

Habib Bank AG Zurich – United Kingdom

Personal Account Tariff

Payments from your account

<ul style="list-style-type: none"> Cash paid out of your account - if the average balance in your account is less than £500.00 Standing Orders Payments by BACS Funds transfers by CHAPS 	<p>£0.40 per £100.00 withdrawn</p> <p>£1.00 per payment</p> <p>£2.00 per payment</p> <p>£20.00 each (within UK), £30.00 each (foreign)</p>
<ul style="list-style-type: none"> Payment of UK utility and credit card bills on your behalf Payment of foreign HBZ credit card bills on your behalf Non-cash based purchase of foreign currency 	<p>£10.00 per bill</p> <p>Pound Sterling equivalent of \$5.00 per bill</p> <p>Free</p>

Payments into your account

<ul style="list-style-type: none"> Cash paid into your account - if the average balance in your account is less than £500.00 Incoming telegraphic transfers Local cheques or drafts paid into your account, to be presented by us for normal clearing Special Cheque Presentation (local cheques paid into your account, sent by us direct to another bank / branch for payment) Foreign collections (where cheques or drafts drawn on banks abroad are paid into your account) Travellers cheques sent for collection 	<p>£0.40 per £100.00 deposited</p> <p>Free</p> <p>£0.15 per cheque</p> <p>£10.00 per cheque</p>
<ul style="list-style-type: none"> Non-cash based sale of foreign currency 	<p>2.5% per item, £10.00 minimum</p> <p>£30.00 maximum + correspondent bank charges, if any</p> <p>2.5%, £10.00 min, £100.00 max + correspondent bank charges, if any</p> <p>Free</p>

Half Yearly Transaction Charges

<ul style="list-style-type: none"> All debit and credit transactions that take place in an account with an average credit balance of less than £500.00 All debit and credit transactions that take place in an overdrawn account 	<p>£0.60 per transaction, £10.00 per half year</p> <p>As above, or 0.25% of average debit balance (whichever is greater)</p>
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Note: These charges are payable in addition to all other charges mentioned in this tariff book.

Banker's Drafts

<ul style="list-style-type: none"> A cheque issued by us in Pound Sterling, payable in the UK Pounds Sterling Drafts drawn on our branches / correspondents abroad Other currency Drafts drawn on our branches / correspondents abroad 	<p>£10.00 per draft</p> <p>£10.00 per draft</p> <p>£10.00 per draft</p>
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Unpaid Items

<ul style="list-style-type: none"> Cheques, Direct Debits and Standing Orders on your account which we are unable to pay due to lack of funds Stopped Cheque (your instruction to us not to pay a cheque issued by yourself) Cheques returned by us (cheques drawn on your account, returned unpaid by us for any reason other than those stated above) Cheques returned to us (cheques paid into your account, returned unpaid to us by another bank or branch) 	<p>£25.00 per item</p> <p>£20.00 per cheque</p> <p>£10.00 per cheque</p> <p>£10.00 per cheque</p>
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Travellers Cheques

<ul style="list-style-type: none"> Issuance Travellers Cheques in any currency - subject to availability 	<p>1% of value issued</p>
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GSM Services

<ul style="list-style-type: none"> Messages sent by us to your mobile phone 	<p>£0.10 per message</p>
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<p>Remittances</p> <ul style="list-style-type: none"> ▪ Remittance Enquiry Charge ▪ SWIFT confirmation (where you request for a copy of a SWIFT confirmation to be sent to you by fax or email) ▪ Transfer of funds abroad by SWIFT in any currency ▪ SWIFT Payments returned unexecuted by the receiving bank <p>Note: Where electronic payments to your account are received before 2:00pm, they will be processed on the same day. For electronic payments from your account, the following will apply:</p> <ul style="list-style-type: none"> • Pound Sterling payment instructions received after 2:00pm will be processed the next business day • European Economic Area currency payment instructions received after 12:30pm will be processed the next business day • Please contact your branch for details of cut-off times for payments in any other currencies. 	<p>£10.00 per enquiry £2.00 per confirmation requested 0.2% per transfer, £25.00 minimum, £50.00 maximum £15.00 each + charges levied by the receiving bank, if any, at actual</p>
<p>Foreign Exchange</p> <ul style="list-style-type: none"> ▪ Sale or purchase of foreign currency notes up to £500.00 ▪ Sale or purchase of foreign currency notes over £500.00 	<p>£3.00 per transaction As per arrangement</p>
<p>Safety Deposit Lockers</p> <ul style="list-style-type: none"> ▪ Annual rent per small locker ▪ Annual rent per medium locker ▪ Annual rent per large locker ▪ Annual rent per extra large locker ▪ Locker key deposit (refundable – without interest) ▪ Locker Breakage Fee 	<p>£70.00 + VAT £120.00 + VAT £225.00 + VAT £275.00 + VAT £200.00 £300.00 + VAT</p>
<p>Borrowings</p> <ul style="list-style-type: none"> ▪ Unauthorised Temporary Overdrafts Note: The term 'Base' means a specified external rate or index. For Pound Sterling overdrafts we currently use the Bank of England base rate. To find out what we consider as Base for any other currencies, please contact your branch. ▪ Authorised Temporary Overdrafts ▪ Sanctioned Overdrafts (with a limit) ▪ Sanctioned Loans ▪ Excess over limit ▪ Arrangement / Commitment Fee (the cost of negotiating and arranging your facility) ▪ Valuation Fee ▪ Service Charge (for your loan account) ▪ Renewal Fee (where your credit facility is renewed - at the Bank's option) ▪ Security Perfection Charges (solicitors and other professional charges incurred by the Bank in the perfection of security) ▪ Interest Certificates ▪ Redemption <p>Hold Mail</p> <ul style="list-style-type: none"> ▪ Where you request us to hold with ourselves all correspondence that we would normally send to you 	<p>Interest @ Base + 10%</p> <p>Interest as per arrangement Interest as per arrangement Interest as per arrangement Interest @ 2% over agreed rate As per arrangement</p> <p>Actual £70.00 per half year 0.50% of facility value £250.00 minimum</p> <p>Actual Debited as received £10.00 per certificate As per arrangement, £250.00 minimum</p> <p>£15.00 per half year</p>
<p>Cheque Books</p> <ul style="list-style-type: none"> ▪ Issuance of a new cheque book 	<p>Free</p>

<p>Private Banking</p> <ul style="list-style-type: none"> ▪ Commission on purchase or sale of Bonds ▪ Commission on purchase or sale of shares ▪ Commission on purchase or sale of Mutual Funds ▪ Stamp Duty Reserve Tax (applicable to all UK equity purchases settled through CREST) ▪ Stamp duty (applicable to all UK equity purchases not settled through CREST) ▪ Panel on Take-overs and Mergers (PTM) levy (applicable on all UK equity transactions above £10,000) Note: Where applicable, additional costs incurred in the purchase or sale of Bonds, shares and mutual funds from overseas will be charged to your account, at actual. ▪ Custody Fee ▪ Coupon / Dividend collection charges ▪ Purchase or sale of currencies <p>Note: For options related investments, dual currency deposits, structured products, interest / exchange rate range products, etc., the bank may receive (or share) commission from the product provider. Unless you are specifically advised otherwise, this commission will not exceed 0.125% per month.</p>	<p>0.50% (first £100,000) 0.40% (next £400,000) 0.25% (remainder) £100.00 minimum</p> <p>1.50% (first £5,000) 0.85% (next £10,000) 0.50% (remainder) £75.00 minimum</p> <p>0.50% + any 3rd party or upfront fees, at actual</p> <p>0.5% (rounded up to the nearest 1p) 0.5% (rounded up to the nearest £5.00) £1.00 per transaction</p> <p>0.0375% per quarter of pro rata value of securities held</p> <p>1.5% of coupon / dividend value, £30.00 minimum</p> <p>20 pips (deals up-to £100,000) 15 pips (deals from £100,001 to £250,000) 12 pips (deals over £250,000)</p>
<p>Statements</p> <ul style="list-style-type: none"> ▪ Your regular statement of account ▪ Duplicate of your last printed statement ▪ Duplicates of any earlier statements 	<p>Free Free £2.00 per sheet, £5.00 minimum</p>
<p>Balance Certificates</p> <ul style="list-style-type: none"> ▪ Where you require a written Balance Certificate, confirming your account balance on a particular date 	<p>£10.00 per certificate</p>
<p>Bank Reference / Status Report</p> <ul style="list-style-type: none"> ▪ An enquiry on your behalf about the credit worthiness of your business, customers or suppliers 	<p>£10.00 + VAT each + additional costs incurred, if any, at actual</p>
<p>Audit Letters</p> <ul style="list-style-type: none"> ▪ Where we are requested to supply details of your accounts to your accountants 	<p>£25.00 + VAT each</p>
<p>Correspondence Charges</p> <p>Note: Unless expressly stated as otherwise</p> <ul style="list-style-type: none"> ▪ Fax charge ▪ Postage charge (subject to weight and destination) ▪ Courier charge (subject to weight and destination) 	<p>£2.00 per 10 pages or part thereof Actual, £5.00 minimum</p> <p>Actual, £10.00 minimum for UK destinations, £30.00 minimum for foreign destinations</p>

- We may introduce new charges or change our existing charges at any time. We will give you not less than 60 days' notice of any changes to our charges.
- Interest rates payable depend on the individual circumstances of each customer and may be subject to change in future.
- For the purpose of conformity, all charges, fees and costs listed in this tariff book are denominated in Pounds Sterling. Where we have reason to recover these charges, fees and costs in any other currency, we will apply our prevailing exchange rate on the day that the recovery is made, in order to affect the required currency conversion.