

**HIMALAYAN BANK LIMITED**  
**Schedule of Fees and Charges**  
**Effective From: Mangsir 01, 2078 (i.e. November 17, 2021)**

**(A) IMPORT LETTER OF CREDIT**

S.No	Particulars	Applicable Fees and Charges
1	Industrial Raw Materials	0.12% per quarter and part thereof for subsequent quarter. Minimum Rs. 1,500.00 whichever is higher
2	Trading Items	0.12% per quarter and part thereof for subsequent quarter. Minimum Rs. 1,500.00, whichever is higher.
3	Revolving L/C	Corporate Client: 0.12% part thereof for subsequent qtr. Normal: 0.12% part thereof for subsequent qtr. Minimum Rs. 1,500.00 whichever is higher. One time on entire amount; on next extension-outstanding amount.
4	Rupee L/C in INR	Corporate Client: 0.12% part thereof for subsequent qtr. Normal: 0.24% part thereof for subsequent qtr. Minimum Rs. 1,500.00, whichever is higher.
5	Local Currency LC	0.24% per quarter and part thereof for subsequent quarter. Minimum Rs. 1,500.00 whichever is higher
6	L/C Amendment	For increase in L/C amount, Commission is to be charged as for new L/C opening. Minimum Rs. 1,000.00
7	Reimbursement Authorization by telex/ swift	Rs. 1,000.00
8	Discrepancy (Import LC)	USD: 50.00, INR: 2,500.00 and Rs. 2,500.00 per set of documents. Communication charge: USD: 10.00, IRS: 300.00, Rs. 300.00 each as per actual number.
9	Advance payment upto *USD 50,000.00 for import of good from 3rd countries * As per NRB Directive.	0.10% or Rs. 1,500.00 minimum, whichever is higher, Communication charge: Rs. 1,000.00 other than draft.
10	Usance Doc. Under L/C if not paid upon maturity	At par with rate applicable in BLC plus penalty of 2% p.a. from next day.
11	Usance L/C Acceptance Commission	For FCY: 0.05% per month from sight date, acceptance date or other specified date till maturity of Bill. For NPR, INR: 0.10% per month from sight date, acceptance date or other specified date till maturity of Bill. Minimum Rs. 500.00 (NPR/INR)
12	(i) Docs. Settled by FCY from other Banks (ii) From own USD A/C	(i) Rs.0.20 per USD (ii) Processing fee of Rs. 1,000.00 per set of documents
13	Inward Document Collection	As per the L/C Commission Rate. Applicable also for DAP (FCY)
14	Text Authentication Charge	Reciprocal or Minimum Rs.3,000.00
15	SWIFT 1st Communication Charges	Rs. 1,500.00
16	SWIFT Amendment/Follow-up Communication Charges	Rs. 1,200.00
17	SWIFT Charge against import via SWIFT transfer	Rs. 500
18	Swift Transfer for In-land Imports from China for Prime Client	0.05% or Rs. 500.00, whichever is higher plus SWIFT charge of Rs. 500.00
19	Beneficiary's report from Correspondent Bank	Rs. 500 + Correspondent bank's charge
20	Beneficiary's report from Rating Agency (eg. D & B)	Min. Rs. 500 + Actual Cost bank's charge

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**(B) EXPORT LETTER OF CREDIT**

S.No	Particulars	Applicable Fees and Charges
21	Advising Commission	Rs. 5,000.00 flat for LC not being negotiated/collected with us. Rs. 500.00 for LC being negotiated/collected with us. No charge for L/C advised from other Bank & negotiated with us.
22	Advising Amendment	Rs. 3,000.00 flat for LC not being negotiated/collected with us. Rs. 500.00 for LC being negotiated/collected with us. No charge for L/C advised from other Bank & negotiated with us.
23	Confirming Commission	0.50% per quarter, Minimum Rs.5,000.00 or as per contract.
24	L/C Transfer Charge	Own Sister Concern's Account in our Bank - No charge. Transfer to third party in our Bank Rs.1,000.00. Transfer to other Bank Rs.5,000.00 plus swift charge of Rs. 1,500.00
25	Payment/ Negotiating (Documentary/ Sight)	FCY: Prime A- TR Rate plus 0.5% for actual No. of days. Others - TR Rate plus 1%, minimum 15 days or actual No. of days, LCY: TR Rate plus 1%, minimum 15 days or actual no. of days (For Corporate Clients- Actual no of days) For all above: Minimum Rs. 1,500.00 per document. If not realized after 30 days penalty to be levied @ 2.00% p.a. In case of the payment is not realized in corresponding currency BLC rate is to be charged.
26	Usance	(FCY: Prime A-TR Rate for actual No. of days. Other- TR Rate plus 1%, Minimum 15 days or actual No. of days. LCY: TR Rate plus 1% minimum 15 days or actual no. of days (For Corporate Clients - Actual no. of days) For all above: Minimum Rs. 1,500.00 per documents. If not realized on due date penalty to be levied @ 2.00% p.a. In case of the payment is not realized in corresponding currency BLC rate is to be charged.
27	Negotiation of documents agnst our own L/C (Usance)	FCY: Prime A-TR Rate for actual No. of days. Other- TR Rate plus 1%, Minimum 15 days or actual No. of days. LCY: TR Rate plus 1% minimum 15 days or actual no. of days (For Corporate Clients - Actual no. of days) For all above: Minimum Rs. 1,500.00 per documents. If not realized on due date penalty to be levied @ 2.00% p.a.
28	Negotiation of documents agnst our own L/C (Sight)	FCY: Prime A-TR Rate for actual No. of days. Other- TR Rate plus 1%, Minimum 15 days or actual No. of days. LCY: TR Rate plus 1% minimum 15 days or actual no. of days (For Corporate Clients - Actual no. of days) For all above: Minimum Rs. 1,500.00 per documents. If not realized after 30 days from the date of negotiation penalty to be levied @ 2.00% p.a.
29	Outward Doc. Purchase not under L/C (BILTY)	FCY: Prime A- TR Rate plus 1% for actual No. of days. Others - TR Rate plus 1.50%, minimum 15 days or actual No. of days LCY: OD rate for minimum 15 days or actual no. of days (For Corporate Clients - Actual no. of days) For all above: Minimum Rs. 1,500 per document.
30	Outward Doc Coll.	For NPR/INR – 0.125%, For USD – 0.01% of Doc Bill Amount, Minimum Rs. 1,500.00 plus courier & swift charges.
31	Duplicate Advise/ Realization Certificate/ Adv. Payment Certificate (Walk-in Clients)	Rs.1,000.00 flat
32	Freight Permit Charge	Rs. 500.00 per transaction.
33	SWIFT 1st Communication Charges	Rs. 1000
34	SWIFT Amendment/Follow-up Communication Charges	Rs. 1000
35	Payment Follow-up	Rs. 500.00 per follow-up
36	Cash incentive document processing charge	1.For OD Limit holder: Applicable OD Rate for actual no. of days for Total Cash Incentive Value plus Rs. 50/- per set of Pragyapanpatra. 2.For Non-Limit holder: (Against Earmarking) <ul style="list-style-type: none"> <li>• Up to Rs. 250K (Export Incentive) - Rs. 2500/-.</li> <li>• Above Rs. 250K Up to Rs. 500K (Export Incentive) - Rs. 5,000/-</li> <li>• Above Rs. 500K Up to Rs. 1 Mil (Export Incentive) - Rs. 10,000/-</li> <li>• Above 1 Mil up to Rs. 2 Mil (Export Incentive)- Rs. 20,000/-</li> <li>• Above Rs. 2 Mil (Export Incentive)- Rs. 25,000/-</li> </ul>

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**(C) GUARANTEE**

S.No	Particulars	Applicable Fees and Charges
37	Bid Bond	0.25% per quarter or Minimum Rs. 1,000/- whichever is higher. For 100% Cash Margin or cash collateral: 50% Discount on above rate, minimum Rs. 500/-.
38	Performance Bond	0.30% per quarter or Rs. 1000 minimum whichever is higher for Performance Bond Gtee (for contractors). In case of Performance Bond Gtee (Financial Gtee), 0.375% per quarter or Rs. 1000 minimum whichever is higher. If against FD or cash collateral for Forex GT 0.15% p.q. or minimum NPR 500.
39	Advanced Payment Guarantee	0.375% per qtr or minimum Rs. 1,500.00 whichever is higher.
40	Bonded Warehouse Guarantee	0.5% per quarter and thereon on monthly basis or minimum Rs. 1,500.00. Guarantee Expired but not released = 0.50% per qtr. till released/surrender of original guarantee.
41	Exim Code Customs	0.5% per quarter and thereon on monthly basis or minimum Rs. 1,500.00. Guarantee Expired but not released = 0.50% per qtr. till released/surrender of original guarantee.
42	Issuance of Guarantee against Counter Guarantee of Foreign Banks	0.30% - 0.75% per quarter, minimum USD 200, whichever is higher. In case of Indian Banks, 0.30%-0.75% per quarter, Minimum INR 3,000.00 p.q.
43	Amendment (Not effecting value & expiry as well as for time extension within the quarter)	Rs. 1,000.00
44	Counter Guarantee Amendment not affecting time & value	Rs. 2,500.00, USD 100.00
45	Guarantee Claim honor charge	Rs. 2,500.00, USD 200.00
46	SWIFT 1st Communication Charges	Rs. 1,500.00
47	SWIFT Amendment	Rs. 1,200.00
48	Issuance of Counter Guarantee by HBL to issue Guarantee in Foreign Countries	0.35% p.q. or Minimum Rs. 1,000/-, SWIFT charge: Rs. 1,500.00 plus actual charges of Foreign Banks for GT issuance

**(D) BILLS PURCHASE**

S.No	Particulars	Applicable Fees and Charges
49	Local Clearing cheques	Not Applicable
50	Local Outstation Cheques	Not Applicable
51	USD Cheques payable in other than USA	1.50% or Rs. 1,500.00 Minimum whichever is higher plus courier charge.
52	USD Cheques (USA)	0.75% or Rs. 1,000.00 Minimum. whichever is higher plus courier charge.
53	Other Currencies	2.00% or minimum Rs. 1,000.00 whichever is higher plus courier charge. Additional third party charges to be recovered.
54	IRS Bills/ DD Purchase	For Loan Customers-Applicable OD Rate from purchased date till realization date (Both date inclusive) plus postage/courier Rs. 500/- For others (non-limit holders)-0.90% or Minimum Rs. 350/-whichever is higher for mark-up upto 15 days plus postage/courier Rs. 500/-
55	Unrealized Purchased Bill	14% + Penalty 2% from date of purchase till repayment date.
56	Inward Clean Collection	0.15%, minimum Rs.500.00, maximum Rs.5,000.00 plus postage Charge of Rs.50.00 in Nepal & Rs.500.00 outside Nepal

**(E) Bills Collection/Clearing/ECC/IPS**

S.No	Particulars	Applicable Fees and Charges
57	Outward Collection Cheques	0.175%, minimum Rs. 500.00, maximum Rs. 5,000.00 plus Postage: Express Clearing Rs. 100.00
58	Outward Collection Cheques/ECC	For Current Account (NPR or USD): Free irrespective of any amount for Regular Session ECC. For Savings Account: As per NCHL applicable charges for Regular Session ECC. (Currently Rs. 25/- per cheque for amount above Rs. 2 lakhs) Express Session: Rs. 150/- per cheque High Value Clearing: Rs. 150/- per cheque Late Presentment Charges: Rs. 250/- per cheque. Cheque Return Charges: Charges as per NCHL applicable schedule will be charges to customers.
59	NCHL IPS Charges*	NCHL Applicable Charges
60	a. RTGS (within NRB/NCHL Network)	Rs. 100 per transaction (for NPR); USD 2 per transaction (for USD)
	b. IPS others (GOVT, Pension etc.)	Free

\*For Dividend & IPO refund payments, transaction fee will be waived for transaction amount up to Rs. 100/-

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**(F) REMITTANCE**

S.No	Particulars	Applicable Fees and Charges
61	IRS Draft	For Prime Customers: 0.05% or min Rs. 250.00 For General Customers: 0.10% or min Rs. 250.00 For walk-in Customers: 0.125% or min Rs. 500.00 Processing Charge by Drawee Banks in India will be extra.
62	USD Draft	0.10% or Rs. 500.00 whichever is higher
63	Other Draft	0.10% or Rs. 500.00, whichever is higher plus 10.00 USD or respective currency; however for JPY, JPY: 2,500.00
64	IRS Swift Transfer	0.15% or minimum Rs. 500.00; maximum Rs. 10,000.00; plus SWIFT Rs. 500.00
65	FCY SWIFT Transfer	0.20% or minimum Rs. 500.00, whichever is higher, in case of JPY additional JPY: 2,500.00 and/or upto JPY 5,500.00 plus SWIFT Rs. 500.00
66	SWIFT Transfer for In-land imports from China for Prime Clients	0.05% or Rs. 1000.00, whichever is higher plus SWIFT Charge of Rs. 500
67	Inward Remm. Transfer to other Banks or against Passport	0.50% or minimum Rs. 1,000.00 and Maximum US\$100.00
68	Inward Remm. Fee against ID	NOSTRO: 0.50% or minimum Rs.1,000.00 and Maximum US\$100.00 VOSTRO: As per agreement
69	Draft Cancellation	Against Returned Draft: Rs.250.00. Against Lost Draft: Rs.500.00. Plus SWIFT Rs. 500.00 & Other Bank's charges as applicable for STOP Payment of lost Draft. Refund will be made at the prevailing rate on the date of cancellation/refund.
70	SWIFT cost to India/elsewhere	Rs. 500 flat
71	Transfer to another Bank in Nepal	NRS : Rs.500.00. Other Currencies: USD 10.00 or equivalent
72	Postage/courier in Nepal	Rs. 100.00 flat
73	Courier charge to India	Rs. 500.00 flat
74	Courier charge to elsewhere	Minimum Rs. 1500/-
75	Refund of Inward Remm.	Related Nostro A/c : \$ 50.00
76	T.C Encashment	\$15/- Per Instrument
77	Fax Transfer Charge/ABBS Transfer	Free
78	Payment of Remittance, Online Money Transfers, Online Payments	Sharing of Commission as per agreement
79	Cash Management/Electronic CMS	Nil
80	Domestic Remittance Service Charge	Kathmandu to Outside/KTM to KTM: Rs. 01-Rs. 10,000: Rs. 100 Rs. 10,001-Rs. 25,000: Rs. 150 Rs. 25,001-Rs. 50,000: Rs. 200 Rs. 50,001-Rs. 60,000: Rs. 250 Outside to KTM/Outside to Outside: Rs. 01-Rs. 10,000: Rs. 100 Rs. 10,001-Rs. 25,000: Rs. 130 Rs. 25,001-Rs. 50,000: Rs. 150 Rs. 50,001-Rs. 60,000: Rs. 200
81	FDI Certificate issue	Minimum Rs. 1000/-

**Other bank's charges in MT 103 (additional charges with MT 103 with field 71A:/OUR/)**

For payment in USD, additional charge of USD 35  
For payment in Singapore (in USD or SGD), additional charge of USD 35 or SGD 50  
For payment in Europe (in USD or EUR), additional charge of USD 50 or EUR 35  
For payment in UK (in GBP, USD or EUR), additional charge of GBP 55, USD 50 or EUR 50  
For payment in Australia, additional charge in USD 60  
For payment in INR, additional charge of INR 350  
Euro Cheques drawn on banks in Non-European Countries EUR 75

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**(G) CUSTOMER SERVICE**

S.No	Particulars	Applicable Fees and Charges
82	Balance Certificate Charge	Free
83	Maintenance of minimum balance requirement: (1) Current Account: NPR, USD, GBP, CHF, JPY, AUD, CAD, SGD, HKD, DKK, SEK, CNY YUAN, EURO, NOK, THB	Kathmandu Valley Branches: Rs. 5,000.00 Outside Kathmandu Valley Branches: Rs. 2,500.00  For All Branches: In case of Current Account having OD Limit – Minimum Balance : Zero In USD : USD 100.00 In EURO : 80.00 IN GBP : 60.00 IN JPY : 12,000.00 In CHF : 200.00 In other Currency : Equivalent to NPR
84	Maintenance of minimum balance requirement: (1) Saving Account: NPR, USD, GBP, CHF, JPY, AUD, CAD, SGD, HKD, DKK, SEK, CNY YUAN, EURO, NOK, THB	Kathmandu Valley Branches: Rs. 2,500.00 Outside Kathmandu Valley Branches: Rs. 1,000.00  For All Branches: In USD : USD 100.00 In EURO : 80.00 In GBP : 60.00 In JPY : 12,000.00 In CHF : 200.00 In other Currency : Equivalent to NPR For Bishesh Saving: Rs. 2,000.00; For Premium Saving Rs. 50,000.00; For Super Premium Savings: Rs. 100,000.00; For Shareholder's Savings: Rs. 500.00; For Himal Remit Savings: Zero; For Special Payroll Account: Zero; For HBL Nari Bachat: Rs. 1,000.00; For Subidha Savings: Rs. 1,000,000.00; For Exclusive Privileged Savings: Rs. 500,000.00 For Jeevan Surakshya Bachat Khata: Rs. 7,000.00
85	Saving Account Type Conversion Charge	Rs. 25.00 per Conversion: Free for upgradation
86	a. Cheque Returned due to insufficient fund	Rs. 200.00 for limit holder and Rs. 500.00 for non limit holder or available amount in the account if less than that
	b. Clearing Cheque returned/unpaid (insufficient fund or other reason)	As per charge levied by NCHL
87	Stop payment request (Case to Case Basis)	Free
88	Standing Instruction (Case to Case basis)	Rs. 100.00 per request (No Charge to prime/corporate customers)
89	Statement to be posted abroad	USD 10.00
90	Statement to be faxed abroad	USD 5.00 plus USD 3.00 per page
91	Loose Cheque Issuance	Rs. 500.00 per leaf
92	Cheque book issuance against lost cheque book and Cheque Requisition Slip Lost	Free
93	Uncollected Cheque	Rs. 250.00 (uncollected for 6 months)
94	Account closed within 6 months	Free

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**(H) CREDIT**

S.No	Particulars	Applicable Fees and Charges
95	Legal Review Charge	No charge if in-house review
96	Legal Documentation Charge/ Mortgaged documentation fee	Rs. 10,000.00 flat; no charge where Management Fee already involved: Charges for STDL/TOD Rs. 10,000/-
97	Credit Inquiry: Reciprocal Bank to Bank	Reciprocal basis Rs.500.00 where arrangement for reciprocal basis is not available.
98	Credit Information Fee (CICL) ----- Recommending for Blacklisting or when recommending for delisting from the blacklist for loan customers ----- Blacklisting on Cheque Return Case	As levied by CICL. (Current Charge as per CICL are NPR 250/- per enquiry per company or per person if report is received with no Transaction history at other BFIs. NPR550/- per enquiry per company or per person if report is received with Transaction history at other BFIs.) ----- Rs. 3,000 per company and/or per person for listing & delisting of the borrower with loan/facility above Rs. 10 M. Rs.2,000 per company and/or per person for listing & delisting of the borrower with loan/facility below Rs. 10 M. ----- Same as above. Charges will be recovered from the customer or applicant requesting for blacklisting as the case may be. (Note: Charges are subject to conditions prescribed by the CICL)
99	Secured Transaction Registry Office (STRO)	As per STRO/CICL Actual Basis
100	Loan Management/Renewal Fee	New: 0.75% Renewal: 0.15%
101	Loan Management/Renewal Fee (SME)	New: 0.75% Renewal: 0.15%
102	Fixed Term Loan/Personal Loans Non-Revolving Prepayment Charge	For Fixed Rate: Maximum up to 0.75%
103	Hire Purchase (Private, Comercial) Loan, Non-scheme. Legal Fee/ Management Fee	0.75%
104	Prepayment Charge, Hire Purchase non-scheme	For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, From 5 Years and above: 0.15%. For Fixed Rate: Maximum up to 0.75%
105	HP Loan transfer on account of other party	0.75%
106	Foreclosure of Hire Purchase Loan	For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, From 5 Years and above: 0.15%. For Fixed Rate: Maximum up to 0.75%
107	Home Loan, Non-scheme. Legal Fee/ Management Fee	Management Fee 0.75%
108	Education Loan	Management Fee 0.75%
109	Service charge for credit line letter issuance	Rs. 1000/- per letter
110	Loan against NSB / Bonds / Other Bank's FDR	Rs. 1000/-
111	Loan against Shares	New: 0.75%, Renewal: 0.15%
112	Fixed Term Loan/NRCC Management Fee	New: 0.75%
113	Mortgage Loan-Management Fee	New: 0.75%, Renewal: 0.15%
114	Partial release Shares	Rs. 500 per company per account
115	Partial release collateral	Rs. 10000 per mortgage document
116	SWAP Fees (for all Home Loans, SME, Retail, Corporate etc.)	For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, From 5 Years and above: 0.15%. For Fixed Rate: Maximum up to 0.75%
117	USD Denominated Loan Management Fee	0.75%
118	PENAL Interest	a) For all types of funded loan: An additional 2% p.a. over existing interest rate on principal and/or interest becomes overdue / Default on loan amount or deal or contract outstanding from the day interest and/or principal becomes overdue/ Default on the respective loan amount or deal or contract. i) Default / overdue means : • Equated monthly installment (EMI) or part thereof overdue for equated installment loan (eg. Home loan, HP loans, Term loans, Mortgage loans etc.) • Interest and/or principal overdue for other loans. • Limit expiry/Review expiry in case of Overdraft facilities. b) In case of overdrawn account without limit arrangement or forced loan due to claim of bank guarantee or payment obligation of import bills, highest published rate for the amount excess to the limit.

Note: For Home Loan, Subidha Loan, Education Loan, Auto Loan under special tie-up, Consumer Loans through Card Center will be guided as per the specific Policy and Scheme developed and duly approved by Competent Authority.

**HIMALAYAN BANK LIMITED**  
**Approved Schedule of Fees and Charges**  
**Effective From: Kartik 28, 2078 (i.e. November 14, 2021)**

**(I) CREDIT/DEBIT CARD**

Credit Cards		Master Card/Visa Gold Domestic	Visa/Mastercard Classic Domestic	Master Card/Visa Gold International	Visa Classic International
119	Subscription Fee/Membership Fee	NPR 1,000	Normal NPR 750	USD 15	USD 10
120	Annual Fee	NPR 1,000	Normal NPR 750	USD 15	USD 10
121	Supplementary: Subscription/Membership Fee	NPR 1,000	NPR 750	USD 15	USD 10
122	Supplementary: Annual Fee	NPR 1,000	NPR 750	USD 15	USD 10
123	Re-issue (Damage)/Replacement (Lost) Fee-all	NPR 1,000	NPR 750	USD 15	USD 10
124	Cash Advance Commission (On Us Transaction)	Flat NPR 200	Flat NPR 200	Higher of USD 4 or 2.50%	Higher of USD 4 or 2.50%
125	Cash Advance Commission (On Other Banks-Nepal)	Flat NPR 250	Flat NPR 250	Not Applicable	Not Applicable
126	Cash Advance Commission (On Other Banks-India)	Flat NPR 300	Flat NPR 300	Not Applicable	Not Applicable
127	Cash Advance Commission (On Other Banks-International)	Not Applicable	Not Applicable	Higher of USD 4 or 2.50%	Higher of USD 4 or 2.50%
128	Interest rates on credit card	2% per month	2% per month	1.50% per month	1.50% per month
129	Late Payment Fee	Higher of NPR 250 or 0.5%	Higher of NPR 250 or 0.5%	Higher of USD 5 or 0.50%	Higher of USD 5 or 0.50%
130	Balance Enquiry Fee (Off Us ATM)	NPR 50	NPR 50	USD 1.5	USD 1.5

Credit Cards		Amex Gold Domestic	Amex Gold International	Amex Blue/Green Domestic	Amex Blue/ Green International
131	Subscription Fee/Membership Fee	NPR 1500	USD 15	NPR 750	USD 10
132	Annual Fee	NPR 1500	USD 15	NPR 750	USD 10
133	Supplementary Subscription/Membership Fee	NPR 1500	USD 15	NPR 750	USD 10
134	Supplementary Annual Fee	NPR 1500	USD 15	NPR 750	USD 10
135	Re-issue (Damage)/Replacement (Lost) Fee-all	NPR 1500	USD 15	NPR 750	USD 10
136	Cash Advance Commission (On Us Transaction)	Flat NPR 300	Higher of USD 4 or 2.5%	Flat NPR 300	Higher of USD 4 or 2.5%
137	Cash Advance Commission (On Other Banks-Nepal)	Flat NPR 300	Higher of USD 4 or 2.5%	Flat NPR 300	Higher of USD 4 or 2.5%
138	Cash Advance Commission (On Other Banks-India)	Flat NPR 300	Not Applicable	Flat NPR 300	Not Applicable
139	Cash Advance Commission (On Other Banks-International)	Not Applicable	Higher of USD 4 or 2.5%	Not Applicable	Higher of USD 4 or 2.5%
140	Interest rates on credit card	2% p.m.	1.50% p.m.	2% p.m.	1.50% p.m.
141	Late Payment Fee	Higher of NPR 350 or 1%	Higher of USD 5 or 0.50%	Higher of NPR 350 or 1%	Higher of USD 5 or 0.50%
142	Balance Enquiry Fee (Off Us ATM)	NPR 50	\$1.50	NPR 50	\$1.50

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Prepaid Cards		Visa Prepaid Domestic Classic	Visa Prepaid International	Union Pay International Prepaid
143	Issuance and Renewal	NPR 500 for individual & NPR 250 for institution	USD 10 or equivalent NPR	USD 10 or equivalent NPR
144	Re-loading Fee*	Free	Free	Free
145	Re-issue (Damage)/Replacement (Lost) Fee	NPR 150	USD 10 or equivalent NPR	USD 10 or equivalent NPR
146	Cash Withdrawal Fee (On us ATM)	Free	Free	Free
147	Cash Withdrawal Fee (Off us ATM-Nepal)	NPR 50	Not Applicable	Not Applicable
148	Cash Withdrawal Fee (Off us ATM-India)	NPR 250	Not Applicable	Not Applicable
149	Cash Withdrawal Fee (Off us ATM-International)	Not Applicable	Higher of USD 4 or 2.50%	Higher of USD 3 or 1.50%
150	Balance Enquiry Fee (Off us ATM)	NPR 50	USD 1.5	USD 1.5

\*USD Re-loading is allowed only against Passport/Exchange Facility or FCY Account subject to NRB Directives.

Debit Cards		Visa/Master Card Debit	SCT Debit	SCT/CUP Debit
151	**Issuance Fee/Membership Fee	NPR 1000	Free	NPR 150 unless covered under special scheme
152	Re-issue/Damage Fee/Lost/Replacement	NPR 250	Free	NPR 150 unless covered under special scheme
153	Cash Withdrawal Fee (Off Us ATM-SCT Network)	NPR30	NPR 25	NPR30
154	Cash Withdrawal Fee (Off Us ATM-Non-SCT)	NPR35	Not Applicable	NPR40
155	Cash Withdrawal Fee (Off Us ATM-India)	NPR 300	NPR 250	NPR250
156	Balance Enquiry Fee (Off Us ATM)	NPR 15	NPR 5	SCT Terminal NPR 5 & Non SCT Terminal NPR 15
157	Balance Enquiry Fee (Off Us ATM-India)	NPR 50	NPR 5	NPR 60

\*\*Annual Fee has been cancelled Issuance fee to be recovered in annual equal installments for 4 years or all at once in the first year, as per the customer's will.

Other Fees & Charges on Card		Fees and Charges
158	Pin Re-Generation	NPR 50
159	Online payment charge through HBL virtual card	Domestic Card NPR 250.00 International Card: NPR 500.00
160	Document Retrieval Charges: Charge Slip Copy (On us)	NPR 500 or USD 10, whichever is higher.
161	Document Retrieval Charges: Charge Slip Copy (Off us)	NPR 500 or USD 10, whichever is higher.
162	Document Retrieval Charges: Copy of statement	NPR 200 or USD 3, whichever is higher Charge only after 3 months of transaction and non chargeable for providing soft copy/email
163	Cardholder Certification	NPR 500 per certificate
164	CCTV footage charge	HBL terminal NPR 500, Off-us Terminal NPR 1000

Note

1	Debit card for PSA/SPSA/Exclusive Privileged Savings (EPSA) /Subidha Savings (SS) Account Holder will be free as elaborated in the respective Product Document.
2	Credit Card (Visa/Mastercard) Subscription Charge for PSA/SPSA/EPSA/SS Account Holders will be free as elaborated in the respective Product Document.
3	Subscription/Annual Fees for Debit/Credit Card under different products with Free scheme is subject to Management approval.
4	Cash withdrawal fee in Nepal may vary as per the routing arrangement made by card acquiring financial institution; e.g. An SCT member bank who acquires card may route the transaction through Visa/Master Card also which will be accounted as Non-SCT transaction. HBL cannot guarantee the routing of the transaction by acquiring bank. Similarly acquiring bank in India may charge Access Fees for cash transactions. Rate and amount of access fees cannot be confirmed by HBL and will be as per the individual Indian banks' policy.



**HIMALAYAN BANK LIMITED**  
**Schedule of Fees and Charges**  
**Effective From: Mangsir 01, 2078 (i.e. November 17, 2021)**

**(J) SAFE DEPOSITS LOCKERS\***

S.No	Particulars	Applicable Fees and Charges
165	Category A: Volume - Above 6,000 Cube Inch	Annual Rent-Rs. 6,500; Key Deposit-Rs. 40,000
166	Category B: Voume-Between 3,000 and 6,000 Cube Inch	Annual Rent-Rs. 5,500; Key Deposit-Rs. 30,000
167	Category C: Volume-Between 2,000 and 3,000 Cube Inch	Annual Rent-Rs. 4,000; Key Deposit-Rs. 20,000
168	Category D: Volume-Between 1,500 and 2,000 Cube Inch	Annual Rent-Rs. 3,500; Key Deposit-Rs. 18,000
169	Category E: Volume-Between 1,000 and 1,500 Cube Inch	Annual Rent Rs. 3,000; Key Deposit-Rs. 12,000
170	Category F: Volume Below 1,000 Cube Inch	Annual Rent Rs. 2,500; Key Deposit-Rs. 10,000
171	Locker drilling charge	Min. 6,000 or as per actual whichever is higher

- Note**
- 25% discount on Annual Rent of PSA holders. 50% discount on Annual Rent to SPSA holders. (Facility: 1 locker per account, applicable to smaller size lockers only i.e. Category E & F Only).
  - 25% discount on Annual Rent and 50% discount on Key Deposit to HBL Nari Bachat Holders. (Facility: 1 locker per account, applicable to smaller size lockers only i.e. Category E & F Only).
  - For Outside Valley Branches, 50% rebate on the deposite amount and 25% on Annual Rent to the customers.
  - Late Payment Fee. Rs. 200.00 flat.

**(K) MISCELLANEOUS**

S.No	Particulars	Applicable Fees and Charges
172	Good For payment (Case to Case)	Free
173	Charge for Current A/C balance less than mnimum balance (per month)	Nil
174	Charge for Saving A/C balance less than mnimum balance (per month)	Nil
175	Current/Saving A/C USD/GBP/EURO balance charge less than min balance (per month)	Nil
176	FCY Deposit	As per NRB directive.
177	NRB Cheque Issuance	For Financial institution/Custom: Nil, For other: Rs. 500.00
178	Manager's Cheque	Rs. 250.00 per MC, Other than Customs
179	Share Transfer Fee	Rs. 5 per transaction
180	Share Pledge/Freeze Charge	Rs. 100 per tranasction
181	Duplicate Share Certificate Issuance	Rs. 100 per certificate
182	Share Split Charge	Rs. 100 per certificate
183	Himal@net-Subscription fees along with Security Device Charge.	Rs. 1,000.00
184	Himal@net Annual Renewal Fee	Rs. 500.00
185	Himal@net Device Replacement Charge	Rs. 1,000.00
186	*SMS Debit/Credit Alert	Rs. 100.00 for Saving Account. Rs. 200.00 for Current Account to be charge per annum per account.
187	ASBA Charge	Rs. 20
188	<b>C-ASBA</b>	
	C-ASBA Registration (one time)	Free
	C-Asba application (through counter application or Online)	Rs. 20
189	CCTV footage charge	1,000 per case / event (except for investigating /regulator agency eg., Police, CIAA, IRD etc.)

- Note:**
- Beside above schedule of Fees and Charges of HBL, Fees and Charges levied by Counter Party/Intermediary Banks/Agents Shall be charged on actual basis.
  - \* Charges shall be applicable after the Free Scheme is over.