

Schedule of Charges for the period 1st July 2023 to 31st December 2023

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 5,000/- per LC
b. Term LC		0.375% per Quarter	0.35% per next Quarter onwards	
LC amendment		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.		
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 5,000/- plus SWIFT charges LKR 3,000/-		
SWIFT	Full Message	LKR 5,000/-		
	Brief Message / Amendment	LKR 3,000/-		
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 – 0.30% 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/-	
SURRENDERED B/L			
a.	Commission	0.40% on invoice value – Minimum LKR 5000/-	
b.	SWIFT	LKR 2,000/-	
DOCUMENTS RETURNED UNPAID			
a.	All types of collections	LKR 5,000/- + 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 3,000/-
b.	Commission on Shipping Guarantee	0.135% on liability – Minimum LKR 5,000/-
c.	Airfreight	110% margin – commission @ 0.135% 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 2,000/-
	Foreign Correspondence charges	Actual
	Endorsement Fee for Customs Purposes	LKR 4,000/-
	Open Account Payments	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/-
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 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 of Bills under Export LCs.	0.30% (Minimum LKR 2,000/-)
d.	Commission on ELC (FBN & FDBP)	0.20% (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.	TELEX/ SWIFT charges	LKR 2,000/- or USD 15/-
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 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 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	LKR 500/-

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	2. Standing order charges (will be recovered in addition to normal remittance charges.)	LKR 200/- per transaction except deduction of loan installments * 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 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	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	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



Renzoza Sheriff
Manager
ADC Operations
and
Customer Service Department

RENOZA SHERIFF
Manager- ADC



HASITHA GANEGAMA
Head of Compliance

only from compliance
/regulatory perspective
with no involvement in
amounts .



THARIQUE JAMALDEEN
Head of Remedial Management & IB



BRIAN JOSEPH
Head of Treasury



HARINDA C. PERERA
~~Head of Retail and Consumer Finance~~
Head of Business

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



SUMEDHA ALAHAKOON
DGM, Corporate Banking



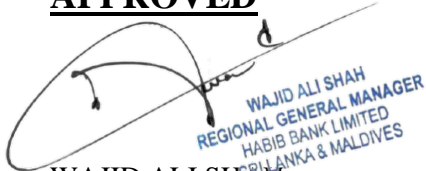
FATHIMA ZAHARA MOHAMED
Head of Finance



SUJENIE GUNASEKERA
Head of Operations

Sujenie Gunasekera
Head-Country Operations
Habib Bank Limited
Sri Lanka

APPROVED



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

WAJID ALI SHAH
RGM Sri Lanka / Maldives