

SCHEDULE OF FEES AND CHARGES

Effective from Kartik 08, 2081BS.



HIMALAYAN BANK LIMITED

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges
Effective from Kartik 08, 2081BS (24 October 2024)

(A) IMPORT LETTER OF CREDIT:		
A.1	Industrial Raw Materials	0.15% up to 0.30% per quarter and part thereof for subsequent quarter or minimum NPR 3,000.00 whichever is higher.
A.2	Trading Items	0.15% up to 0.30% per quarter and part thereof for subsequent quarter or minimum NPR 3,000.00 whichever is higher.
A.3	Revolving Letter of Credit	<u>Premier Clients</u> : 0.15% up to 0.30% / <u>Standard Clients</u> : 0.15% up to 0.30% part thereof for subsequent quarter OR minimum NPR 3,000.00, whichever is higher. One time on entire amount and on outstanding amount for extensions.
A.4	Rupee Letter of Credit in INR	<u>Premier Clients</u> : 0.24% up to 0.35% / <u>Standard Clients</u> : 0.24% up to 0.35% part thereof for subsequent quarter OR minimum NPR 3,000.00, whichever is higher.
A.5	Local Currency Letter of Credit	<u>Premier Clients</u> : 0.24% up to 0.35% / <u>Standard Clients</u> : 0.24% up to 0.35% part thereof for subsequent quarter OR minimum NPR 3,500.00, whichever is higher.
A.6	Letter of Credit - Amendment	For increase in Letter of Credit value, Commission is to be charged as for new Letter of Credit opening OR minimum NPR 1,500.00, whichever is higher.
A.7	Reimbursement Authorization by SWIFT (MT 740/752/799)	NPR 1,500.00
A.8	Discrepancy (Import Letter of Credit)	USD 75.00, INR 3,500.00 and NPR 3,500.00 per set of documents. <u>Communication Charge</u> : USD 10.00, INR 300.00 and NPR 300.00 each as per actual number.
A.9	Usance Document Under Letter of Credit - if not paid upon maturity	At par with rate applicable in BLC plus penalty of 2.00% p.a. from next day.
A.10	Usance Letter of Credit - Acceptance Commission	For Foreign Currency (Other than INR): Minimum 0.075% up to 0.15% per month from Sight Date, Acceptance Date or other Specified Date till Maturity of Bill; For <u>NPR and INR</u> : 0.10% per month from Sight Date, Acceptance Date or other Specified Date till Maturity of Bill OR minimum NPR 2,000.00 per month.
A.11	(i) Documents Settled by FCY from other Banks	(i) NPR 0.20 per USD
	(ii) From own USD A/C	(ii) Processing fee of NPR 2,000.00 per set of documents.
A.12	Inward Document Collection	As per the Letter of Credit Commission Rate. Applicable also for DAP (Foreign Currency)
A.13	Text Authentication Charge	Reciprocal or Minimum NPR 5,000.00
A.14	SWIFT 1st Communication Charges (MT 700)	NPR 1,500.00
A.15	SWIFT Amendment/Follow-up Communication Charge (MT 707/799)	NPR 1,500.00
A.16	Beneficiary Report from Correspondent Bank	NPR 1,500.00 + Correspondent Bank's Charge
A.17	Beneficiary report from Rating Agency (e.g. D & B)	Minimum NPR 1,500.00 plus Bank's Actual Cost.
A.18	Payment Commission (Usance & Mixed Payment Letter of Credit)	0.01% or min NPR 1,500.00 plus Communication Charge.
A.19	Letter of Credit Cancellation / Unutilized	NPR 2,000.00
A.20	Correspondence made to Regulatory Bodies for Approval at Request of Applicant	NPR 1,500.00 per Correspondence.
A.21	Correspondence made to Beneficiary's Bank at Request of Applicant	NPR 1,500.00 per Correspondence.
A.22	Draft Letter of Credit Cancellation Charge	NPR 1,500.00
A.23	Over Drawn Commission under Import Letter of Credit.	Equivalent to Letter of Credit opening commission
A.24	BLC Booking Charges	NPR 2,000.00
A.25	Advance payment up to *USD 35,000.00 for import of goods from 3rd countries. *As per NRB Directives.	0.20% or NPR 2,500.00 minimum, whichever is higher. Communication Charge: NPR 1,000.00 other than draft.

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(B) EXPORT LETTER OF CREDIT:		
B.1	Advising Commission	NPR 5,000.00 flat for Letter of Credit not being negotiated/collected with us. NPR 1,000.00 for Letter of Credit being negotiated/collected with us. No charge for Letter of Credit advised from other Bank & negotiated with us.
B.2	Advising Amendment	NPR 3,000.00 flat for Letter of Credit not being negotiated/collected with us. NPR 1,000.00 for Letter of Credit being negotiated/collected with us. No charge for Letter of Credit advised from other Bank & negotiated with us.
B.3	Confirming Commission	0.75% per quarter or Minimum NPR 5,000.00 or as per Contract.
B.4	Letter of Credit Transfer Charge	Own Sister Concern's Account in our Bank: No Charge. Transfer to third party in our Bank: NPR 1,000.00. Transfer to Other Banks: NPR 5,000.00 Plus SWIFT Charge of NPR 1,500.00
B.5	Payment/ Negotiating (Documentary/ Sight)	<u>FCY</u> : Premier Clients - TR Rate plus 0.50% for actual number of days. Standard Clients - TR Rate plus 1.25% or minimum 15 days. <u>LCY</u> : Premier Clients - TR Rate plus 1.00% for actual number of days. Standard Clients - TR Rate plus 1.25% for minimum 15 days. For all the above: Minimum NPR 1,500.00 per document. If not realized after 30 days penalty to be levied at 2.00% p.a. In case the payment is not realized in the corresponding currency BLC rate is to be charged.
B.6	Usance	<u>FCY</u> : Premier Clients - TR Rate for actual number of days. Standard Clients - TR Rate plus 1.25% for minimum 15 days. <u>LCY</u> : Premier Clients - TR Rate plus 1.00% for actual number of days. Standard Clients - TR Rate plus 1.25% for minimum 15 days. For all the above: Minimum NPR 1,500.00 per document. If not realized on the due date the penalty to be levied at 2.00% p.a. In case the payment is not realized in the corresponding currency BLC rate is to be charged.
B.7	Negotiation of documents against our own Letter of Credit (Usance)	<u>FCY</u> : Premier Clients - TR Rate for actual No. of days. Standard Clients - TR Rate plus 1.25% for minimum 15 days. <u>LCY</u> : Premier Clients - TR Rate plus 1.00% minimum for actual number of days. Standard Clients - TR Rate plus 1.25% for minimum 15 days. For all the above: Minimum NPR 1,500.00 per document. If not realized on the due date the penalty to be levied at 2.00% p.a.
B.8	Negotiation of documents against our own Letter of Credit (Sight)	<u>FCY</u> : Premier Clients - TR Rate for actual number of days. Standard Clients - TR Rate plus 1.25% for minimum 15 days. <u>LCY</u> : Premier Clients - TR Rate plus 1.00% for actual number of days. Standard Clients - TR Rate plus 1.25% for minimum 15 days. For all the above: Minimum NPR 1,500.00 per document. If not realized after 30 days from the date of negotiation penalty to be levied at 2.00% p.a.
B.9	Outward Document Purchase not under Letter of Credit (BILTY)	<u>FCY</u> : Premier Clients - TR Rate plus 1.00% for actual number of days. Standard Clients - TR Rate plus 1.50% for a minimum of 15 days. <u>LCY</u> : Premier Clients - Overdraft rate for actual number of days. Standard Clients - Overdraft rate for a minimum of 15 days. For all the above: Minimum NPR 1,500 per document.
B.10	Outward Document Collection	For NPR / INR – 0.15%, For USD – 0.05% of Document Bill Amount, Minimum NPR 2,000.00 plus Courier & SWIFT Charges.
B.11	Duplicate Advise/ Realization Certificate/ Advance Payment Certificate (Walk-in Clients)	NPR 2,000.00 flat
B.12	Freight Permit Charge	NPR 1,000.00 per transaction.
B.13	SWIFT 1st Communication Charges	NPR 1,500.00
B.14	SWIFT Amendment/ Follow-up Communication Charges	NPR 1,500.00
B.15	Payment Follow-up	NPR 1,000.00 per Follow-Up.
B.16	Cash Incentive Document Processing Charges	1. For Limit holder: Applicable Overdraft/ Cash Credit Revolving Rate for actual number of days for Total Cash Incentive Value plus NPR 50.00 per set of 'Pragyapanpatra'. 2. For Non-Limit holder: (Against Earmarking) <ul style="list-style-type: none"> • Up to NPR 250,000.00 (Export Incentive) - NPR 2,500.00 • Above NPR 250,000.00 Up to NPR 500,000.00 (Export Incentive) - NPR 5,000.00 • Above NPR 500,000.00 Up to NPR 1,000,000.00 (Export Incentive) - NPR 10,000.00 • Above NPR 1,000,000.00 up to NPR 2,000,000.00 (Export Incentive)- NPR 20,000.00 • Above NPR 2,000,000.00 (Export Incentive)- NPR 25,000.00
B.17	Cash Against Document (CAD)	NPR 5,000 per set of documents.
(C) DOCUMENTS AGAINST PAYMENT/ COLLECTION:		
C.1	Document Against Payment (DAP)	Same as Sight Letter of Credit Opening
C.2	Document Against Acceptance (DAA)	Same as Usance Letter of Credit Opening
C.3	Payment Charge-DAA upon	Same as Letter of Credit Settlement Charge

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	Maturity	
C.4	INR DAP/DAA Intimation Charge	Same as SWIFT Charges

(D) BANK GUARANTEE:		
D.1	Bid Bond	0.35% per quarter or Minimum NPR 1,500.00 per quarter, whichever is higher. For 100% Cash Margin or Cash Collateral: 50.00% Discount on above rate, minimum NPR 1,000.00 per quarter.
D.2	Performance Bond	0.40% per quarter or minimum NPR 1,500.00 per quarter, whichever is higher for Performance Bond Guarantee (For Construction Contractors). In the case of Performance Bond Guarantee (For Supplier Contractors), 0.50% per quarter or minimum NPR 1,500.00 per quarter, whichever is higher. If against Fixed Deposit or Cash Collateral for Forex Guarantee 0.175% per quarter or minimum NPR 1,000.00 per quarter.
D.3	Advanced Payment Guarantee	0.50% per quarter or minimum NPR 2,000.00 per quarter, whichever is higher.
D.4	Bonded Warehouse/ Customs Guarantee	0.50% per quarter and thereon on a monthly basis or minimum NPR 2,000.00 per quarter. For 100% Cash Margin or Cash Collateral: 50.00% Discount on above rate, minimum NPR 1,000.00 per quarter. Guarantee Expired but not released: 0.50% per quarter till released/surrender of original guarantee.
D.5	Exim Code Customs	0.50% per quarter and thereon on a monthly basis or minimum NPR 2,000.00 per quarter. For 100% Cash Margin or Cash Collateral: 50.00% Discount on above rate, minimum NPR 1,000.00 per quarter. Guarantee Expired but not released: 0.50% per quarter till released/surrender of original guarantee.
D.6	Issuance of Guarantee against Counter Guarantee of Foreign Banks (Counter Guarantee of A class Banks)	0.30% - 0.75% per quarter, minimum USD 200.00, whichever is higher. In case of Indian Banks, 0.30%-0.75% per quarter, Minimum INR 3,000.00 per quarter.
D.7	Amendment (Not affecting value & expiry as well as for time extension within the quarter)	NPR 1,500.00
D.8	Counter Guarantee Amendment (Not affecting time and value).	NPR 2,500.00 / USD 100.00
D.9	Guarantee Claim honor charge	Minimum NPR 5,000.00 / USD 250.00
D.10	SWIFT 1st Communication Charges (MT 760)	NPR 1,500.00
D.11	SWIFT Amendment (MT 767/799)	NPR 1,500.00
D.12	Issuance of Counter Guarantee (MT760) by HBL to issue Guarantee in Foreign Countries (Counter Guarantee Issued by HBL).	0.75% - 2.00% per quarter or Minimum NPR 5,000.00 per quarter plus SWIFT Charge NPR 1,500.00 plus Actual Charges of Foreign Banks for GT Issuance.
D.13	Claim received by HBL but withdrawn on mean time within maturity of Guarantee.	NPR 2,500.00
D.14	Claim lodged within maturity but was put on hold beyond the expiry of Guarantee.	As per the respective Bank Guarantee above.
D.15	Line of Credit	0.25% per quarter or minimum NPR 2,500.00 per quarter.

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(E) BILLS PURCHASE:		
E.1	USD Cheques payable in other than USA.	1.50% or NPR 2,500.00. Minimum, whichever is higher plus Courier Charge.
E.2	USD Cheques (USA)	1.50% or NPR 2,500.00 Minimum, whichever is higher plus Courier Charge.
E.3	Other Currencies	2.00% or minimum NPR 2,500.00, whichever is higher plus Courier Charge. Additional third-party charges are to be recovered.
E.4	IRS Bills/ DD Purchase	<u>For Loan Customers</u> - Applicable Overdraft/ Cash Credit Revolving Rate plus 1.00% from purchased date till realization date (both dates inclusive) plus Postage/ Courier Charge of NPR 1,000.00 <u>For others (Non-limit holders)</u> - Base Rate + 5.00% or Minimum NPR 2,500.00, whichever is higher for mark-up up to 15 days plus Postage/ Courier Charge of NPR 1,000.00.
E.5	Unrealized Purchased Bill	Same as BLC
E.6	Inward Clean Collection	0.15% or Minimum NPR 1,000.00 or Maximum NPR 10,000.00 plus Postage Charge of NPR 100.00 in Nepal & NPR 1,000.00 outside Nepal

(F) BILLS COLLECTION/ CLEARING/ ECC/ IPS:		
F.1	ECC	For Current Account (NPR): Free irrespective of any amount for Regular Session ECC. For Savings Account: As per NCHL applicable charges for Regular Session ECC. For LCY cheque above NPR 200,000.00: NPR 15.00 per cheque For FCY cheque irrespective of amount and account: NPR 15.00 per cheque Express Session: NPR 150.00 per cheque High Value Clearing: NPR 150.00 per cheque Late Presentment Charges: NPR 250.00 per cheque. Cheque Return Charges: Charges as per NCHL applicable schedule will be charges to customers. <i>Note: The rates stated above are exclusive of VAT and may be revised as per NCHL.</i>
F.2	NCHL IPS Fund Transfer (Outward)	NCHL Applicable Charges
F.3	NCHL IPS: Fund Transfer (Inward)	NCHL Applicable Charges
F.4	IPS: Other Charges	i. Cancellation Fee: NPR 250.00 ii. Auto Rejection: 2 times the fee as per NCHL Applicable Charge.
F.5	IPS: Archive Fee	As per NCHL schedule
F.6	RTGS (within NRB/NCHL Network)	NPR 100.00 per transaction (for NPR); USD 2.00 per transaction (for USD)
F.7	Connect IPS Transaction Fee	As per NCHL

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(G) REMITTANCE:		
G.1	INR Drafts	For Premier Customers: 0.05% or min NPR 500.00 For Standard Customers: 0.10% or min NPR 500.00 For Walk-in Customers: 0.125% or min NPR 750.00 Processing Charge by Drawee Banks in India will be extra. Plus, DD advice (MT110) charge of NPR 500.00
G.2	USD Drafts	0.10% or NPR 1,000.00 whichever is higher Plus DD advice (MT110) charge of NPR 500.00 + USD 10.00 for Draft of SCB.
G.3	Euro Cheques drawn on banks in Non-European Countries	EUR 100.00
G.4	Other Drafts	0.10% or NPR 1,000.00, whichever is higher plus USD 15.00 or respective currency; however, for Japanese Yen, JPY: 5,000.00 Plus DD advice (MT110) charge of NPR 500.00
G.5	INR Swift Transfer	0.15% or minimum NPR 1,000.00; maximum NPR 20,000.00; Plus, SWIFT NPR 1,000.00
G.6	FCY SWIFT Transfer	0.20% or minimum NPR 1,000.00, whichever is higher, in case of Japanese Yen, additional JPY 7,500.00 plus SWIFT NPR 1,000.00
G.7	Inward Remittance Transfer to other Banks	0.50% or minimum NPR 1,000.00 and Maximum USD 100.00
G.8	Draft Cancellation	Against Returned Draft: NPR 500.00. Against Lost Draft: NPR 1,000.00. Plus, SWIFT NPR 750.00 & Other Bank's charges as applicable for STOP Payment of lost Draft. Refunds will be made at the prevailing rate on the date of cancellation/refund.
G.9	Stop Payment Charge of Demand Draft	NPR 1,500 plus SWIFT and other Bank Charges.
G.10	SWIFT cost to India/elsewhere	NPR 1,000.00 flat.
G.11	Transfer to another Bank in Nepal (Except Himal Remit transactions)	Nepalese Rupees: NPR 1,000.00. Other Currencies: USD 20.00 or equivalent.
G.12	Postage/ Courier in Nepal	NPR 500.00 flat
G.13	Courier charge to India	NPR 1,000.00 flat
G.14	Courier charge to elsewhere	Minimum NPR 2,500.00
G.15	Refund of Inward Remittance	Related Nostro Account: USD 50.00
G.16	T.C. Encashment	USD 15.00 Per Instrument Plus Actual Courier Charges.
G.17	ABBS Transfer	Free
G.18	Payment of Remittance, Online Money Transfers, Online Payments	Free.
G.19	Cash Management/Electronic CMS	NPR 1,000.00 per Cheque/RTGS entry for same day realization against online statement verification validating through UTR. The Cut off time shall be 3:30 PM NST
G.20	FDI Certificate issue	NPR 1,500.00 per Certificate.
G.21	Other bank's charges in MT 103 (additional charges with MT 103 with field 71A:/OUR/)	For payment in USD, additional charge of USD 40.00 For payment in Singapore (in USD or SGD), additional charge of USD 40.00 or SGD 60.00 For payment in Europe (in USD or EUR), additional charge of USD 55.00 or EUR 40.00 For payment in UK (in GBP, USD or EUR), additional charge of GBP 70.00, USD 65.00 or EUR 65.00 For payment in AUD, additional charge in AUD 80.00 For payment in AED, additional charge in AED 100.00 For payment in INR, additional charge of INR 500.00 For payment in CNY, additional charge CNY 150.00

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(H) CUSTOMER SERVICE:		
H.1	Balance Certificate Charge	Free for one certificate per fiscal year. For additional copy, NPR 500.00 per copy.
H.2	Maintenance of minimum balance requirement: (1) Current Account: NPR, USD, GBP, CHF, JPY, AUD, CNY, EUR	Kathmandu Valley Branches: NPR 5,000.00 Outside Kathmandu Valley Branches: NPR 2,500.00 For All Branches: In case of Current Account having Overdraft/ Loan Limit – Min. Bal.: Zero In USD: USD 100.00 In EURO: EURO 100.00 IN GBP: GBP 100.00 IN JPY: JPY 12,000.00 In other Currency: Equivalent to NPR
H.3	Maintenance of minimum balance requirement: (1) Saving Account: NPR, USD, GBP, JPY, AUD, CNY, EUR	For Normal Savings Account: Kathmandu Valley Branches: NPR 2,500.00 Outside Kathmandu Valley Branches: NPR 1,000.00 For All Branches: In USD: USD 100.00 In EURO: EURO 100.00 IN GBP: GBP 100.00 IN JPY: JPY 12,000.00 In other Currency: Equivalent to NPR For Mero Pahilo Bachat Khata: Zero For Social Security Account: Zero For Earthquake Relief Account: Zero For Himal Bachat Khata: Zero For Himal Remit Saving: Zero (Without Cheque) and NPR 1000 (With Cheque) For Special Payroll Account: Zero For Shareholder's Savings: NPR 500.00 For HBL Nari Bachat: NPR 1,000.00 For Bishesh Saving: NPR 2,000.00 For Jeevan Surakshya Bachat Khata: NPR 7,000.00 For Family Savings Account: NPR 10,000.00 For Premium Saving: NPR 50,000.00 For Super Premium Savings: NPR 100,000.00 For Exclusive Privileged Savings: NPR 500,000.00 For Subidha Savings: NPR 1,000,000.00 "
H.4	Saving Account Type Conversion Charge	NPR 100.00 per Conversion/ Downgrade (in terms of account minimum balance). Free for Upgradation (in terms of account minimum balance).
H.5	a. Cheque Returned due to insufficient fund	NPR 200.00 for limit holder and NPR 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
H.6	Stop payment request (Case to Case Basis)	Free
H.7	Standing Instruction (Case to Case basis)	NPR 250.00 per request (No Charge to Premier Customers)
H.8	Statement to be posted abroad	NPR 2,500.00
H.9	Fund withdrawal through written letter / withdrawal slip	NPR 250.00 per case, Waived in case of non-functioning of ATM at branch and for Social Security Allowance accounts.
H.10	Cheque book issuance against lost cheque book and/ or Cheque Requisition Slip Lost	NPR 500.00
H.11	Uncollected Cheque Destruction	NPR 500.00 or lesser available amount in the account (uncollected for more than 6 months)
H.12	Account closure	Free
H.13	Other Certificate Issuance (incl. issuance of recommendation letter)	NPR 1,500.00
H.14	Account Activation Charges	Free
H.15	Debit/credit advice within current FY	Free
H.16	Duplicate issuance of FDR	NPR 500.00

(I) MISCELLANEOUS:		
I.1	Good For payment (Case to Case)	Free. For cancellation - NPR 300.00

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I.2	FCY Deposit into FCY account	0.50% for denomination less than USD 50.00
I.3	NRB Cheque Issuance	For Financial Institution/Custom: Nil, For Other: NPR 750.00
I.4	Manager's Cheque	NPR 500.00 per MC, Other than Customs
I.5	Manager's Cheque Cancellation	NPR 500.00 per MC
I.6	Share Transfer Fee	As per CDSC
I.7	Share Notice Publication Charges	As per actual.
I.8	Share Pledge/Freeze Charge	NPR 100 per transaction or as per charge levied by DP
I.9	Lost Share Certificate Notice	As per Actual
I.10	SMS Debit/Credit Alert	NPR 250.00 for Saving Account / NPR 300.00 for Current Account to be charged per annum per account.
I.11	ASBA Charge	As per SEBON.
I.12	C-ASBA:	
	C-ASBA Registration (one time)	Free.
	C-ASBA application (through counter application or Online)	As per SEBON.
I.13	CCTV Footage Charge	NPR 1,000.00 per case / event (except for investigating /regulator agency e.g., Police, CIAA, IRD etc.)
I.14	Document Retrieval Charges:	
	a.Encashed cheque / Deposit slip etc. in HBL counter	NPR 500.00 within 3 months NPR 1,000.00 from 3 months to 5 years NPR 2,000.00 above 5 years
	b.For ECC cheques (for more than 90 days old)	As per NCHL schedule
I.15	Statement by Swift (MT 940/950):	
	a.Set-up & Installation (One Time)	NPR 1,000.00
	b.Monthly Fee	NPR 1,200.00 Per account per month (Waived for Remittance Vostro Partners)

(J) DIGITAL BANKING CHANNEL:

J.1	Mobile Banking (HI-MB), Registration and Annual charge	Free
J.2	HBL iBanking	Free
J.3	Account Link to Connect IPS / Cellpay or User Update	NPR 100.00 per request
J.4	HBL CorPay	Free
J.5	HBL Enterprise Connect	Free
J.6	NCHL CorporatePay	NPR 1,000.00 per annum
J.7	NCHL NPI Subscription	NPR 1,000.00 per annum

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.

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(K) CREDIT/DEBIT/PREPAID CARDS:					
CREDIT CARDS		Master Card/ Visa Gold Domestic	Visa/Master Card Classic Domestic	Master Card/ Visa Gold International	Visa Classic International
K.1	Subscription Fee/ Membership Fee	NPR 2,000.00	NPR 1,500.00	USD 20.00	USD 15.00
K.2	Annual Fee (2nd Year onwards)	NPR 1,500.00	NPR 1,000.00	USD 15.00	USD 10.00
K.3	Supplementary: Subscription/ Membership Fee	NPR 1,000.00	NPR 750.00	USD 10.00	USD 10.00
K.4	Supplementary: Annual Fee	NPR 1,000.00	NPR 750.00	USD 10.00	USD 10.00
K.5	Re-issue (Damage)/Replacement (Lost) Fee-all	NPR 1,000.00	NPR 750.00	USD 10.00	USD 10.00
K.6	Cash Advance Commission (On Us Transaction)	FLAT NPR 350.00	FLAT NPR 350.00	Higher of USD 4.00 or 2.50%	Higher of USD 4.00 or 2.50%
K.7	Cash Advance Commission (On Other Banks-Nepal)	FLAT NPR 350.00	FLAT NPR 350.00	Not Applicable	Not Applicable
K.8	Cash Advance Commission (On Other Banks-India)	FLAT NPR 350.00	FLAT NPR 350.00	Not Applicable	Not Applicable
K.9	Cash Advance Commission (On Other Banks-International)	Not Applicable.	Not Applicable.	Higher of USD 4.00 or 2.50%	Higher of USD 4.00 or 2.50%
K.10	Revolving Interest on credit card Dues and Cash advance	2.00% per month.	2.00% per month.	1.50% per month	1.50% per month
K.11	Late Payment Fee	Higher of NPR 500.00 or 0.50%	Higher of NPR 500.00 or 0.50%	Higher of USD 5.00 or 0.50%	Higher of USD 5.00 or 0.50%
K.12	Balance Enquiry Fee (Off Us ATM)	NPR 50.00 NPR 100.00 (enquired from India).	NPR 50.00 NPR 100.00 (enquired from India).	USD 2.00	USD 2.00
K.13	Cross currency Mark-up	Not Applicable.	Not Applicable.	2.00%	2.00%
CREDIT CARDS		Amex Gold Domestic	Amex Gold International	Amex Blue/Green Domestic	Amex Blue/ Green International
K.14	Subscription Fee/Membership Fee	NPR 2,000.00	USD 20.00	NPR 1,000.00	USD 15.00
K.15	Annual Fee (2nd Year onwards)	NPR 1,500.00	USD 15.00	NPR 750.00	USD 10.00
K.16	Supplementary Subscription/Membership Fee	NPR 1,500.00	USD 15.00	NPR 750.00	USD 10.00
K.17	Supplementary Annual Fee	NPR 1,500.00	USD 15.00	NPR 750.00	USD 10.00
K.18	Re-issue (Damage)/Replacement (Lost) Fee-all	NPR 1,500.00	USD 15.00	NPR 750.00	USD 10.00
K.19	Cash Advance Commission (On Us Transaction)	Flat NPR 350.00	Higher of USD 4.00 or 2.50%	Flat NPR 350.00	Higher of USD 4.00 or 2.50%
K.20	Cash Advance Commission (On Other Banks-Nepal)	Flat NPR 350.00	Higher of USD 4.00 or 2.50%	Flat NPR 350.00	Higher of USD 4.00 or 2.50%
K.21	Cash Advance Commission (On Other Banks-India)	Flat NPR 350.00	Not Applicable	Flat NPR 350.00	Not Applicable
K.22	Cash Advance Commission (On Other Banks-International)	Not Applicable	Higher of USD 4.00 or 2.50%	Not Applicable	Higher of USD 4.00 or 2.50%
K.23	Interest rates on credit card	2.00% per month.	1.50% per month.	2.00% per month.	1.50% per month.
K.24	Late Payment Fee	Higher of NPR 500.00 or 1.00%	Higher of USD 5.00 or 0.50%	Higher of NPR 500.00 or 1.00%	Higher of USD 5.00 or 0.50%
K.25	Balance Enquiry Fee (Off Us ATM)	NPR 50.00 NPR 100.00 (enquired from India)	USD 2.00	NPR 50.00 NPR 100.00 (enquired from India)	USD 2.00
K.26	Cross currency Mark UP	Not Applicable	2.50%	Not Applicable	2.50%
K.27	Priority Pass Membership fee	Not Applicable	Free.	Not Applicable	Free
K.28	Per Priority Pass courier fee	Not Applicable	USD 10.00	Not Applicable	USD 10.00

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PREPAID CARDS		Visa Prepaid Domestic Classic	Visa Prepaid International	Union Pay International Prepaid	AMEX Prepaid Domestic Classic	AMEX Prepaid International
K.29	Issuance and Renewal	NPR 750.00 for Individual & NPR 250.00 for Institution or Group	USD 10.00 or equivalent NPR	USD 10.00 or equivalent NPR	NPR 750.00	USD 10.00 or equivalent NPR
K.30	Re-loading Fee*	NPR 200.00 per reload.	Physical Cards: USD 2.50 per reload.	Physical Cards: USD 2.50 per reload.	Free	Physical Cards: USD 2.50 per reload.
			Virtual Cards: USD 1.00 per reload for lesser than USD 100.00	Virtual Cards: USD 1.00 per reload for lesser than USD 100.00		Virtual Cards: USD 1.00 per reload for lesser than USD 100.00
K.31	Re-issue (Damage)/Replacement (Lost) Fee	NPR 500.00	USD 5.00 or equivalent NPR	USD 5.00 or equivalent NPR	NPR 500.00	USD 10.00 or equivalent NPR
K.32	Cash Withdrawal Fee (On us ATM)	Free	Free	Free	Free	Free
K.33	Cash Withdrawal Fee (Off us ATM-Nepal)	NPR 100.00	Not Applicable	Not Applicable	Not Applicable	Not Applicable
K.34	Cash Withdrawal Fee (Off us ATM-India)	Flat NPR 350.00	Not Applicable	Not Applicable	NPR 350.00	Not Applicable
K.35	Cash Withdrawal Fee (Off us ATM-International)	Not Applicable	Higher of USD 4.00 or 2.50%	Higher of USD 3.00 or 1.50%	Not Applicable	Higher of USD 4.00 or 2.50%
K.36	Balance Enquiry Fee (Off Us ATM)	NPR 50.00	USD 2.00	USD 2.00	NPR 50.00	USD 2.00
		NPR 100.00 (enquired from India)			NPR 100.00 (enquired from India)	
K.37	Cross currency Mark Up	Not Applicable	2.00%	2.00%	Not Applicable	2.50%
*USD Re-loading is allowed only against Passport/Exchange Facility or FCY Account subject to NRB Directives.						
Debit Cards			Master Card Debit	Visa Card Debit	SCT/UPI Debit	
K.38	**Issuance Fee (Membership and Card maintenance for 4 years)		NPR 1,500.00 (NPR 400.00 per annum if paid on an annual basis)	NPR 2,000.00 (NPR 550.00 per annum if paid on an annual basis)	NPR 500.00 unless covered under special scheme.	
K.39	Re-issue/Damage Fee/Lost/Replacement		NPR 400.00	NPR 400.00	NPR 400.00	
K.40	Cash Withdrawal Fee (Off Us ATM) As per NRB.		NPR 15.00	NPR 15.00	NPR 15.00	
K.41	Cash Withdrawal Fee (Off Us ATM-India)		NPR 350.00	NPR 350.00	NPR 350.00	
K.42	Balance Enquiry Fee (Off Us ATM)		NPR 15.00	NPR 15.00	SCT Terminal - NPR 5.00 &	
K.43	Balance Enquiry Fee (Off Us ATM-India)		NPR 100.00	NPR 100.00	Non SCT Terminal - NPR 15.00	
**Fees 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 Cards						
K.44	Pin Re-Generation		NPR 100.00 per instance.			
K.45	Pin Re-Generation (Clear PIN)		Free			
K.46	Credit Card Limit Enhancement (Not applicable in case of limit enhancement for financing scheme under Equal Monthly Installment / EMI)		NPR Cards: NPR 500.00 per instance.			
			USD Cards: USD 4.00 per instance.			
K.47	Online payment charge through HBL Counter		Domestic Card NPR 250.00	International Card: NPR 500.00		
K.48	Document Retrieval Charges: Charge Slip Copy (On us)		NPR 500.00			
K.49	Document Retrieval Charges: Charge Slip Copy (Off us)		USD 10.00 or Equivalent			
K.50	Document Retrieval Charges: Copy of statement		NPR 200.00 or USD 3.00, whichever is higher Charge only after 3 months of transaction and non-chargeable for providing soft copy/email			

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K.5 1	Cardholder Certification	NPR 500 per certificate
K.5 2	CCTV footage charge	HBL Terminal NPR 1,000.00
K.5 3	HBL and Domestic terminal only	Off-us Terminal NPR 2,000.00
K.5 4	e-com Merchant Fees	NPR 5,000.00 Per Year
Notes:		
<ul style="list-style-type: none"> ○ <i>Debit card for PSA/SPSA/Exclusive Privilege Savings (EPSA) /Subidha Savings (SS) Account Holder will be free as elaborated in the respective Product Document.</i> ○ <i>Credit Card (Visa/Mastercard) Subscription Charge for PSA/SPSA/EPSA/SS Account Holders will be free as elaborated in the respective Product Document.</i> ○ <i>Subscription/Annual Fees for Debit/Credit Card under different products with Free scheme is subject to Management approval.</i> ○ <i>Acquiring bank in India may charge Access Fees as well as Dynamic Currency Conversion Fees (NPR-USD-INR or VV). Rate and amount of such fees cannot be confirmed by HBL and will be as per the individual Indian banks' policy.</i> 		

(L) SAFE DEPOSITS LOCKERS*:		
L.1	Category A: Volume - Above 6,000 Cube Inch	Annual Rent-NPR 8,000; Key Deposit-NPR 40,000
L.2	Category B: Volume-Between 3,000 and 6,000 Cube Inch	Annual Rent-NPR 7,000; Key Deposit-NPR 30,000
L.3	Category C: Volume-Between 2,000 and 3,000 Cube Inch	Annual Rent-NPR 5,500; Key Deposit-NPR 20,000
L.4	Category D: Volume-Between 1,500 and 2,000 Cube Inch	Annual Rent-NPR 5,000; Key Deposit-NPR 18,000
L.5	Category E: Volume-Between 1,000 and 1,500 Cube Inch	Annual Rent-NPR 4,000; Key Deposit-NPR 12,000
L.6	Category F: Volume Below 1,000 Cube Inch	Annual Rent-NPR 3,500; Key Deposit-NPR 10,000
L.7	Locker drilling charge	NPR 3,000 Plus Vendor's Actual Billing Amount.
Notes:		
1. <i>25% discount on Annual Rent to 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).</i>		
2. <i>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).</i>		
3. <i>Late Payment Fee. NPR 500.00 flat. (Grace Period up to 15 days from due date.)</i>		

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(M) CREDIT:		
M.1	LOAN PROCESSING/MANAGEMENT FEE:	
a.	Loan Management/Renewal Fee (Corporate)	For New: 0.75%, For Renewal: 0.15% of Funded Limit
b.	Loan Management/Renewal Fee (SME)	For New: 0.75%, For Renewal: 0.15% of Funded Limit
c.	Consortium Financing	As per consortium decision
d.	Home Loan, Non-scheme.	0.75% of implemented limit.
e.	Education Loan	0.75% of implemented limit.
f.	Hire Purchase (Private, Commercial) Loan, Non-scheme.	0.75% of implemented limit.
g.	HP Loan transfer on account of other party	0.75% of transferred loan or Minimum Rs.7,500, whichever is higher, from each party.
h.	Loan against Shares / Margin Lending	For New: 0.75%, For Renewal: 0.15% of Funded Limit
i.	Fixed Term Loan/Non-Revolver Cash Credit (NRCC)	0.75% of Limit
j.	Deprived Sector Lending	Corporate/Wholesale Lending - Up to 0.50% of Limit. (Subject to NRB Directives). Retail/Individual – Up to 0.75% of Limit.
k.	Mortgage Loan (Revolving / Non revolving)	For New: 0.75% of Limit For Renewal: 0.15% of Limit.
l.	Loan against NSB/ Bonds	For New: 0.75% of limit. For Renewal: 0.15% of Limit.
m.	Professional Loan	0.75% of approved limit.
n.	Loan for Interest Subsidy	As per NRB
o.	Subsidized Loan	As per NRB
p.	USD Denominated Loan Management Fee (For Export)	0.75% of approved limit.
M.2	PREPAYMENT CHARGES:	
a.	Fixed Term Loan/Personal Loans (Non-Revolver)	Up to Rs. 50 lakh - Nil (As per NRB) For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, Above 5 years: 0.15%. For Fixed Rate Loans: Maximum up to 0.75%. An additional 1.00% will be charged in case of prepayment or swap within 2 years from the date of disbursement and in case of project financing with Grace Period; additional 1.00% will be charged in case of prepayment or swap within 2 years of commercial operations of the project.
b.	Hire Purchase (non-scheme)	Up to Rs. 50 lakh - Nil (As per NRB) For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, Above 5 years: 0.15%. For Fixed Rate: Maximum up to 0.75% An additional 1.00% will be charged in case of prepayment or swap within 2 years from the date of disbursement.
c.	Full settlement of Hire Purchase Loan	Up to Rs. 50 lakh - Nil (As per NRB) For Floating Rate: Within 2 Years: 0.75%, From 2 to 5 Years: 0.375%, Above 5 years: 0.15%. For Fixed Rate: Maximum up to 0.75% An additional 1.00% will be charged in case of prepayment or swap within 2 years from the date of disbursement.
M.3	SWAP CHARGES:	
a.	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: 0.75% OR as per loan approval & agreement with the customer. An additional 1.00% will be charged in case of prepayment or swap within 2

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		years from the date of disbursement and in case of project financing with Grace Period; additional 1.00% will be charged in case of prepayment or swap within 2 years of commercial operations of the project.
M.4	COMMITMENT FEES:	
a.	Commitment Fee	Demand Loan, OD, Cash Credit Rev., Personal/ Professional Loan, Loan Against Share (LAS) etc. - 0.15% of the unutilized portion (if yearly average utilization is below 60% of the assigned loan limit) - to be charged every year at the time of yearly renew/review. Term Loan/ NRCC, Home Loan etc. - 0.15% of unutilized portion (limit as per offer letter less disbursed loan amount) - to be charged only once at the end of disbursement / construction period
M.5	OTHER CREDIT RELATED SERVICE CHARGES:	
a.	Credit Inquiry: Reciprocal Bank to Bank	Reciprocal basis. NPR 1,000.00 per enquiry where arrangement for reciprocal basis is not available.
b.	Credit Information Fee (CICL) ----- Recommending for Blacklisting or when recommending for delisting from the blacklist for loan customers ----- Blacklisting on Cheque Return Case	As per CICL.
c.	Secured Transaction Registry Office (STRO)	As per STRO/CICL Actual Basis
d.	Partial release of pledged shares (Margin Lending or Others)	Rs. 1,500/- per request.
e.	Partial release of collateral	Rs.10,000 per mortgage document
f.	Partial release charge (HP Loan Refinancing)	Rs.1,000 Per Vehicle
g.	Land Ownership registration certificate (LORC) temporary release charge	Rs.1,000
h.	Letter of Intent	Flat Rs. 25,000
M.6	Other recovery process charges	As per actual.
M.7	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 loans (e.g. Home loans, 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 an 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. However, the fees/charges is subject to NRB directives/guidelines.		