of invoice value |
| d. | Cancellation of Shipping Guarantee transaction | LKR 1,500/- |
| ADVANCE PAYMENT FOR IMPORTS | | |
| | Commission | USD 25 flat plus Normal remittance charges i.e. 0.135% of invoice value (Minimum LKR 1,000/- Maximum LKR 10,000/-) |
| | SWIFT Charges | LKR 2,000/- |
| | Foreign Correspondence charges | Actual |
| | Endorsement Fee for Customs Purposes | LKR 1000/- |
| | Open Account Payments | LKR 4,000/- + SWIFT charges of LKR 2,000/- (FLAT) |
| OUTWARD FOREIGN REMITTANCE | | |
| | Issuance of FDD, FTT from FC A/C & against LKR, in terms of Foreign Exchange Regulation | 0.135% (Minimum LKR 1,000/- Maximum LKR 10,000/-) |
| | 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 2,000/- |
| | Issuance of Duplicate FDD | Normal Issuance and SWIFT charges |
| INWARD REMITTANCES | | |
| | Inward MT103 & MT202 | NIL |

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EXPORTS

| Exports Letter of Credit | | |
|---------------------------------|---|---|
| a. | Advising full L.C | (i) LKR 3,000/- (Flat) |
| | | (ii) Plus courier charges |
| b. | Amendment Advising | (i) LKR 2,000/- (Flat) |
| | | (ii) Plus courier charges |
| c. | Negotiation of Bills under Export LCs. | 0.30% (Minimum LKR 2,000/-) |
| d. | Commission on FBN & FDBP | 0.125% (Minimum LKR 2,000/-) |
| 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 - 0.125% Minimum LKR 1,000/- Maximum LKR 5,000/- Courier USD 25/- |
| b. | TELEX/ SWIFT charges | LKR 2,000/- |
| c. | Transfer of Export LC's | Commission- 2% Minimum- LKR 2,500/- |
| d. | Reimbursement payment to other local banks. | LKR 2,000/- (Flat) |
| e. | Transfer of export proceeds to other bank | Commission @ 0.12% Minimum LKR 1,000/- Maximum LKR 7,000/- |
| f. | Documents- Returned Unpaid | LKR 1,500/- 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 20/- per leaf |
| b. | Inward Clearing - Cheque return charges | Due to insufficient funds - LKR 4,000/- per return Due to other chargeable reasons - LKR 1,500/- 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 1500/- LKR 500/- |
| h. | Standing Instructions- 1. Set up charges 2. Standing order charges (will be recovered in | LKR 500/- LKR 200/- per transaction except deduction of loan installments |

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| | addition to normal remittance charges.) | * Internal standing orders (within HBL accounts) are exempted from charges |
|----|--|---|
| i. | Monthly Service Charges 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) | LKR 500/- USD 3/- or equivalent LKR 100/- USD 1/- or equivalent |
| j. | Duplicate Statement of Account 1. Up to one year 2. Over one year | LKR 50/- per page LKR 100/- per page |
| k. | Pay order- 1. Issuance 2. Cancellation 3. SLIPS | LKR 300/- LKR 100/- LKR 50/- |
| l. | Commission on Local Bill Purchases | 0.25% Minimum LKR 500/- |
| m. | Account Closing Charges | LKR 1000/- |
| n. | RTGS Charges | LKR 400/- |
| o. | Postage Charges – Normal Post Registered Post | LKR 50/- or Actual Cost whichever is higher LKR 100/- or Actual Cost whichever is higher |
| p. | Balance Confirmation Certificate | LKR 500/- |
| q. | Letters initiated upon Customer request (WHT, Embassy letters etc.) | LKR 500/- |

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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></p> <p>*Government Taxes Apply</p> |
| TOD Rate | 24% p.a |
| <u>Penal Rate</u> (excess over limit of permeant overdrafts, overdue short term loans, term loans and packing credit) | 2% |
| <u>Excess Over Limit (EOL)</u> 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 | |

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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 350/- LKR 200/- (Charging from 2 nd year) LKR 200/- |
| 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 2. Lanka Pay (Other banks ATMs in Sri Lanka using National Switch) 3. VISA Net (Domestic/Not connected with National Switch) 4. VISA Net (International) | NIL NIL NIL NIL |
| e. | Point of Sale (POS) Transactions | 1.Local 2.International | 2% of transaction amount as fuel surcharge only on fuel bills. Exchange difference from the transaction amount. |
| 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 NIL |
| 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



RENOZA SHERIFF
Manager- ADC



only from compliance perspective.
No involvement in decisions.

HASITHA GANEGAMA
Head of Compliance



THARIQUE JAMALDEEN
Head of Remedial Management & IB



Brian C. Joseph
Head of Treasury
Habib Bank Limited
Sri Lanka

BRIAN JOSEPH
Head of Treasury



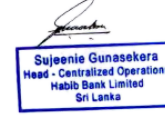
HARINDA C. PERERA
Head of Retail and Consumer Finance



SUMEDHA ALAHAKOON
DGM, Corporate Banking



FATHIMA ZAHARA MOHAMED
Head of Finance



Sujeenie Gunasekera
Head - Centralized Operations
Habib Bank Limited
Sri Lanka

SUJEENIE GUNASEKERA
Head of Operations

APPROVED

WAJID ALI SHAH
RGM Sri Lanka / Maldives



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