Amanah Wealth and Personal Banking.

Fees and Charges
December 2023

HSBC Amanah

Islamic Financial Solutions

The 'Amanah Wealth and Personal Banking - Fees and Charges' is intended to give you a clear picture of the fees that we charge for the Amanah accounts that are currently being serviced until closure.

The charges in this guide are correct at the time of printing (December 2023) but remain subject to change. These charges are applicable only to the accounts maintained in Bangladesh with The Hongkong and Shanghai Banking Corporation Limited. For charges that are not mentioned in this guide, please refer to the 'Wealth and Personal Banking – Fees and Charges' brochure.

If you have any queries about the Fees and Charges listed in this guide, please contact our Call Centre at 16240.

Note: - BDT refers to Bangladeshi Taka.
- The Bank reserves the right to levy charges on any transaction(s) conducted by customers and service(s) rendered by the Bank.
- All fees and commissions are subject to 15% VAT as per tax laws and regulations, unless stated otherwise.
- Any Government Taxes, Duties or other charges will be recovered in addition to the foregoing.

Request for Banker's Reports

Item	Charge
Finance certificate	BDT 500 if needed on the same day; BDT 300 if needed on the next day

Financing Services

Item	Charge
Personal Finance (Goods Murabaha)	
Early settlement processing fee	No fees (Bank can collect full selling price at its discretion)
Partial prepayment processing fee (at least 30% of the outstanding financed amount)	No fee
Personal Finance (Services Ijarah)	
Early settlement processing fee	No fee (Bank can collect full sub-lease price at its discretion)
Partial prepayment processing fee (at least 30% of the outstanding financed amount)	No fee
Car Finance	
Early settlement processing fee	No fee (Bank can collect full selling price at its discretion)
Partial prepayment processing fee (at least 30% of the outstanding financed amount)	No fee
Home Finance / Home Equity Finance	
Early settlement processing fee	0.50% of outstanding loan amount
Partial prepayment processing fee (at least BDT 250,000 or 10% of the outstanding loan amount)	0.50% of outstanding loan amount
Common Charges	
Securities/Documentation photocopies	At Actual
Late payment charge on overdue monthly instalments	Additional 1.5% per annum over existing profit rate charged on a daily basis

Deposit Accounts and Services

Amanah Savings and Amanah Current Accounts

Item	Charge
Maintenance fee (on a half-yearly basis)	Free
Account closure	Free

Note:
- Any legal or recovery costs incurred during the processing or tenure of the financing will have to be borne by the customer at actual, if applicable.
- All additional charges on overdue instalments will go to charity, net of any collection costs incurred by the bank.
- Profit is calculated on the monthly average balance for Savings Accounts and payable monthly based on the pre-agreed profit sharing ratio, which will be available at the Bank's branches.

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