

HBL

HABIB BANK
হাবিব ব্যাংক

HBL/COPS/2024/২২

January 8, 2025

The Director
Banking Regulations & Policy Department
Bangladesh Bank (Central Bank of Bangladesh)
Head Office, Motijheel C/A, Dhaka-1000



Dear Sir,

SUB: SCHEDULE OF CHARGES FROM JANUARY 01, 2025 TO JUNE 30, 2025

Reference to BRPD Circular no. 11, Dated 10.06.2021, This is to inform you that HBL Bangladesh has finalized the Schedule of Charges for valued customer for the period of January to June 2025. We are submitting the same for your kind information and perusal.

Thanking you,

Yours faithfully,

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CC:
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HABIB BANK
হাবিব ব্যাংক

Schedule of Bank Charges
January-June 2025

Schedule of Bank Charges
(January-June 2025)





HABIB BANK
হাবিব ব্যাংক

Schedule of Bank Charges
January-June 2025

| SL | ITEM | CHARGES & FEES | Remarks | |
|--------------------------------------|---|--|--|--|
| INLAND BANKING | | | | |
| Pay-order | | | | |
| 1 | Issuance of PO up to BDT 1000 | BDT 20.00 | | |
| 2 | Issuance of PO from 1,001 up to 1 lac | BDT 50.00 | | |
| 3 | Issuance of PO above 1 lac | BDT 100.00 | | |
| 4 | Cancellation of PO | BDT 50.00 | | |
| 5 | Stop Payment of Cheques /PO/DD | BDT 100.00 Per Instruction. | | |
| 6 | Cancellation of Stop Payment of Cheques /PO/DD | BDT 50.00 Per Instruction. | | |
| Clearing Cheque | | | | |
| 1 | Regular Value Clearing | Below BDT 50,000 | Nil | |
| | | BDT 50,000 & above but below BDT 500,000 | BDT 10 | |
| | | BDT 500,000 & above | BDT 25 | |
| 2 | High Value Clearing (Same Day) | BDT 500,000 & above | BDT 60 | |
| 3 | EFT Transaction, any type (BEFTN) | | Nil | |
| 4 | G2P Cheque Clearing | | Nil | |
| 5 | Govt. & Semi-Govt. beneficiary Cheque clearing | | Nil | |
| 6 | Clearing Cheque Return in ward due to insufficient fund | | BDT 50.00 | |
| Outward Bill Collection (OBC) | | | | |
| 1 | OBC Commission | | 0.20% or Min BDT100.00 Max BDT 500.00 | |
| 2 | OBC return (inward & outward both side) | | BDT 500.00 | |
| 3 | Online Collection Charge (intercity per transaction) | | Nil | |
| Inward/Inland Bills | | | | |
| 1 | Inward Bills for Collection | | BDT 200 + Other Bank Charges | |
| 2 | Inland Bills Purchased | | Interest + BDT 500.00 | |
| 3 | Processing fee for Inland Bills Purchased (One off) | | 0 to up to 0.50% | |
| Statements/Certificates | | | | |
| 1 | Statement of Account (As stated in AOF) | | Nil | |
| 2 | Balance Confirmation Certificate/Duplicate Statement (2 times free per year, Charge will be applicable for more than 2 times in a year) | | BDT 100.00 | |
| 3 | Solvency certificate | | BDT 200.00 | |
| 4 | FCY Encashment Certificate | | BDT 300.00 | |

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| Account Closing Fee | | | | |
|-------------------------|---|--|--|---------|
| SL | ITEM | | CHARGES & FEES | REMARKS |
| 1 | Current Account | | BDT 300.00 | |
| 2 | Savings Account | | BDT 200 | |
| 3 | Special Notice Deposit Account (SND) | | BDT 300 | |
| 4 | FCY Account- (USD, GBP, Euro) will be treated as CD Account and charges will be Equivalent to BDT | | Equivalent to BDT 500 | |
| 5 | Account Closing Charges will not be applicable for Convertible Taka Account. | | Nil | |
| 6 | Inactive account activation charges (Nil for Savings Account) | | NIL | |
| 7 | HBL Money Club | | NIL | |
| Account Maintenance Fee | | | | |
| 1 | SB (Half -Yearly) | Average Balance | Free | |
| | | Up to BDT 10,000 | NIL | |
| | | Between BDT 10,001-25,000 | BDT 100 | |
| | | Between BDT 25,001-200,000 | BDT 200 | |
| | | Between BDT 200,001-1000,000 | BDT 250 | |
| | | Above BDT 1,000,000 | BDT 300.00 | |
| 2 | Current Account (Half-Yearly) | | BDT 300.00 | |
| 3 | SND (Half-Yearly) | | BDT 500.00 | |
| 4 | FCY Account (Half-Yearly) | (USD, GBP, Euro) will be treated as CD Account | Equivalent to BDT 300.00 | |
| 5 | Convertible Taka Account. | No Maintenance fees | Nil | |
| 6 | HBL Money Club | No Maintenance fees | Nil | |
| Cheque Books Charges | | | | |
| 1 | 10 Leaves (FCY Cheque Book) | | Nil for the first one & BDT 200 for the subsequent | |
| 2 | 25 Leaves (SB Cheque Book) | | BDT 300 | |
| 3 | 50 Leaves (CD Cheque Book) | | BDT 600 | |
| 4 | 100 Leaves (CD Cheque Book) | | BDT 800 | |
| Lockers | | | | |
| 1 | Small | | BDT 3,000 | |
| 2 | Medium | | BDT 5,000 | |
| 3 | Large | | BDT 7,000 | |
| 4 | Security Money (Key Deposits) | | BDT 2,000.00 | |
| 5 | Replacement of Key Lost | | At actual | |
| 6 | Late Payment Fee | | BDT 200.00 (per year) | |

| SL | ITEM | CHARGES & FEES | REMARKS |
|---|--|---|--|
| CREDIT APPROVAL | | | |
| 1 | Fresh Facility/ Renewal/Enhancement | Up to 50 lac 0.5% of sanction amount not more than 15,000.00, Above 50 lac 0.3% and not more than 20,000.00 | |
| 2 | Fresh Facility/ Enhancement/Renewal (100% covered/secured by cash with HBL FDR) | BDT 1000.00 for facility up to 10.00 lac | |
| | | BDT 2,000.00 for facility up to 50.00 lac | |
| | | BDT 2,500.00 for facility above 50.00 lac | |
| 3 | Fresh Facility/ Enhancement (100% covered/secured by other Banks' FDR, Guarantee, Eligible Cash equivalent security) | 1.00% of the Sanctioned/ Enhanced Amount (Minimum BDT 2,500.00 Maximum BDT 5,000.00) | |
| 4 | Documentation processing fees | BDT 1,500.00 | |
| 5 | One off approvals/amendment of Terms and Condition. | BDT100.00-10,000.00 | |
| Excess Over Limit (EOL) | | | |
| 1 | Excess over limit processing fee | Excess up to BDT 0.50 million | BDT 1,000.00 |
| | | Excess above BDT 0.50 million | BDT 5,000.00 |
| 2 | Overdue EOL charges on OD | Lending Rate + 1.50% | |
| 3 | Overdue charges on Term Loan, Short Term Loan / Time Loan | Lending Rate + 1.50% | |
| Financial Institution (FI) | | | |
| 1 | Reimbursement Charges from Vostro Accounts | MT202 | USD 50.00 or equivalent BDT |
| 2 | | MT103 | USD 15.00 or equivalent BDT |
| LETTER OF GUARANTEE | | | |
| Guarantee (Local Applicant) | | | |
| 1 | Commission on LGs Issuance including extension of validity /value increase (against 100% Cash Margin) | BDT 1,000.00 per quarter | |
| 2 | Commission on LGs Issuance including extension of validity /value increase (against 100% FDR issued by HBL) | Maximum up to 0.50% or minimum BDT 1,000.00 per quarter | After 1 st quarter comm will be charged as day basis. |
| 3 | Commission on LGs Issuance including extension of validity /value increase (against other securities except mentioned above) | Maximum up to 0.50% or minimum BDT 1,000.00 per quarter | After 1 st quarter comm will be charged as day basis. |
| 4 | LG Amendment Charges | BDT 750.00 per instance/request | |
| 5 | SWIFT Charges | At Actual | |
| 6 | Stamp Paper | Actual Cost of Stamp Paper | |
| Guarantees against Overseas Counter Guarantees | | | |
| SL | ITEM | CHARGES & FEES | REMARKS |

| | | | | |
|--|--|--|---|--|
| 1 | Commission on LGs Issuance/extension of validity /value increase | | Max up to 0.50% P.Q. Minimum USD100.00 | |
| 2 | Stamp Paper | | At Actual | |
| 3 | Legal Vetting | | At Actual | |
| 4 | Guarantee Advising Charge (without bank engagement) | | Max USD 90 | |
| 5 | Guarantee Amendment Advising Charge | | Max USD 90 | |
| 6 | Amendment (Other than Validity Extension or Increase in Amount) | | Max USD 100 | |
| 7 | Other Charges (Cable, Mail, Courier) | | Max USD 100 | |
| FOREIGN TRADE | | | | |
| Import | | | | |
| 1 | Sight L/C | Issuance/ Extension of Validity/ Increase in Amount | Max up to 0.40% per quarter | Commission will be taken for a full quarter for LC issuance/ Acceptance/ LC Confirmation/ Bank Guarantee if maturity is less than one quarter. For Expiry/maturities falling in subsequent quarters, commission will be realized for the actual days up to Expiry/maturity date. |
| 2 | Deferred/ Usance L/C | | Max up to 0.50% per quarter | |
| 3 | Back-to-Back LC | | Max up to 0.40% per quarter | |
| 4 | 100% Cash Margin | | Max up to 0.25% per quarter | |
| 5 | Acceptance Commission | | Max up to 0.40% per quarter | |
| 6 | LC Confirmation | Charges to be realized on total days. | Max up to 0.20% per Quarter + FCC (At actual) | |
| 6 | Amendment of Letter of Credit | | BDT 750.00 | |
| 7 | Amendment Swift/Courier/mailling Charges | | At Actual | |
| 8 | LC Transmission | | Courier /SWIFT Charge at actual | |
| 09 | LC Cancellation | | Nil | |
| 10 | Foreign Correspondence Charges | | At actual | |
| 11 | LC Handling Charges | | Nil | |
| 12 | Payment processing fee (charges are on beneficiary), if charges on Applicant-NIL | For import payment in foreign currency | Maximum USD 50.00 | |
| | | For import payment in local currency | BDT 2,000.00 | |
| SL | ITEM | | CHARGES & FEES | REMARKS |
| Remarks: Payment processing fees are not applicable for confirmed LC/TT Reimbursement LC/Charges on Applicant A/C | | | | |
| 13 | Discrepancy fee & other charges (charges are on | For Foreign Docs | Maximum USD 70.00 | |

| | | | | |
|---|--|-----------------------|--|--|
| | beneficiary), if charges on Applicant-NIL | For Local Docs in FCY | Maximum USD 25.00 | |
| | | For Local Docs in LCY | BDT 2,000.00 | |
| 14 | Stationary charges including (IMP/ TM/Form-C/ LC Application Form, etc.) | | BDT 500.00 | |
| Remarks: If L/C with Credit amount tolerance, commission will be charged based on the L/C amount plus tolerance. | | | | |
| Payment against Document (PAD) | | | | |
| 1 | PAD | | As per credit approval | |
| 2 | Overdue PAD | | Lending Rate + 1.50% | |
| Import under documentary Collection | | | | |
| 1 | Collection Charges for Bills received under collection without L/C | | 0.15% of the Bill Amount or Minimum BDT 1,000.00 whichever is higher | |
| 2 | Stationary Charges | | BDT 500.00 | |
| 3 | Payment Processing Fee (Foreign docs) | | USD 30.00 | |
| 4 | Payment Processing Fee (LOCAL docs) | | USD 20.00 (for FCY) BDT 2,000.00 (for LCY) | |
| Import by Cash in Advance | | | | |
| 1 | Commission on Import by Advance remittance | | 0.15% or minimum BDT 1,000.00 whichever is higher | |
| 2 | Stationary Charges | | BDT 500.00 | |
| 3 | Payment Processing Fee | | USD 30.00 | |

| Trust Receipt (TR) | | | |
|---|--|---|--|
| 1 | TR | Applicable Lending Interest Rate | |
| 2 | Handling Commission | Nil | |
| 3 | Overdue TR | Lending Rate + 1.50% | |
| Shipping Guarantee/Airway Bill Release/Delivery Order | | | |
| | Shipping Guarantee Issuance Charge | Max BDT 1,500 | |
| | Stamp Charge | At Actual | |
| | | | |
| Import Bills | | | |
| | Discounting Fee under Buyer's/supplier's Credit (UPAS) | Benchmark + Maximum 4.00% per annum | |
| | Trade Arrangement Fee | Maximum Up to 2% per annum (based on complexity and amount) | |



| Export | | | |
|----------------------|---|--|--|
| 1 | L/C Advising | BDT 750.00 | |
| 2 | L/C Amendment Advising | BDT 750.00 | |
| 3 | L/C Transfer | BDT 750.00 | |
| 4 | L/C Transfer Cancellation Charges | BDT 750.00 | |
| 5 | L/C Amendment Transfer | BDT 750.00 | |
| 6 | Export Form & Certificate (if not automated as e-EXP) | BDT 500.00 | |
| 8 | LC Confirmation | Maximum up to 1.50% per quarter + Foreign Correspondent Charges at Actual (if any) | |
| 9 | Commission on Export Bills for collection under L/C & without L/C In case of no Exchange Gain | Maximum BDT at the rate of 0.15% | |
| 10 | Commission on Export Bills for collection under L/C & without L/C (In case of Exchange Gain) [No commission, if bill is purchased] | BDT 500.00 | |
| 11 | Courier/DHL (Outside Country) | At actual | |
| 12 | Issuance of CFR/FOB/BBLC Certificate | BDT 500.00 | |
| 13 | Issuance of Proceed Realization Certificate (PRC) | BDT 500.00 | |
| 14 | Cash Incentive Processing Fee (per instance) | 0.20% on cash incentive amount or minimum BDT 3,000.00 | |
| 15 | Export Document Discrepancy Protest Fee (Deducted from the bill value) | USD 30.00 | |
| 16 | Export LC Advising (Charges on Foreign Correspondent) | Maximum USD 200.00 | |
| SWIFT Charges for LC | | | |
| 1 | Full Operative SWIFT (for LC/LG Foreign) | At actual | |
| 2 | Full Operative SWIFT (for LC/LG Inland) | At actual | |
| 3 | Full Operative SWIFT (for Advising to 2nd Advising Bank) | At actual | |
| 4 | Other Short & Non-Operative SWIFT Message | At actual | |
| 5 | Amendment - LC/LG SWIFT | At actual | |
| 6 | Acceptance - SWIFT | At actual | |
| 7 | Cancellation Charges by SWIFT | Our Charges NIL + Foreign Charges (if any) | |
| 8 | Our Charges | Nil | |
| 9 | Foreign Bank Charges, if any | At actual | |

| SL | ITEM | CHARGES & FEES | REMARKS |
|----|------|----------------|---------|
|----|------|----------------|---------|

| Foreign Remittance | | | |
|--------------------|--|---|---------------|
| 1 | Collection Charges FC Cheque (FBP Clean) | BDT 350.00 | |
| 2 | FCY Cheque Collection (Within Bangladesh) | 0.10%, Minimum BDT 200.00+ Other Bank Charges | |
| 3 | FCY Cheque Collection (Outside Bangladesh) | 0.15%, Minimum BDT 500.00+ Other Bank Charges | |
| 4 | FCY Cheque returned unpaid sent on collection (Within Bangladesh) | BDT 500 + Other Bank Charges | |
| 5 | FCY Cheque returned unpaid sent on collection (Outside Bangladesh) | BDT 1,000 + Other Bank Charges | |
| 6 | FCY Refund Warrant Collection Fee | BDT 100 (Including postal charges) | |
| 7 | FDD/FTT Issuance | Amount Range in BDT | Charge in BDT |
| | | Up to BDT 100,000 | 100.00 |
| | | BDT 100,001 to BDT 500,000 | 200.00 |
| | | BDT 500,001 to BDT 1,000,000 | 300.00 |
| | ABOVE 1,000,000 | 500.00 | |
| 8 | FDD Issuance against IPO Application | BDT 800 (Including postal charges) | |
| 9 | FDD Cancellation Charges | BDT 200 per transaction | |
| 10 | Service Charges for FTT/FDD - (FC) Inward | BDT 300 | |
| 11 | Service Charges for FTT/FDD - (FC) Inward (FC A/C) | BDT 500.00 | |
| 12 | Endorsement Charges for Cash FCY Notes | 0.50% of the FCY Amount, Min BDT500.00 | |
| Foreign Remittance | | | |
| 1 | Registered Cover | BDT 50.00 (All inclusive) | |
| 2 | Courier (within city) | BDT 30.00 (All inclusive) | |
| 3 | Courier (intercity) | BDT 50.00 (All inclusive) | |
| 4 | EMS | Postage Charge At actual (Max. BDT 500) | |
| 5 | Courier/ DHL (Outside Country) | Actual Courier/ DHL Charges+ BDT 100 | |

| MISCELLANEOUS CHARGES | | | |
|------------------------------|---|---|--|
| 1 | Issuance of Delivery Order to release imported cargo (Mode of Transport: Road, Rail and Air) | NIL | |
| 2 | Issuance of Letter of Indemnity to release cargo from shipping lines (Mode of Transport: Sea) | BDT 1,000.00 | |
| 3 | Issuance of Bangladesh Bank Cheque | BDT 500.00 | |
| 4 | Assessment Purpose Imp. Docs Processing charge. | BDT 200.00 | |
| 5 | Attestation of Documents | First Time-Nil Subsequent: BDT 300.00 per set | |
| 6 | Foreign Student File Maintenance Charges (other than staff) | BDT 3,500 (One Time) | |
| 7 | License Application Handling Charges of Indenting Firm/Buying House | BDT 5,000.00 | |
| 8 | Any Other Certificates not mentioned elsewhere (Trade) | BDT 500.00 | |
| 9 | Credit Report Collection Fees | At Actual | |
| 10 | Issuance of loan closing certificate | BDT 2,000.00 | |
| HBL Visa Debit Card | | | |
| 1 | Renewal of existing HBL Debit Card | BDT 300.00 | |
| 2 | Visa Debit Card Issuance fee (New Customer) | BDT 500.00 | |
| 3 | Visa Debit Card Annual Fee | BDT 300.00 | |
| 4 | Visa Debit Card (Replacement) | BDT 500.00 | |
| 5 | PIN Replacement | BDT 100 | |
| 6 | Cash withdrawal from other banks' ATM under Visa network | BDT 25.00 | |
| 7 | Cash withdrawal from other banks' ATM under NPSB network | BDT 15.00 | |
| 8 | Cash withdrawal by HBL Customer from HBL ATM | NIL | |
| 9 | ATM Balance Enquiry or Mini Statement by HBL Customer from HBL ATM | NIL | |
| 10 | ATM Balance Enquiry or Mini Statement from other banks' ATM under Visa network (Per enquiry) | BDT 5.00 | |
| 11 | ATM Balance Enquiry or Mini Statement from other banks' ATM under NPSB network (Per enquiry) | BDT 5.00 | |
| 12 | POS transaction fee per transaction-Local | NIL | |
| Internet Banking | | | |
| 1 | Issuance and Annual Fee of Internet Banking | NIL | |

- Fees may be waived on PO for a minimum of 10 PO per month.
- Tax, VAT, Excise Duty, and any other govt. levies will apply as per Govt. rules & regulations.

END