

# Bank tariff guide for HSBC Customers

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

Effective from 01 August 2024



## An easy guide to general bank tariff for Personal Customers

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*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 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 +94 4 4722 00.*

***To save money, time and effort  
please log on to [www.hsbc.lk](http://www.hsbc.lk)  
for Personal Internet Banking Services,  
or bank with us via phone on +94 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
<b>Debit Card</b>	FOC	FOC	<b>Rs.1,000</b> per annum
<b>Credit Card</b>			
<b>Joining Fee</b>			
Visa Gold/Visa Platinum <small>(Starting with -491013)</small>	HSBC Premier	HSBC Advance	Rs.750
Visa Platinum	credit card will be issued FOC	Platinum credit card will be issued FOC	Rs.1,500
HSBC Live +	issued FOC	will be issued FOC	Rs.1,500
Visa Rewards			Rs.2,500
<b>Annual Fee</b>			
Visa Gold/Visa Platinum <small>(Starting with -491013)</small>	HSBC Premier	HSBC Advance	Rs.2,750
Visa Platinum <small>(Cashback)</small>	credit card will be issued FOC	Platinum credit card will be issued FOC	<b>Rs.4,000</b>
HSBC Live +			Rs.4,000
Visa Rewards			Rs.6,000
<b>Supplementary card</b>			
<b>Joining Fee</b>			
Visa Gold/Visa Platinum <small>(Starting with -491013)</small>	HSBC Premier	HSBC Advance	Rs.300
Visa Platinum	Supplementary credit	Supplementary Platinum	Rs.500
HSBC Live +			Rs.500
Visa Rewards	card will be issued FOC	credit card will be issued FOC	Rs.1,500
<b>Annual Fee</b>			
Visa Gold/Visa Platinum <small>(Starting with -491013)</small>	HSBC Premier	HSBC Advance	Rs.750
Visa Platinum	Supplementary credit	Supplementary Platinum	Rs.1,500
HSBC Live +			Rs.1,500
Visa Rewards	card will be issued FOC	credit card will be issued FOC	Rs.2,000
<b>Withdrawals at other bank ATMs in Sri Lanka</b>	FOC	FOC	Rs.30 per transaction

- 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 +94 4 4722 00

### Cash deposit/EasyPay Machine

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

- 3 **Monthly service charges**

You can avoid the Rs. 1,500 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.

- 4 **Cheque charges**

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

- 5 **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 **Self Service Banking**

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

### 3 **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

### 4 **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, Abans Showrooms, Keells Super outlets, Arpico Super Centres  
\* For a fee of 0.75% of the transaction amount.

### 5 **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.

**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. Transfer money overseas via Telegraphic Transfer	N/A	N/A	✓***	N/A
6. Open new Time Deposit accounts	N/A	✓	✓	N/A
7. Check account transaction history	Last 8 transactions	Last 5 Debits Last 5 Credits	Up to 2 months	N/A
8. Obtain exchange rates and interest rates	N/A	✓	✓	N/A
9. Update personal details	N/A	N/A	✓	N/A
10. Create standing instructions	N/A	N/A	✓	N/A
11. Send mail to the Bank (mail deposit)	N/A	N/A	✓	N/A
12. Cash & Cheque Deposits	N/A	N/A	N/A	✓
13. Bill payment through credit cards	N/A	N/A	✓	N/A
14. 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
<b>A1. Cashiers orders</b>			
Issue of a Sri Lankan Rupee cashier's order			
Same day (on the spot)	FOC	Rs. 600	Rs. 600
Next Working day	FOC	Rs. 600	Rs. 600
Request for Sri Lankan rupee cashier's order via Internet Banking secured messages	FOC	Rs. 600	Rs. 600
Cancellation of cashiers order	FOC	Rs. 750	Rs. 750
<b>A2. Local Rupee transfer to other banks</b>			
<b>Sri Lanka Inter bank payment system (SLIPS) (Next day value)</b>			
Request made at branches (by letter)	Rs. 50	Rs. 50	Rs. 50
Request made via Internet Banking secured messages	Rs. 50	Rs. 50	Rs. 50
Real Time Gross Settlement (RTGS) (Same day value)	Rs. 400	Rs. 400	Rs. 400
<b>NOTE:</b> This facility is available only for transfers to other banks which accommodate SLIPS and/or RTGS			
<b>Common Electronic Fund Transfer Switch (CEFTS) (Same day value)</b>			
Request made via www.hsbc.lk	FOC	Rs.15	Rs.30
<b>A3. Fund transfers between accounts within HSBC (Sri Lanka)</b>			
Transfer initiated by letter/ Call Centre	FOC	Rs. 200	Rs. 400
Transfer initiated by automated services HSBC Premier	FOC	FOC	FOC
<b>A4. Standing instructions</b>			
Establishment Fee (manual request/s)	FOC	Rs. 250	Rs. 250
Establishment Fee (automated set up via Internet Banking)	FOC	FOC	FOC
Fund transfers to a/c within bank	FOC	FOC	FOC
Payment to local banks via SLIPS*	Rs. 50	Rs. 50	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

<b>A5. SI Failure Penalty charge</b>			
Non-payment due to lack of funds on an automated transaction	FOC	Rs. 500	Rs. 600
<b>A6. Unauthorized overdraft</b>			
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		Q/D interest will be determined by the bank	Q/D interest will be determined by the bank
<b>A7. Request for bankers opinion report</b>			
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
<b>A8. Balance confirmation Letters</b>			
<b>To certify the balance of an account</b>			
Manual request made	FOC	Rs. 750	Rs. 750
Internet Banking secured messages	FOC	FOC	FOC
<b>A9. Request for copies/duplicates of statements /cheques</b>			
Copies of preceding month's statements/cheques	FOC	Rs. 250	Rs. 250
		Per statement	Per statement
Copies of statement/cheques relating to previous 12 months	Rs. 150	Rs. 250	Rs. 250
	Per statement	Per statement	Per statement
Copies of e-statement	FOC	FOC	FOC
<b>A10. Account Statements</b>			
E-statements	FOC	FOC	FOC
Hard copies - (Charge per statement)*	FOC	Rs. 200	Rs. 200
<b>A11. Investigation charges on:</b>			
Account transaction within calendar year	(Subject to overseas bank charges if any)	Rs. 100	Rs. 300
Account transaction before calendar year SLIPS payments		Rs. 200	Rs. 500
		Rs. 300	Rs. 500
<b>A12. Collection of pension receipts</b>			
	FOC	FOC	FOC
<b>A13. Registration of Power of Attorney/ Nominee/fax Indemnity</b>			
	FOC	Rs. 500	Rs. 750
<b>A14. International Account opening fee</b>			
	FOC	USD 100	Not offered

<b>A15. Transaction charges</b>			
Debit transaction conducted by accessing automated services (ATM/Phonebanking/PiBI)	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
<b>A16. Personal Internet Banking</b>			
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
<b>A17. SMS fee for account transaction when debited/credited. (Annually)</b>			
Above Rs. 2,500.00	FOC	FOC	FOC
On all transaction	FOC	Rs. 500	Rs. 500
<b>A18. Foreign currency retail notes issuance commission on USD currency issuance from foreign currency accounts</b>			
	1%	1%	N/A

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
<b>B1. Current Accounts/Services</b>			
<b>B1.1 Monthly service charge</b>			
If the monthly average credit or debit balance (combined under one customer number) including loans and overdrafts falls below Rs. 35,000	N/A	N/A	Rs. 1,500
Penalty charges for not maintaining the required balance for Premier/Advance	Rs. 3,000	Rs. 2,000	N/A
<b>B1.2 Cheque issuing costs</b>	35 per leaf	35 per leaf	35 per leaf
<b>B1.3 Counter cheque</b>			
Each withdrawal made from a current account at the cash counter	Rs.250	Rs. 500	Rs. 1000
<b>B1.4 Stop payment order</b>			
To stop payment on each or a series of cheque(s) in sequential order issued by the account holder	Rs. 500 up to a max of Rs. 4000	Rs. 500 up to a max of Rs. 4000	Rs. 500 up to a max of Rs. 4000
<b>B1.5 Returned cheque</b>			
Each cheque returned due to insufficient funds / Effects Not Realized (ENR) / Payments postponed pending drawers	Rs. 4,000	Rs. 4,000	Rs. 4,000
Technical / Other reasons	Rs. 1,000	Rs. 1,000	Rs. 1,000
<b>B1.6 Cheque deposit returns handling charge</b>	Rs. 300	Rs. 500	Rs. 1000
<b>B1.7 Collection of a non-clearing item (e.g. A non MICR cheques)</b>			
	FOC	Rs. 500	Rs. 500

<b>B1.8 Cheques sent on clearing</b>	FOC (Subject to drawee bank commission if any)	FOC (Subject to drawee bank commission if any)	FOC (Subject to drawee bank commission if any)
<b>B1.9 Cheques drawn on HSBC marked for payment</b>	Rs. 2000	Rs. 2000	Rs. 2000
<b>B1.10 Handling of post-dated cheque</b>	Rs. 500	Rs. 500	Rs. 500
<b>B2. Deposit accounts/services</b>			
<b>B2.1 Monthly service charge</b>			
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 charge at Rs.1,500 per month
<b>B2.2 All Savings A/c's</b>			
Counter transaction	FOC	FOC	FOC
Deposit less than Rs. 80,000 over the branch counter			
<b>B2.3 Interest payment to accounts with other banks</b>			
	FOC	Rs. 200 +Postage	Rs. 300 +Postage
<b>B2.4 Withdrawals</b>			
Pre-mature withdrawals			In the event the Time Deposit is uplifted before maturity, no interest will be paid on your Time deposit placement and only the principal component will be credited.
			In the event the Time Deposit is with interim interest is uplifted before maturity, the interest already paid will be claimed from your principal value and only the remaining principal amount will be credited.
<b>No-book withdrawal</b>			
Each cash withdrawal made without a Passbook	FOC	Rs. 200	Rs. 500
Each cash withdrawal below Rs. 50,000 made at cash counter (E-saver and Life Style Saver)	FOC	FOC	FOC
<b>B2.5 Account closure</b>			
Handling charge (Closure of a saving account within 6 months of the date of opening)	FOC	Rs. 400	Rs. 900
<b>B2.6 Passbook savings account</b>			
Monthly maintenance/service charge	FOC	Rs. 300	Rs. 450
Re-issuance of passbooks		N/A	Rs. 1,500

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

### C1. Payment services – Remittances

#### C1.1 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.

#### C1.2 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 Banks 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	USD 25	USD 30
2. To third party within HSBC USD 15		
3. Other Banks USD 30		
4. Student file payments USD 10 & LKR 1500 special Exchange rate		

##### 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
Outward Global Transfers (GT)	FOC	FOC	Not offered

**NOTES:**

- 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.
- 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
- Foreign exchange sale and purchase with respect to foreign currency transactions cancelled/undrawn and returned by the beneficiaries, for any reason whatsoever shall be treated as two separate transactions. The exchange rates prevailing (not historic exchange rates) on the dates of the respective foreign exchange transactions will be applied. The exchange rate gain/loss, as the case maybe shall be fully borne by the customer.

**Section D - Cards**

**D1. Credit Cards**

<b>Primary cards - Joining fee</b>			
Visa Gold/Visa Platinum (Starting with -091013)			Rs. 750
Visa Platinum			Rs. 1,500
HSBC Live +			Rs. 1,500
Visa Rewards			Rs. 2,500
Corporate			Rs. 6,000
Advance		FOC	
Premier	FOC		
<b>Primary cards - Annual fee</b>			
Visa Gold/Visa Platinum (Starting with -091013)			Rs. 2,750
Visa Platinum			Rs. 4,000
(Cashback)			Rs. 4,000
HSBC Live +			Rs. 4,000
Visa Rewards			Rs. 6,000
Corporate		FOC	Rs. 6,000
Advance		FOC	
Premier	FOC		
<b>Supplementary cards - Joining fee</b>			
Visa Gold/Visa Platinum (Starting with -091013)			Rs. 300
Visa Platinum			Rs. 500
HSBC Live +			Rs. 500
Visa Rewards			Rs. 1,500
Advance		FOC	
Premier	FOC		
<b>Supplementary cards - Annual fee</b>			
Visa Gold/Visa Platinum (Starting with -091013)			Rs. 750
Visa Platinum			Rs. 1,500
HSBC Live +			Rs. 1,500
Visa Rewards			Rs. 2,000
Advance		FOC	
Premier	FOC		
<b>Card replacement fee</b>			
Lost, Stolen or damaged card replacement fee	FOC	FOC	FOC
<b>Interest Rate - Purchases/ Cash Advances</b>			
Visa Gold			2.33% pm
Visa Platinum			2.33% pm
HSBC Live +			2.33% pm
Visa Rewards			2.33% pm
Advance		2.33% pm	
Premier	2.33% pm		
The Annual Percentage Rate (APR)	28%	28%	28%

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
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**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.)	5% of the transaction value or a minimum charge of Rs.990 (Whichever is greater)	5% of the transaction value or a minimum charge of Rs.990 (Whichever is greater)	5% of the transaction value or a minimum charge of Rs.990 (Whichever is greater)
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Late payment fees All card types	Rs. 1,950	Rs. 1,950	Rs. 1,950
Over limit fee - All card types	Rs. 1,750	Rs. 1,750	Rs. 1,750

**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

SMS alerts for transactions above LKR 2,500	FOC	FOC	FOC
SMS alerts for all transactions	FOC	Rs. 500 <small>(If enrolled to receive alerts Fees will be added to the Primary Card Annual Fee)</small>	Rs. 500 <small>(If enrolled to receive alerts Fees will be added to the Primary Card Annual Fee)</small>
Balance Confirmation letters	Rs. 1,000	Rs. 1,000	Rs. 1,000
E-statements <small>Hard copies - (Charge per statement)</small>	FOC	FOC	FOC
Statement regeneration requests	Rs. 350	Rs. 350	Rs. 350
<b>Interest Calculation letters</b>			
Current month	FOC	FOC	FOC
Previous months	FOC	Rs. 250 per month	Rs. 250 per month
<b>Standing instructions</b>			
Change in payment percentage	FOC	FOC	FOC
<b>Delivery of credit card</b>			
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

<b>PIN replacement on customer request</b>	FOC	FOC	FOC
<b>Balance confirmation</b>			
Embassies / High Commissions/Individuals)			
1 Day FOC	FOC	FOC	FOC
Others	FOC	FOC	FOC
<b>Privilege Rewards - Mileage and Catalogue Redemptions</b>			
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

Credit card transactions effected in foreign currencies will be converted into Sri Lankan Rupees at the USD-LKR currency selling rate of HSBC on the date the transaction is posted. A percentage of 3.5% will be levied by the bank to mitigate the impact of exchange rate movements.

#### DCC processing fee

A For all credit card LKR transactions conducted at a merchant with acquirer country as overseas, a Dynamic Currency Conversion (DCC) processing fee of 3.5% will be applied.

#### 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.

The interest free period for your HSBC credit card is from 21 days up to 51 days

Kindly refer to the statement reverse side for the interest calculation method.

#### 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

<b>Annual fee</b>			
VISA Debit card	FOC	FOC	Rs. 1000
<b>ATM cash withdrawals (per transaction)</b>			
Local other bank ATMs	FOC	FOC	Rs. 50
Overseas HSBC 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 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.

\* Cash withdrawals performed at overseas HSBC group ATMs will undergo cross currency conversion on HSBC group exchange rate.

\* Cash withdrawals performed at overseas other than from an Automated Teller Machine of any HSBC branch will be converted using VISA/Master card exchange rates.

<b>Card replacement fee</b>			
VISA Debit Card	FOC	Rs.300	Rs.500
<b>Delivery of Debit Card</b>			
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
Debit Card PIN replacement	FOC	Rs. 100	Rs. 100

#### Overseas Purchase Transaction billing

Debit card purchase transactions effected in foreign currencies through the VISA network will be converted into Sri Lanka Rupees at the USD-LKR currency selling rate of HSBC on the date the transaction is posted to customer's account. In order to mitigate local exchange rate movement, an additional amount (upto 3.5%) will be included to the transaction value at the time of billing.

For all debit card LKR transactions conducted at a merchant with acquirer country as overseas, a Dynamic Currency Conversion (DCC) processing fee of 3.5% will be applied.

## Section E- Personal credit

### E1. Lifestyle Loans (LSL)

<b>Facility arrangement fee</b>			
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
<b>Amendments to lifestyle loan - (Including Top up for Floating rate loans, change of repayment date)</b>	Rs. 2,000	Rs. 2,000	Rs. 2,000
<b>Early / Partial settlements of Personal Loans (Floating)</b>	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)
<b>Early or partial settlement of Lifestyle loans on fixed interest rates</b>	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
<b>Stamp Duty on promissory note</b>	0.1% of the loan amount	0.1% of the loan amount	0.1% of the loan amount
<b>Late payment fee</b>	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 DeKanda, Homagama or Gampaha Rs.10,000.00 and other than Colombo, DeKanda, 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 DeKanda, Homagama or Gampaha Rs.10,000.00 and other than Colombo, DeKanda, 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 DeKanda, Homagama or Gampaha Rs.10,000.00 and other than Colombo, DeKanda, 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

Pre payment fee			
Quarterly fixed rate	2.5% of the outstanding/amount settled	2.5% of the outstanding/amount settled	2.5% of the outstanding/amount settled
Annual fixed rate	5% of the outstanding/amount settled	5% of the outstanding/amount settled	5% of the outstanding/amount settled
5 years fixed	5% of the outstanding/amount settled	5% of the outstanding/amount settled	5% of the outstanding/amount settled
5 years fixed   regulated circular rate )	FOC   Only if the loan facility is settled in full at the end of the first 3 years where the rate of interest remains fixed at the Average Weighted Prime Lending Rate ("AWPR") prevailing at the date of disbursement of the Loan	FOC   Only if the loan facility is settled in full at the end of the first 3 years where the rate of interest remains fixed at the Average Weighted Prime Lending Rate ("AWPR") prevailing at the date of disbursement of the Loan	FOC   Only if the loan facility is settled in full at the end of the first 3 years where the rate of interest remains fixed at the Average Weighted Prime Lending Rate ("AWPR") prevailing at the date of disbursement of the Loan
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 Rs.12,500/- or 0.25% of the Home Loan value up to a maximum of Rs.50,000/-	Minimum of Rs.12,500/- or 0.25% of the Home Loan value up to a maximum of Rs.50,000/-	Minimum of Rs.12,500/- or 0.25% of the Home Loan value up to a maximum of Rs.50,000/-
Legal Fees	0.4% to 0.65% of the mortgage value up to a maximum of LKR 300,000/-	0.4% to 0.65% of the mortgage value up to a maximum of LKR 300,000/-	0.4% to 0.65% of the mortgage value up to a maximum of LKR 300,000/-
Stamp Duty	Rs.1/- for every Rs 1,000 or part thereof of the value of the mortgage bond* Rs.3/- for every Rs 100/- of the value not exceeding Rs.100,000/- and Rs.4/- for every Rs 100/- or part thereof of the value exceeding Rs.100,000/- of the value of the transfer deed*	Rs.1/- for every Rs 1,000 or part thereof of the value of the mortgage bond* Rs.3/- for every Rs 100/- of the value not exceeding Rs.100,000/- and Rs.4/- for every Rs 100/- or part thereof of the value exceeding Rs.100,000/- of the value of the transfer deed*	Rs.1/- for every Rs 1,000 or part thereof of the value of the mortgage bond* Rs.3/- for every Rs 100/- of the value not exceeding Rs.100,000/- and Rs.4/- for every Rs 100/- or part thereof of the value exceeding Rs.100,000/- of the value of the transfer deed*
Valuation Fee	LKR 10.0M to LKR 20.0M 0.06% LKR 20.0M to LKR 50.0M 0.05% LKR 50.0M to LKR100.0M 0.25% LKR100.0M to LKR 300.0M 0.31% And registration fee. Note: The rates/values are subject to change	LKR 10.0M to LKR 20.0M 0.06% LKR 20.0M to LKR 50.0M 0.05% LKR 50.0M to LKR100.0M 0.25% LKR100.0M to LKR 300.0M 0.31% And registration fee. Note: The rates/values are subject to change	LKR 10.0M to LKR 20.0M 0.06% LKR 20.0M to LKR 50.0M 0.05% LKR 50.0M to LKR100.0M 0.25% LKR100.0M to LKR 300.0M 0.31% And registration fee. Note: The rates/values are subject to change
Amendments to Home Loan Facility	Change of repayment date Rs.2,000.00	Change of repayment date Rs.2,000.00	Change of repayment date Rs.2,000.00

**Notes - Mortgage loans are currently offered only for HSBC Premier Customers.**

**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)

**E5. 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. 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

**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.