

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges-March 2018/Falgun 2074 (Fiscal Year 2074/2075)

Effective From: 15th March 2018

(A) IMPORT LETTER OF CREDIT

S. No	Particulars	Approved 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 up to *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. 400
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. 400.00
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

(B) EXPORT LETTER OF CREDIT

S. No	Particulars	Approved 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

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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. <i>In case of the payment is not realized in corresponding currency BLC rate is to be charged.</i>
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 against 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 against 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	Rs. 1000 per set of doc

(C) GUARANTEE

S. No	Particulars	Approved Fees and Charges
37	Bid Bond	0.25% per quarter or Rs. 500.00 minimum whichever is higher.
38	Performance Bond	0.25% per quarter or Rs. 1,000.00 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% p. q.
42	Counter Guarantee of A class Banks	0.30% - 0.75% per quarter, minimum USD 200, whichever is higher. Minimum INR 3,000.00 p. q.

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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	Counter Guarantee Issued by HBL	0.25%, SWIFT charge: Rs. 1,500.00

(D) BILLS PURCHASE

S. No	Particulars	Approved 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	(Payable at Metros of India: TR rate for 15 days after that applicable OD Rate. Non Metros: TR rate for 21 days after that applicable OD Rate. Border Towns with agreement: Prime Rs. 350.00 or 0.45%, whichever is higher. Other: Rs. 350.00 or 0.90% whichever is higher. For Corporate Client: Metros: TR rate for 8 days after that applicable OD Rate. Non Metros: TR rate for 15 days; after that applicable OD Rate. Border Town with agreement: 0.35% or minimum Rs. 250.00. Postage charge included.
55	Unrealized Purchased Bill	As per BLC Rate
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	Approved 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	Cheque Amount up to Rs. 200,000.00: Free Cheque Amount above Rs. 200,000.00: Rs. 30/cheque FCY Cheque (Any Amount): Rs. 30/cheque
59	IPS Customer Transfer (Direct Credit)	Flat Rs. 30/- chargeable to customer giving instruction to send payment
60	IPS Dividend payment	Flat Rs. 15/-*
61	IPS IPD Refund	Flat Rs. 25/-*
62	IPS Salary	Rs. 15 per transaction
63	IPS Utility bills	Rs. 15 per transaction
64	IPS others (GOVT, Pension etc.)	As per charge of NCHL-IPS schedule

* Chargeable to customer receiving payment. No Charge up to amount Rs. 100/-

(F) REMITTANCE

S. No	Particulars	Approved Fees and Charges
65	IRS Draft	For Prime Customers: 0.05% or min Rs. 100.00 For General Customers: 0.10% or min Rs. 200.00 For walk-in Customers: 0.125% or min Rs. 250.00 Maximum: Rs. 10,000.00
66	USD Draft	0.10% or Rs. 500.00 whichever is higher
67	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

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68	IRS Swift Transfer	0.15% or minimum Rs. 250.00; maximum Rs. 10,000.00; plus SWIFT Rs. 400.00
69	FCY SWIFT Transfer	0.20% or minimum Rs. 500.00, whichever is higher, in case of JPY additional JPY: 2,500.00 and/or up to JPY 5,500.00 plus SWIFT Rs. 400.00
70	SWIFT Transfer for In-land imports from China for Prime Clients	0.05% or Rs. 500.00, whichever is higher plus SWIFT Charge of Rs. 400
71	Inward Remm. Transfer to other Banks or against Passport	0.50% or minimum Rs. 1,000.00 and Maximum US\$100.00
72	Inward Remm. Fee against ID	NOSTRO: 0.50% or minimum Rs.1,000.00 and Maximum US\$100.00 VOSTRO: As per agreement
73	Draft Cancellation	Against Returned Draft: Rs.250.00. Against Lost Draft: Rs.500.00. Plus SWIFT Rs. 400.00 & 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.
74	SWIFT cost to India/elsewhere	Rs. 400 flat
75	Transfer to another Bank in Nepal	NRS: Rs.500.00. Other Currencies: USD 10.00 or equivalent
76	Postage/courier in Nepal	Rs. 100.00 flat
77	Courier charge to India	Rs. 500.00 flat
78	Courier charge to elsewhere	Rs.1,200.00 flat
79	Refund of Inward Remm.	Related Nostro A/c : \$ 50.00
80	T.C Encashment	For USD : USD 5 per USD 100 For Other Currencies: Equivalent to USD 5 per USD 100
81	Fax Transfer Charge/ABBS Transfer	ABBS: Inside Kathmandu Valley: Free Outside KTM Valley - Intra District: Free - Between District: Free up to NPR 500,000.00 per account per day ; above that 0.1% or Min NPR 100.00 on exceeded amount - No ABBS Charge for Loan Payment and Loan Client having A/c - Additional waiver depending on Branch Location may apply.
82	Payment of Remittance, Online Money Transfers, Online Payments	Sharing of Commission as per agreement
83	Cash Management/Electronic CMS	Nil
84	Domestic Remittance Service Charge	Kathmandu to Outside/KTM to KTM: Rs. 01-Rs. 10,000: Rs. 100 Rs. 10,0001-Rs. 25,000: Rs. 175 Rs. 25,001-Rs. 50,000: Rs. 240 Rs. 50,001-Rs. 100,000: Rs. 340 Rs. 100,001-Rs. 200,000: Rs. 425 Outside to KTM/Outside to Outside: Rs. 01-Rs. 10,000: Rs. 100 Rs. 10,0001-Rs. 25,000: Rs. 100 Rs. 25,001-Rs. 50,000: Rs. 150 Rs. 50,001-Rs. 100,000: Rs. 200 Rs. 100,001-Rs. 200,000: Rs. 250
85	FDI Certificate issue	Rs. 1,000 / certificate

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

For payment in USD, additional charge of USD 25

For payment in Singapore (in USD or SGD), additional charge of USD 25 or SGD 40

For payment in Europe (in USD or EUR), additional charge of USD 40 or EUR 25

For payment in UK (in GBP, USD or EUR), additional charge of GBP 25, USD 40 or EUR 40

For payment in Australia, additional charge in AUD 35

For payment in INR, additional charge of INR 350

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(G) CUSTOMER SERVICE

S. No	Particulars	Approved Fees and Charges
86	Balance Certificate Charge	Rs.500.00 for Regular Account Holder, Rs.1,000.00 for Account opened within 1 month, Rs.2,000.00 for Account opened within 7 days & No charge for audit purpose. Plus Rs.100.00 per extra original copy
87	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: Inc 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
88	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 Hima Remit Savings: Zero; For Special Payroll Account: Zero; For HBL Nari Bachat: Rs. 1,000.00
89	Saving Account Type Conversion Charge	Rs. 25.00 per conversion
90	Cheque Returned due to insufficient fund	Rs. 200.00 for limit holder and Rs. 500.00 for non limit holder
91	Stop payment request (Case to Case Basis)	Rs. 250.00
92	Standing Instruction (Case to Case basis)	Rs. 100.00 per request (No Charge to prime/corporate customers)
93	Statement to be posted abroad	USD 10.00
94	Statement to be faxed abroad	USD 5.00 plus USD 3.00 per page
95	Loose Cheque Issuance	Rs. 500.00 per leaf
96	Cheque book issuance against lost cheque book and Cheque Requisition Slip Lost	Cheque book shall be issued after executing stop payment of unused cheque leaf after recovery of charges as Rs. 250.00. For Cheque requisition slip lost: Rs. 250.00
97	Uncollected Cheque	Rs. 250.00 (uncollected for 6 months)
98	Account closed within 6 months	Rs. 500

(H) CREDIT

S. No	Particulars	Approved Fees and Charges
99	Legal Review Charge	No charge if in-house review
100	Legal Documentation Charge/ Mortgaged documentation fee	Rs. 10,000.00 flat; no charge where Management Fee already involved: Charge for STDL/TOD - Minimum Rs. 5,000
101	Credit Inquiry: Reciprocal Bank to Bank	Reciprocal basis Rs.500.00 where arrangement for reciprocal basis is not available.

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102	Credit Information Fee (CICL)	Transaction without information: Rs. 250.00; Transaction with information per attachment Rs. 550.00; Blacklisting/delisting below Rs. 10.00 Mil: Rs. 2,000.00; Blacklisting/delisting above Rs. 10.00 Mil Rs. 3,000.00; Blacklist searches Rs. 250.00
103	Secured Transaction Registry Office (STRO)	Registration Rs. 500 per case
		Enquiry Rs. 500 per case [Actual charge to be paid to Secured Transaction Registry Office under Credit Information Bureau]
104	Loan Management/Renewal Fee	Minimum Rs. 5,000.00
105	Loan Management/Renewal Fee (SME)	Minimum Rs. 5,000.00 or 0.25% (of funded facility) whichever is higher, shall be charge irrespective of loan amount. For Renewal minimum Rs. 5,000/-
106	Fixed Term Loan/Personal Loans Non-Revolving Prepayment Charge	On prepayment of full / partial amount of the FT Loan, the Bank will charge 1.00% prepayment charge on prepaid amount. (In case of Swap, Bank will charge 2.00%) - (Subject to NRB Directives)
107	Hire Purchase (Private, Commercial) Loan, Non-scheme. Legal Fee/ Management Fee	Management Fee 0.50% - (Subject to NRB Directives)
108	Prepayment Charge, Hire Purchase non-scheme	No charge up to 3 forthcoming installment ahead of schedule. More than that, 1% will be levied on pre-paid amount of HP Loan. For full prepayment, the Bank will charge 1.00% on prepaid amount. - (Subject to NRB Directives)
109	HP Loan transfer on account of other party	0.25% or Rs. 3000/- whichever is higher, from each party.
110	Foreclosure of Hire Purchase Loan	Rs. 2,000.00 flat if entire loan is settled after 3 years of loan disbursement. 1.00% flat on the outstanding amount if entire loan amount is settled before 3 years of the loan disbursement.
111	Home Loan, Non-scheme. Legal Fee/ Management Fee	Management Fee 0.50%
112	Service charge for credit line letter issuance	Rs. 500.00 per letter
113	Loan against NSB / Bonds / Other Bank's FDR	Rs. 500.00
114	Loan against Shares	0.25% or Minimum Rs. 5,000.00, whichever is higher
115	Fixed Term Loan/NRCC Management Fee	0.25% or Minimum Rs. 10,000.00, whichever is higher
116	Mortgage Loan-Management Fee	0.25% or Minimum Rs. 10,000.00, whichever is higher
117	Partial release Shares	<u>Rs. 500 per company per account</u>
118	Partial release collateral	<u>Rs. 5000 per mortgage doc</u>
119	SWAP Fees (for all Home Loans, SME, Retail, Corporate etc.)	<u>2% on outstanding Funded Amount</u>
120	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.

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(I) CREDIT/DEBIT CARD

Credit Cards		Master Card/Visa Gold Domestic	Visa Classic Domestic	Master Card/Visa Gold International	Visa Classic International
121	Subscription Fee/Membership Fee	S/PSA NPR 500, Normal NPR 1,000	S/PSA NPR 500, Normal NPR 750	USD 15	USD 10
122	Annual Fee	S/PSA NPR 500, Normal NPR 1,000	S/PSA NPR 500, Normal NPR 750	USD 15	USD 10
123	Supplementary: Subscription/Membership Fee	NPR 1,000	NPR 750	USD 15	USD 10
124	Supplementary: Annual Fee	NPR 1,000	NPR 750	USD 15	USD 10
125	Re-issue (Damage)/Replacement (Lost) Fee-all	NPR 1,000	NPR 750	USD 15	USD 10
126	Cash Advance Commission (On Us Transaction)	Flat NPR 150	Flat NPR 150	Higher of USD 4 or 2.50%	Higher of USD 4 or 2.50%
127	Cash Advance Commission (On Other Banks-Nepal)	Flat NPR 200	Flat NPR 200	Not Applicable	Not Applicable
128	Cash Advance Commission (On Other Banks-India)	Flat NPR 250	Flat NPR 250	Not Applicable	Not Applicable
129	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%
130	Interest rates on credit card	2% per month	2% per month	1.50% per month	1.50% per month
131	Late Payment Fee	Higher of NPR 150 or 0.5%	Higher of NPR 150 or 0.5%	Higher of USD 5 or 0.50%	Higher of USD 5 or 0.50%
132	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
133	Subscription Fee/Membership Fee	NPR 1500	USD 15	NPR 750	USD 10
134	Annual Fee	NPR 1500	USD 15	NPR 750	USD 10
135	Supplementary Subscription/Membership Fee	NPR 1500	USD 15	NPR 750	USD 10
136	Supplementary Annual Fee	NPR 1500	USD 15	NPR 750	USD 10
137	Re-issue (Damage)/Replacement (Lost) Fee-all	NPR 1500	USD 15	NPR 750	USD 10
138	Cash Advance Commission (On Us Transaction)	Flat NPR 250	Higher of USD 4 or 2.5%	Flat NPR 250	Higher of USD 4 or 2.5%
139	Cash Advance Commission (On Other Banks-Nepal)	Flat NPR 250	Higher of USD 4 or 2.5%	Flat NPR 250	Higher of USD 4 or 2.5%
140	Cash Advance Commission (On Other Banks-India)	Flat NPR 250	Not Applicable	Flat NPR 250.00	Not Applicable
141	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%
142	Interest rates on credit card	2% p.m.	1.50% p.m.	2% p.m.	1.50% p.m.
143	Late Payment Fee	Higher of NPR 300 or 1%	Higher of USD 5 of 0.50%	Higher of NPR 300 or 1%	Higher of USD 5 of 0.50%
144	Balance Enquiry Fee (Off Us ATM)	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Prepaid Cards		Visa Prepaid Domestic Classic	Visa Prepaid International	Union Pay International Prepaid
145	Issuance and Renewal	NPR 500 for individual & NPR 250 for institution	USD 10 or equivalent NPR	USD 10 or equivalent NPR
146	Re-loading Fee*	Free	Free	Free
147	Re-issue (Damage)/Replacement (Lost) Fee	NPR 150	USD 10 or equivalent NPR	USD 10 or equivalent NPR
148	Cash Withdrawal Fee (On us ATM)	Free	Free	Free
149	Cash Withdrawal Fee (Off us ATM-Nepal)	NPR 150	Not Applicable	Not Applicable
150	Cash Withdrawal Fee (Off us ATM-India)	NPR 250	Not Applicable	Not Applicable

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151	Cash Withdrawal Fee (Off us ATM-International)	Not Applicable	Higher of USD 4 or 2.50%	Higher of USD 3 or 1.50%
152	Balance Enquiry Fee (Off us ATM)	NPR 50	USD 1.5	USD 1.5

*USD Re-loading is allowed only against Passport Facility or FCY Account. Reloading fee is proposed as free to align with market competitors.

Debit Cards		Visa/Master Card Debit	SCT Debit	SCT/CUP Debit
153	**Issuance Fee/Membership Fee	NPR 1000	Free	NPR 150 unless covered under special scheme
154	Re-issue/Damage Fee/Lost/Replacement	NPR 250	Free	NPR 150 unless covered under special scheme
155	Cash Withdrawal Fee (Off Us ATM-SCT Network)	NPR25	NPR 25	NPR30
156	Cash Withdrawal Fee (Off Us ATM-Non-SCT)	NPR 50	Not Applicable	NPR40
157	Cash Withdrawal Fee (Off Us ATM-India)	NPR 250	NPR 250	NPR250
158	Balance Enquiry Fee (Off Us ATM)	NPR 50	NPR 5	SCT Terminal NPR 5 & Non SCT Terminal NPR 15
159	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		Approved Fees and Charges
160	Pin Re-Generation	NPR 50
161	Online payment charge through HBL virtual card	NPR 500
162	Document Retrieval Charges: Charge Slip Copy (On us)	NPR 500 or USD 10, whichever is higher Refundable up to 100% for customers not committing the fault
163	Document Retrieval Charges: Charge Slip Copy (Off us)	NPR 500 or USD 10, whichever is higher Refundable up to 75% for customers not committing the fault
164	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
165	Cardholder Certification	NPR 500 per certificate
166	CCTV footage charge	HBL terminal NPR 500, Off-us Terminal NPR 1000

Note 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.

(J) SAFE DEPOSITS LOCKERS*

Note The pricing of the locker has been fixed on the basis of volume of the locker.

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

Note 1. 25% discount on Annual Rent to PSA holders. 50% discount on Annual Rent to SPSA holders. (Facility: 1 locker per account)

HIMALAYAN BANK LIMITED
Schedule of Fees and Charges-March 2018/Falgun 2074 (Fiscal Year 2074/2075)

Effective From: 15th March 2018

2. 25% discount on Annual Rent and 50% discount on Key Deposit to HBL Nari Bachat Holders. (Facility: 1 locker per account)
3. For Outside Valley Branches, 50% rebate on the deposit amount and 25% on Annual Rent to the customers.
4. Late Payment Fee. Rs. 200.00 flat.

(K) MISCELLANEOUS

S. No	Particulars	Approved Fees and Charges
174	Good For payment (Case to Case)	Rs. 250.00 per cheque. Also to charge to prime/corporate except to Custom/Tax Office/NEA/NTC. Cancellation Charge Rs. 250.00
175	Charge for Current A/C balance less than minimum balance (per month)	Nil
176	Charge for Saving A/C balance less than minimum balance (per month)	Nil
177	Current/Saving A/C USD/GBP/EURO balance charge less than min balance (per month)	Nil
178	FCY Deposit	As per NRB directive
179	NRB Cheque Issuance	For Financial institution: Nil, For other: Rs. 500.00
180	Manager's Cheque	Rs. 250.00 per MC
181	Share Transfer Fee	Rs. 5 per transaction
182	Share Pledge/Freeze Charge	Rs. 100 per transaction
183	Duplicate Share Certificate Issuance	Rs. 100 per certificate
184	Share Split Charge	Rs. 100 per certificate
185	Himal@net-Subscription fees along with Security Device Charge.	Rs. 1,000.00
186	Himal@net Annual Renewal Fee	Rs. 500.00
187	Himal@net Device Replacement Charge	Rs. 1,000.00
188	*SMS Debit/Credit Alert	Rs. 100.00 for Saving Account. Rs. 200.00 for Current Account to be charge per annum per account.
189	ASBA Charge	Rs. 30/- per application / For family Rs. 50/-
190	C-ASBA	
	C-ASBA Registration (one time)	Free
	C-Asba application (thru counter application or Online)	Rs. 30/- per application;
191	CCTV footage charge	1,000 per case / event (except for investigating /regulator agency eg., Police, CIAA, IRD etc.)

Note: i. 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.

ii.* Charges shall be applicable after the Free Scheme is over.