

Bank tariff guide for HSBC Customers

Tips to help switch you
on to the best value banking.

September 2018

**To save money, time and effort
please log on to www.hsbcl.com
for Personal Internet Banking Services,
or bank with us via phone on 4 4722 00.**

An easy guide to general bank tariff for Personal Customers

Welcome to HSBC's easy guide to services and fees. You will find helpful sections with tips on how to save on both time and money, providing you with better banking value, more options, more efficiency and more reasons to bank with HSBC.

A clear and easy guide to the general bank tariff is intended to give you a clear picture of the fees we charge for our most commonly used services. Please note that the section on specific account type should be read in conjunction with the section entitled "General".

The charges in this guide were correct at the time of amending (September 2015) but are subject to change. For your own interest, please seek confirmation of the prevailing charge related to the service you need. These charges are applicable only to accounts maintained in Sri Lanka with The Hong Kong and Shanghai Banking Corporation Limited.

If you have any questions or disagreements about the charges listed in this guide, please contact any of our branches or call our Customer Service Hotline on 4 4722 00.

Tips to save your money

1. **Become an HSBC Premier or an HSBC Advance customer and save on the following transactions:**

Item	Charge		
	HSBC Premier	HSBC Advance	HSBC Standard
Debit Card	FOC	FOC	Rs.750 per annum
Credit Card			
Joining Fee			
Visa Gold	HSBC Premier credit card will be issued FOC	HSBC Advance credit card will be issued FOC	Rs.750
Visa Platinum			Rs.1,500
Visa Signature			Rs.2,500
Annual Fee			
Visa Gold	HSBC Premier credit card will be issued FOC	HSBC Advance credit card will be issued FOC	Rs.2,500
Visa Platinum			Rs.4,250
Visa Signature			Rs.7,000
Supplementary card			
Joining Fee			
Visa Gold	HSBC Premier credit card will be issued FOC	HSBC Advance credit card will be issued FOC	Rs.300
Visa Platinum			Rs.500
Visa Signature			Rs.1,500
Annual Fee			
Visa Gold	HSBC Premier credit card will be issued FOC	HSBC Advance credit card will be issued FOC	Rs.750
Visa Platinum			Rs.1,500
Visa Signature			Rs.2,500
Personal Internet Banking			
SLIPS Transfers on Personal Internet Banking	FOC	FOC	Rs.25
Withdrawals at other bank ATMs in Sri Lanka	FOC	FOC	Rs.50 per transaction (PLUS network)
Registration of Power of Attorney/Identity	FOC	Rs.500	Rs.750

2. **Use our automated services and benefits on the following transaction:**

ATM access

You can withdraw funds from your accounts within the local HSBC ATM network and also transfer funds between accounts free of charge.

Phone Banking Personal Internet Banking

Transfer funds free of charge between accounts held in our books through www.hsbc.lk or via Phone Banking on 4472200

Make a request for a cashier's order through www.hsbc.lk at Rs. 200 and save Rs.400 on the transaction.

- Standard cashier's order charge Rs.600
- Cashier's order request through www.hsbc.lk Rs.200

Effect an outward remittance through www.hsbc.lk by way of a telegraphic transfer and save USD 10 on the transaction or request for a demand draft and save USD 2 on the transaction.

EasyPay Machine

Account holders and third parties could now use our EasyPay machine to deposit cash or cheques to accounts or to make credit card payments 24 hours a day.

3. **Discount on bank charges for payment of subscription/examination fees**

Pay all your subscription and examination fees of CIM/CIMA via draft and save 50% on your bank charges.

4. **Monthly service charges**

You can avoid the Rs. 750 monthly minimum balance charge on your rupee and foreign currency Current/Saving accounts by maintaining a monthly average credit or debit balance of Rs 35,000 (or its equivalent in any other designated foreign currency) in all your accounts, including loans and overdrafts.

5. **Cheque charges**

Ensure your current account has sufficient funds before issuing a cheque to avoid an insufficient funds charge.

6. **Automatic bill payment**

Make your utility bill payments any time of the day through Personal Internet Banking and Phone Banking.

Tips to save time and effort

1. Become an HSBC Premier or HSBC Advance customer

You will receive a comprehensive monthly statement presenting a concise view of your financial position. All your financial arrangements such as loans, investments and mortgages will be included in your monthly statement providing at a glance a clear and comprehensive record of your entire financial situation.

2. Saturday banking

You can make inquiries or receive assistance with all your personal financial needs at our Saturday Banking Centres in Bambalapitiya and Pelawatta from 9.30am to 1.00pm.

3. Self Service Banking

Accounts holders and third parties can use our 24-hour EasyPay machine for cash/cheque deposits and loan instalment payments etc.

4. Internet Banking

HSBC customers can now enjoy the convenience of our Internet banking facilities for over 90 banking/transactions such as transferring funds within own and third party accounts, utility bill payments, setting-up standing instructions, remittances etc

5. More than 1500 Access points to pay your HSBC Credit Card bills in Cash

You can now pay your credit card bills* at Cargills Supermarkets, Singer Showrooms, Lanka Bell Business Centers, Abans Showrooms,, Keells Super outlets, Arpico Super Centres, National Savings Bank Branches, Commercial Bank Branches * For a fee of 0.75% of the transaction amount.

6. HSBC Premier Customer

Gain access to our exclusive HSBC Premier Centres and dedicated Relationship Managers, who are committed and knowledgeable in order to assist you and your family with Personalised Financial Services on offer.

7. HSBC Advance Customer Service Representative and dedicated HSBC Advance counters

Receive priority status together with efficient and high quality service at special HSBC Advance counters and dedicated assistance by specially trained HSBC Advance Customer Service Representatives by becoming a HSBC Advance customer.

Use our Automated Services for more convenient and efficient money management

Services Provided	ATM Banking	Phone Banking	Internet Banking	EasyPay
1. Account balance inquiry	✓	✓	✓	N/A
2. Inter account money transfer (within own accounts)	✓	✓	✓	N/A
3. Make utility bill payments and third party transfers	✓*	✓*	✓**	N/A
4. Make credit card bill payments	✓	✓	✓	✓
5. Request for Demand Drafts and cashier's order	N/A	N/A	✓***	N/A
6. Transfer money overseas via Telegraphic Transfer or Demand Drafts	N/A	N/A	✓***	N/A
7. Open new Time Deposit accounts	N/A	✓	✓	N/A
8. Check account transaction history	Last 8 transactions	Last 5 Debits Last 5 Credits	Up to 2 months	N/A
9. Obtain exchange rates and interest rates	N/A	✓	✓	N/A
10. Update personal details	N/A	N/A	✓	N/A
11. Create standing instructions	N/A	N/A	✓	N/A
12. Send mail to the Bank (mail deposit)	N/A	N/A	✓	N/A
13. Cash & Cheque Deposits	✓	N/A	N/A	✓
14. Bill payment through credit cards	N/A	N/A	✓	N/A
15. Cheque book request	✓	N/A	✓	N/A

NOTE:

* Written instructions required to activate third party payments. Utility bill payments should be set up the Bank.

** Written instructions required to activate third party payments.

*** Written instructions required to activate third party payments. Requires a foreign currency account and subject to exchange control regulations.

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Section A - General Services

Item	Charge		
	HSBC Premier	HSBC Advance	HSBC Standard
A1. Cashiers orders			
Issue of a Sri Lankan Rupee cashier's order			
Same day (on the spot)	FOC	FOC	Rs. 600
Next Working day	FOC	FOC	Rs. 400
Request for Sri Lankan rupee cashier's order through www.hsbc.lk	FOC	FOC	Rs. 200
Cancellation of cashiers order	FOC	Rs. 500	Rs. 600
A2. Safe deposit lockers (charges per annum)			
Only offered for Premier Customers			
Medium Locker	Rs. 8,000	Rs. 9,500	Rs. 12,000
Large Locker	Rs. 10,000	Rs. 12,000	Rs. 15,000
Replacement lock (Applicable for all customers) – Based on quotation from service provider			
A3. Local Rupee transfer to other banks			
(Reimbursement provided through the Central Bank of Sri Lanka)			
Sri Lanka Inter bank payment system (SLIPS)			
(Next day value)			
Request made at branches (by letter)	FOC	Rs. 40	Rs. 50
Request made via www.hsbc.lk	FOC	FOC	Rs. 25
Real Time Gross Settlement (RTGS)	Rs. 1,000	Rs. 1,000	Rs. 1,000
(Same day value)			
NOTE: This facility is available only for transfers to other banks which accommodate SLIPS and/or RTGS			
Common Electronic Fund Transfer Switch (CEFTS) (Same day value)			
Request made via www.hsbc.lk	FOC	Rs.30	Rs.50
A4. Fund transfers between accounts within HSBC (Sri Lanka)			
Transfer initiated by letter	FOC	Rs. 200	Rs. 400
Transfer initiated by automated services HSBC Premier	FOC	FOC	FOC
A5. Standing instructions			
Establishment Fee	FOC	FOC	FOC
Fund transfers to a/c within bank	FOC	FOC	FOC
Payment by a cashier's order	FOC	Rs. 200	Rs. 450
Payment to local banks via SLIPS*	FOC	Rs. 40	Rs. 50

NOTE: In addition, postage charges for cashier's orders will also be collected.

* This facility is available only for transfers to other banks which accommodate SLIPS

A6. SI Failure Penalty charge			
Non-payment due to lack of funds on an automated transaction	FOC	Rs. 500	Rs. 600
A7. Unauthorized overdraft			
Handling charge	FOC	Rs. 500	Rs. 500
If an account has no overdraft facility or if an overdraft determined by the exceeds its authorized limit (each occurrence) where bank the Bank honors the payment at its discretion		O/D interest will be determined by the bank	O/D interest will be determined by the bank
A8. Request for bankers opinion report			
Trade and credit information report (Status report obtained from a local/overseas bank on an overseas company/individual)	Rs. 2,000	Rs. 2,250	Rs. 2,500
A9. Balance confirmation Letters			
To certify the balance of an account			
Same day	FOC	Rs. 300	Rs. 600
Next day collection	FOC	Rs. 200	Rs. 300
Internet Banking	FOC	Rs. 100	Rs. 200
A10. Request for copies/duplicates of statements /cheques			
Copies of preceding month's statements/cheques	FOC	Rs. 100	Rs. 150
		Per statement	Per statement
Copies of statement/cheques relating to previous 12 months	FOC	Rs. 150	Rs. 200
		Per statement	Per statement
Copies of e-statement	FOC	FOC	FOC
A11. Facsimile charges			
	FOC	FOC	FOC
A12. Investigation charges on:			
Account transaction within calendar year	(Subject to overseas	Rs. 100	Rs. 300
Account transaction before calendar year	bank charges if any)	Rs. 200	Rs. 500
SLIPS payments		Rs. 300	Rs. 500
A13. Collection of pension receipts			
	FOC	FOC	FOC
A14. Registration of Power of Attorney/ Nominee/fax Indemnity			
	FOC	Rs. 500	Rs. 750

A15. Transaction charges	Debit transaction conducted by accessing automated services (ATM/Phonebanking/PIB)	FOC	FOC	FOC
	3rd party payments to accounts with other banks through phone banking and www.hsbc.lk	FOC	Rs. 100	Rs. 100
	Manual transfer charges	FOC	Rs. 100	Rs. 400
	Utility bill payments through ATM/Phone banking/www.hsbc.lk	FOC	FOC	FOC
A16. Personal Internet Banking	Security token replacement fee (Lost/stolen/damaged tokens)	FOC	Rs. 600	Rs. 600
	Personal Internet Banking Security token delivery - Overseas	Rs. 3000	Rs. 3000	Rs. 3000

NOTE: Sole and joint accounts having different customer numbers are considered two relationships and do not form a total relationship. Repo's and credit card balances are excluded from the calculation of total absolute balance.

Section B - Accounts/Services

Item	Charge		
	HSBC Premier	HSBC Advance	HSBC Standard
B1. Current Accounts/Services			
B1.1 Monthly service charge If the monthly average credit or debit balance (combined under one customer number) including loans and overdrafts falls below Rs. 35,000 Penalty charges for not maintaining the required balance for Premier/Advance	N/A Rs. 3,000	N/A Rs. 1,500	Rs. 750 N/A
B1.2 Cheque issuing costs	10 per leaf	10 per leaf	10 per leaf
B1.3 Counter cheque Each withdrawal made from a current account at the cash counter	FOC	Rs. 300	Rs. 500
B1.4 Stop payment order To stop payment on each or a series of cheque(s) in sequential order issued by the account holder	FOC	Rs. 500 upto to a max of 1,500	Rs. 500 up to a max of 1,500
B1.5 Returned cheque Each cheque returned due to insufficient funds Other reasons	Rs. 1,750 FOC	Rs. 1,750 FOC	Rs. 1,750 FOC
B1.6 Cheque deposit returns handling charge	Rs. 250	Rs. 250	Rs. 270
B1.7 Collection of a non-clearing item (e.g. A non MICR cheques)	FOC	Rs. 100	Rs. 200

B1.8 Cheques sent on clearing	FOC (Subject to drawee bank commission if any)	FOC (Subject to drawee bank commission if any)	FOC (Subject to drawee bank commission if any)
B1.9 Cheques drawn on HSBC marked for payment	Rs. 1000	Rs. 1000	Rs. 1000

B2. Deposit accounts/services

B2.1 Monthly service charge If the monthly average credit or debit balance (combined under one customer number) including loans and overdrafts falls below Rs. 35,000			Portfolio balance to be min Rs. 35,000 change at Rs. 750 per month
B2.2 All Savings A/c's			
Counter transaction	FOC	FOC	FOC
Deposit less than Rs. 80,000 over the branch counter			
B2.3 Interest payment to accounts with other banks		FOC	Rs. 200 +Postage
B2.4 Withdrawals			
Pre-mature withdrawals			In the event the Time Deposit/s is uplifted before maturity, a penalty will be imposed on the customer at the Bank's sole discretion. The penalty amount will be based on the actual cost incurred by the Bank due to the premature upliftment and will be deducted by the Bank from the interest earned on the Time Deposit/s. In the event that an interim interest has already been paid on the Time Deposit/s at the time of withdrawal and the Bank needs to recover any portion of such interest due to premature upliftment, the necessary amount will be deducted by the Bank from the Capital of the Time Deposit/s.
No-book withdrawal Each cash withdrawal made without a Passbook		FOC	Rs. 200
Each cash withdrawal below Rs. 50,000 made at cash counter (E-saver and Life Style Saver)		FOC	FOC
B2.5 Account closure Handling charge (Closure of a saving account within 6 months of the date of opening)		FOC	Rs. 400
B2.6 Passbook savings account			
Monthly maintenance/service charge		FOC	Rs. 300
Re-issuance of passbooks		N/A	Rs. 450

NOTE: Reference to Deposit Accounts constitute of Call, Time and saving accounts opened in local and foreign currencies.

NOTE: Please refer Section A for outward payment options and tariffs

Section C - Payment Services

Item	Charge		
	HSBC Premier	HSBC Advance	HSBC Standard

CI. Payment services – Remittances

CI.1 Inward payments

Payments of foreign currency demand drafts* (Payment will be made at DD buying rate)	FOC	Rs. 350	Rs. 500
Proceeds credited to an account with HSBC - LKR account	FOC	USD 3.50	USD 5

Proceeds credited to a foreign currency account

NOTE: Draft deposited to a foreign currency account will incur discount charges representing transit interest

Encashment of demand draft drawn on HSBC Sri Lanka

Clean bills drawn on local bank sent for collection			
Credited to a Sri Lankan rupee account	FOC	Rs. 300	Rs. 500
Credited to a foreign currency account	FOC	USD 3	USD 5

Clean bills drawn on Overseas bank sent for collection			
Credited to a Sri Lankan rupee account	FOC	Rs. 300	Rs. 500
Credited to a foreign currency account	FOC	USD 3	USD 5

Charge on cheque returned	Corr bank charges only	USD 10+ Corr bank charge	USD 20+ Corr bank charge
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NOTE: Drawee bank's charges, as applicable will also be charged.

Telegraphic transfer (payments will be made at TT Buying rate)

To a Sri Lankan Rupee account	FOC	Rs. 200	Rs. 400
To a foreign currency account	FOC	USD 2	USD 4

Calling for funds from HSBC group offices

Request by HSBC Sri Lanka on behalf of an HSBC customer of another Group office with which customer maintains accounts with;

To a Sri Lankan Rupee account	FOC	Rs. 2,000	Rs. 3,000
To a foreign currency account	FOC	USD 20	USD 30

NOTE: The Bank will at its discretion purchase drafts or cheques not drawn on a branch in Sri Lanka.

All purchases by the Bank are made with full recourse to the customer in the event of non-payment by the paying bank.

CI.2 Outward payments

Report loss of a demand draft			
From a Sri Lanka rupee account	FOC	Rs.1,000	Rs.2,000
From a foreign currency account	FOC	USD 10	USD 20

NOTE: Drafts drawn on a bank in Belgium will incur an additional charge of EUR 20

Request cancellation of a demand draft

From a Sri Lanka rupee account	FOC	FOC	Rs.1,200
From a foreign currency account	FOC	FOC	USD 12

Foreign currency telegraphic transfer

From a Sri Lanka rupee account	1. Me to Me within HSBC FOC 2. To third party within HSBC USD 15 3. Other Bnks USD 30	Rs.2,000	Rs.3,000
From a foreign currency account	Within HSBC FOC	USD 30	USD 30

Request for a Telegraphic transfer via www.hsbc.lk HSBC FOC

1. Me to Me within HSBC FOC 2. To third party within HSBC USD 15 3. Other Bnks USD 30	USD 25	USD 30
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Investigation charge

Tracking outward remittances in dispute	Upto USD 60 (charges applied by other banks)	Upto USD 60 (charges applied by other banks)	Upto USD 60 (charges applied by other banks)
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Request for duplicate advices			
Inward & Outward payments	FOC	Rs. 50	Rs. 100
Duplicate advices by facsimile	FOC	An additional Rs. 50	An additional Rs. 100

NOTES:

- 1) If the cheque/demand draft is not drawn on the principal money center related to the currency of the draft (Eg. USD bill is drawn on a bank in Singapore), an additional charge will be recovered.
- 2) Payments sent with overseas charge to be borne by the sending party, will incur an additional charge of USD 6.50 plus correspondent bank's onward transmission charge, if any

Section D - Cards

D1. Credit Cards

Primary cards - Joining fee			
Visa Gold			Rs.750
Visa Platinum			Rs.1,500
Visa Signature			Rs.2,500
Corporate			Rs.6,000
Advance		FOC	
Premier	FOC		
Primary cards - Annual fee			
Visa Gold			Rs. 2,500
Visa Platinum			Rs. 4,250
Visa Signature			Rs. 7,000
Corporate			Rs. 6,000
Advance		FOC	
Premier	FOC		
Supplementary cards - Joining fee			
Visa Gold			Rs.300
Visa Platinum			Rs.500
Visa Signature			Rs.1,500
Advance		FOC	
Premier	FOC		
Supplementary cards - Annual fee			
Visa Gold			Rs. 750
Visa Platinum			Rs. 1,500
Visa Signature			Rs. 2,500
Advance		FOC	
Premier	FOC		
Card replacement fee			
Lost, Stolen or damaged card replacement fee	FOC	FOC	FOC

Limit increase fee			
Temporary increase - Urgent request	FOC	FOC	FOC
Temporary increase - Normal request	FOC	FOC	FOC
Permanent increase - Urgent request	FOC	FOC	FOC
Permanent increase - Normal request	FOC	FOC	FOC

Over The Counter Transaction to CC			
Cash deposits less than LKR 80,000 to credit cards	FOC	FOC	FOC

Cash advance / withdrawal fee (Temporary limit increase does not increase cash advance limits) (An additional 1% processing fee will be charged on the total value for cash advances done over branch counters.)	4% of the transaction value or a minimum charge of Rs. 350 (Whichever is greater)	4% of the transaction value or a minimum charge of Rs. 350 (Whichever is greater)	4% of the transaction value or a minimum charge of Rs. 350 (Whichever is greater)
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Interest rates All card types	2.33% pm	2.33% pm	2.33% pm
Cash advance - All card types	2.33% pm	2.33% pm	2.33% pm
Late payment fees All card types	Rs. 990	Rs. 990	Rs. 990
Over limit fee - All card types	Rs. 900	Rs. 900	Rs. 900

Withdrawals from DD accounts linked to the credit card			
Local HSBC ATMs	FOC	FOC	FOC
Local other Bank ATMs (PLUS/Cirrus)	FOC	FOC	Rs.30
Overseas other bank ATMs (PLUS/Cirrus)	FOC*	Rs. 250 *	Rs. 400 *
Overseas HSBC Group ATMs	FOC	FOC	Rs. 300

* Cash withdrawals performed overseas other than from an Automated Teller Machine of any HSBC branch, may be subject to a cash withdrawal fee as per the prevailing tariff of charges of the bank whose Automated Teller Machine is utilised for such withdrawals

Copies of credit card statements			
Copies of statements relating to past 12 months	FOC	FOC	FOC
Copies of statements relating to previous years	FOC	FOC	FOC
Urgent same day requests	FOC	FOC	FOC

Interest Calculation letters			
Current month	FOC	FOC	FOC
Previous months	FOC	Rs. 250 per month	Rs. 250 per month

Interest account transfer via call center			
From bank account to credit card account	FOC	FOC	FOC

Standing instructions			
Change in payment percentage	FOC	FOC	FOC

Delivery of credit card			
Lost/stolen cards - local	FOC	FOC	FOC
Lost/stolen cards - overseas	FOC	Rs. 750	Rs. 1,000
Overseas (new/renewal)	Rs. 3,000	Rs. 3,000	Rs. 3,000

PN replacement on customer request	FOC	FOC	FOC
Balance confirmation			
Embassies / High Commissions/Individuals			
1 Day/FOC	FOC	FOC	FOC
Others	FOC	FOC	FOC
Privilege Rewards - Mileage and Catalogue Redemptions			
Premier/Advance/Signature	FOC	FOC	FOC
Platinum/Gold	FOC	FOC	1,000
Balance Transfer	0% for 3 months or 1% for 6 months		

Exchange rates for overseas transaction billing

All overseas transactions will be converted using Visa/MasterCard exchange rates. In order to mitigate local exchange rate movements, an additional amount (upto 2.5%) will be included to the rate at the time of billing.

Interest charging mechanism

Interest will be charged if full payment is not made on due date or if part/minimum payment is made before, on or after due date or full payment is made after due date or

If a cardholder does not settle the total Closing Balance by the Payment Due Date, the total Closing Balance on the Statement Date will attract a Finance Charge, calculated daily on each Card. Transaction from the original date of the transaction until the date on which the total Closing Balance is settled, at a rate to be determined by the Bank. The Finance Charge shall be debited to the Card Account on the subsequent Statement Date.

Stamp Duty

With effect from 1 January 2016 Stamp Duty will be charged only for your credit card transactions performed at merchants based outside Sri Lanka (including on-line). The new stamp duty is charged at Rs25.00 for every Rs1,000.00 or part for all such transactions.

D2. Debit Cards

Annual fee			
VISA Debit card	FOC	FOC	Rs. 750
ATM cash withdrawals (per transaction)			
Local other bank ATMs (PLUS)	FOC	FOC	Rs. 50
Overseas HSBG Group ATMs	FOC	FOC	Rs. 300
Overseas other bank ATMs (PLUS/Cirrus)	FOC*	Rs. 250 *	Rs. 400*

*Cash withdrawals performed overseas other than from an Automated Teller Machine of any HSBG branch, may be subject to a cash withdrawal fee as per the prevailing tariff of charges of the bank whose Automated Teller Machine is utilised for such withdrawals.

Card replacement fee			
VISA Debit Card	FOC	Rs.300	Rs.500
Delivery of Debit Card			
Local delivery	FOC	FOC	FOC
Lost/Stolen Debit card sent Overseas	FOC	Rs. 750	Rs. 1,000
New/Replacement Debit card to be sent			
Overseas (new/renewal)	Rs. 3,000	Rs. 3,000	Rs. 3,000

Exchange rates for overseas transaction billing

All overseas transactions will be converted using Visa/MasterCard exchange rates. In order to mitigate local exchange rate movements, an additional amount (upto 2.5%) will be included to the rate at the time of billing.

Section E- Personal credit

E1. Lifestyle Loans (LSL)

Facility arrangement fee			
Loans less than 1 Million	Rs. 4,500	Rs. 4,500	Rs. 4,500
Loans more than 1 Million	Rs. 7,000	Rs. 7,000	Rs. 7,000
Amendments to lifestyle loan - (Including Top up for Floating rate loans, change of repayment date)	Rs. 2,000	Rs. 2,000	Rs. 2,000
Early / Partial settlements of Personal Loans (Floating)	3% of the amount pre paid, subject to a minimum fee of Rs10,000/- (whichever is higher)	3% of the amount pre paid, subject to a minimum fee of Rs10,000/- (whichever is higher)	3% of the amount pre paid, subject to a minimum fee of Rs10,000/- (whichever is higher)
Early or partial settlement of Lifestyle loans on fixed interest rates	4% of the outstanding value for full settlements or 4% of the partial amount settled	4% of the outstanding value for full settlements or 4% of the partial amount settled	4% of the outstanding value for full settlements or 4% of the partial amount settled
Stamp Duty on promissory note	0.1% of the loan amount	0.1% of the loan amount	0.1% of the loan amount
Late payment fee	2% above the normal interest rate on the instalment amount.	2% above the normal interest rate on the instalment amount.	2% above the normal interest rate on the instalment amount.

E2. Lifestyle Car Loans

Facility arrangement fee			
Loans less than 1 Million	Rs.5,000	Rs.5,000	Rs.5,000
Loans more than 1 Million	Rs.7,500	Rs.7,500	Rs.7,500
Amendments to lifestyle loan - (Including Top up for floating rate loans, change of repayment date)	Rs. 2,000	Rs. 2,000	Rs. 2,000
Early settlement of Car Loan - within 6 months of drawdown (floating interest rates)	4% of the amount pre paid subject to a minimum fee of Rs 15,000.00 or maximum fee of Rs 25,000.00 (Whichever is higher)	4% of the amount pre paid subject to a minimum fee of Rs 15,000.00 or maximum fee of Rs 25,000.00 (Whichever is higher)	4% of the amount pre paid subject to a minimum fee of Rs 15,000.00 or maximum fee of Rs 25,000.00 (Whichever is higher)
Early settlement of Car Loan - After 6 months of drawdown (floating interest rates)	4% of the Outstanding/ pre-paid Loan Amount (Maximum of Rs.25,000, Minimum of Rs.15,000)	4% of the Outstanding/ pre-paid Loan Amount (Maximum of Rs.25,000, Minimum of Rs.15,000)	4% of the Outstanding/ pre-paid Loan Amount (Maximum of Rs.25,000, Minimum of Rs.15,000)
Early or partial settlement of lifestyle car loans on fixed interest rates	4% of the outstanding value for full settlements or 4% of the partial amount settled	4% of the outstanding value for full settlements or 4% of the partial amount settled	4% of the outstanding value for full settlements or 4% of the partial amount settled
Stamp Duty on mortgage bond registration	0.1% of the loan amount	0.1% of the loan amount	0.1% of the loan amount
Professional Fee	For a Bond requiring to be stamped at the Dept. of Inland Revenue, Colombo and registered at the Colombo Land Registry - Colombo 1 to 15 Rs.4,000 To be Registered in the Land registry of Deldanda, Homagama or Gampaha Rs.10,000.00 and other than Colombo, Deldanda, Homagama and Gampaha Rs.11,500.00	For a Bond requiring to be stamped at the Dept. of Inland Revenue, Colombo and registered at the Colombo Land Registry - Colombo 1 to 15 Rs.4,000 To be Registered in the Land registry of Deldanda, Homagama or Gampaha Rs.10,000.00 and other than Colombo, Deldanda, Homagama and Gampaha Rs.11,500.00	For a Bond requiring to be stamped at the Dept. of Inland Revenue, Colombo and registered at the Colombo Land Registry - Colombo 1 to 15 Rs.4,000 To be Registered in the Land registry of Deldanda, Homagama or Gampaha Rs.10,000.00 and other than Colombo, Deldanda, Homagama and Gampaha Rs.11,500.00
Late payment fee	2% above the normal interest rate on the instalment amount	2% above the normal interest rate on the instalment amount	2% above the normal interest rate on the instalment amount

E3. Housing Loans

Early settlement of Quarterly Fixed and Annually Fixed Housing Loans	FOC	FOC	FOC
Early settlement of 5 years Fixed Housing Loans	5% of the outstanding /amount settled	5% of the outstanding /amount settled	5% of the outstanding /amount settled
Late payment fee	2% above the normal interest rate on the overdue amount	2% above the normal interest rate on the overdue amount	2% above the normal interest rate on the overdue amount
Set up Fees	Minimum of Rs12,500/- or 0.25% of the Home Loan value up to a maximum of Rs50,000/-	Minimum of Rs12,500/- or 0.25% of the Home Loan value up to a maximum of Rs50,000/-	Minimum of Rs12,500/- or 0.25% of the Home Loan value up to a maximum of Rs50,000/-
Legal Fees	0.65% of the value of the mortgage bond (with a maximum fee of LKR 300,000.00) 0.50% of the value of the transfer deed (with the maximum fee of LKR 125,000.00) Disbursement fee up to Rs7,500/-	0.65% of the value of the mortgage bond (with a maximum fee of LKR 300,000.00) 0.50% of the value of the transfer deed (with the maximum fee of LKR 125,000.00) Disbursement fee up to Rs7,500/-	0.65% of the value of the mortgage bond (with a maximum fee of LKR 300,000.00) 0.50% of the value of the transfer deed (with the maximum fee of LKR 125,000.00) Disbursement fee up to Rs7,500/-
Stamp Duty	0.1% of the value of the mortgage bond 4% of the value of the transfer deed	0.1% of the value of the mortgage bond 4% of the value of the transfer deed	0.1% of the value of the mortgage bond 4% of the value of the transfer deed
Valuation Fee	0.1% of value of the property and travelling expenses	0.1% of value of the property and travelling expenses	0.1% of value of the property and travelling expenses
Amendments to Home Loan Facility	Change of repayment date: Rs 2,000	Change of repayment date: Rs 2,000	Change of repayment date: Rs 2,000

E4. Smart Money

Facility Arrangement Fee	FOC	FOC	FOC
Early/partial settlement of Smart Money Loans (Floating)	1% of the outstanding value settled, subject to a minimum fee of Rs 2,500.00 or maximum fee of Rs 25,000.00 (Whichever is greater)	1% of the outstanding value settled, subject to a minimum fee of Rs 2,500.00 or maximum fee of Rs 25,000.00 (Whichever is greater)	1% of the outstanding value settled, subject to a minimum fee of Rs 2,500.00 or maximum fee of Rs 25,000.00 (Whichever is greater)

E6. Personal exclusive revolving credit (PERC)

Step-up fee	FOC	FOC	Rs.1,500
Late/part/non-payment fee	Rs. 250	Rs. 250	Rs. 250

E6. Other Overdrafts

Facility Arrangement Fee	Rs. 4,000	Rs. 4,000	Rs. 4,000
Extension of a temporary overdraft	Rs. 2,500	Rs. 2,500	Rs. 2,500
Amendments to existing Overdraft Facility	FOC	Rs. 1,500	Rs. 1,500

E7. Facility against Shares (Premier customers only)

Facility against Shares	FOC	N/A	N/A
Mortgage Fees	0.1% of facility amount	N/A	N/A

E8. Other Loans

(Other than personal Lifestyle loans/HMLs/Car loans)

Facility arrangement fee - tangible security	Rs.2,500	Rs.2,500	Rs.2,500
Facility arrangement fee - clean/other security	Rs.4,000	Rs.4,000	Rs.4,000

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Facility arrangement fee -	Rs. 500	Rs. 500	Rs. 500
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Important Notice

The Bank reserves the right to introduce charges not included in this guide or amend tariff contained here in from time to time at the discretion of the Bank. Such changes to tariff or new tariff introduced will become effective from the date of displaying such revision on the notice boards in the Bank's branches. The Bank may also communicate changes in tariff to customers in any of the following methods at its discretion;

By statement message

By mail

By press notices

However, for the purpose of giving notice of changes in tariff to customers, displaying such changes on the notice boards of branches will be construed as notice given.