



Habib Bank Zurich plc

Habib Bank Zurich plc is incorporated in England & Wales and trades under the name "Habib Bank AG Zurich". Our registered address is at Habib House, 42 Moorgate, London EC2R 6JJ. Our Company register number is 08864609. Habib Bank Zurich plc is authorised by the Prudential Regulation Authority ("PRA") and regulated by the Financial Conduct Authority ("FCA") and the PRA.

Tariff Book Personal Accounts

Payments from your account

Cash paid out of your account - if the average balance in your account is less than £500.00	£0.40 per £100.00 withdrawn
Standing Orders	£1.00 per payment
Payments by BACS 'GBP Only'	£2.00 per payment
Funds transfers by CHAPS 'GBP Only'	£20.00 each (within UK) £30.00 each (outside UK)
Funds transfer by CHAPS (Web Banking) 'GBP Only'	£15.00
FPS-Manual 'GBP Only'	£5.00
FPS-Online Banking 'GBP Only'	Free

Remittances

Remittance Enquiry Charge	£10.00 per enquiry
SWIFT confirmation (where you request for a copy of a SWIFT confirmation to be sent to you by fax or email)	£2.00 per confirmation requested
Transfer of funds abroad by SWIFT in any remitting currency other than GBP	0.2% per transfer £25.00 minimum £50.00 maximum
SWIFT Payments returned unexecuted by the receiving bank	£15.00 each + charges levied by the receiving bank, if any, at actual

Note: Where electronic payments to your account are received before 16:00 hours, they will be processed on the same day. For electronic payments from your account, the following will apply:

- Pound Sterling payment instructions received after 16:00 hours will be processed the next business day.
- Please contact your branch for details of cut-off times for payments in any other currencies.

Payments into your account

Cash paid into your account - if the average balance in your account is less than £500.00	£0.40 per £100.00 deposited
Incoming telegraphic transfers (from UK via FPS/BACS)	Free
Incoming telegraphic transfers (outside UK/CHAPS)	£2.00 per transaction
Special Cheque Presentation (local cheques paid into your account, sent by us direct to another bank / branch for payment)	£10.00 per cheque
Foreign collections (where cheques or drafts drawn on banks abroad are paid into your account)	2.5% per item £10.00 minimum £30.00 maximum + correspondent bank charges, if any

Personal Account Tariff

Transaction Charges

All debit and credit transactions that take place in an account with a credit balance £0.60 per transaction

Note: These charges are payable in addition to all other charges mentioned in this tariff book. These charges will be recovered on 25th of every month.

Banker's Drafts

A cheque issued by us in Pound Sterling, payable in the UK £10.00 per draft

Pounds Sterling Drafts drawn on us by our branches / correspondents abroad £10.00 per draft

Other currency Drafts issued by Habib Bank Zurich plc drawn on our branches/correspondents abroad £10.00 per draft

Unpaid Items

Cheques, Direct Debits and Standing Orders on your account which we are unable to pay due to lack of funds £25.00 per item

Stopped Cheque (your instruction to us not to pay a cheque issued by yourself) £20.00 per cheque

Cheques returned by us (cheques drawn on your account, returned unpaid by us for any reason other than those stated above) £10.00 per cheque

Cheques returned to us (cheques paid into your account, returned unpaid to us by another bank or branch) £10.00 per cheque

Account Opening

Account opening Fee for Non-resident Accounts £1,000

Minimum Aggregate Balance Charges (current and saving accounts)

Account holders resident in the UK

(1) A minimum aggregate balance of £5,000 or equivalent is required to be maintained in the account

Less than £5,000 (or equivalent in other currencies) average aggregate balance of deposit in all accounts £10 (or equivalent in other currencies) per month

Account holders resident outside the UK

(1) A minimum aggregate balance of £25,000 or equivalent is required to be maintained in the account

Less than £25,000 (or equivalent in other currencies) average aggregate balance of deposit in all accounts £50 (or equivalent in other currencies) per month

Foreign Exchange

Sale or purchase of foreign currency notes As per prevailing rate of exchange

Safety Deposit Lockers

Annual rent per small locker £150.00+VAT
 Annual rent per medium locker £200.00+VAT
 Annual rent per large locker £300.00+VAT
 Annual rent per extra large locker £400.00+VAT
 Locker key deposit (refundable – without interest) £200.00
 Locker Breakage Fee £300.00+VAT
(Safety deposit lockers are available only for customers resident in the UK)

Borrowings

Unauthorised Temporary Overdrafts Interest @ Base + 12%

Note: The term 'Base' means a specified external rate or index. For Pound Sterling overdrafts we currently use the Habib Bank Zurich plc base rate. To find out what we consider as Base for any other currencies, please contact your branch.

Authorised Temporary Overdrafts Interest as per arrangement

Sanctioned Overdrafts (with a limit) Interest as per arrangement

Sanctioned Loans Interest as per arrangement

Excess over limit Interest @ 12% over agreed rate

Arrangement / Commitment Fee (the cost of negotiating and arranging your facility) As per arrangement

Valuation Fee As per arrangement

Service Charge (for your loan account) £70.00 per half year

Renewal Fee (where your credit facility is renewed - at the Bank's option) 1% of facility value (£250.00 minimum)

Security Perfection Charges (solicitors and other professional charges incurred by the Bank in the perfection of security) As per arrangement

Interest Certificates £10.00 per certificate

Early repayment charges on Loans As per arrangement

Redemption As per arrangement (£250.00 minimum)

Personal Account Tariff

Cheque Books

Issuance of a new cheque book	Free
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Statements

Your regular statement of account	Free
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Duplicate of your last printed statement	Free
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Duplicates of any earlier statements	£2.00 per sheet £5.00 minimum
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Balance Certificates

Where you require a written Balance Certificate, confirming your account balance on a particular date	£10.00 per certificate
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Bank Reference / Status Report

An enquiry on your behalf about the credit worthiness of your business, customers or suppliers	£10.00 + VAT each + additional costs incurred, if any, at actual
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Audit Letters

Where we are requested to supply details of your accounts to your accountants	£25.00 + VAT each
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Correspondence Charges

Note: Unless expressly stated as otherwise

Fax charge	£2.00 per 10 pages or part thereof
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Postage charge (subject to weight and destination)	Actual £5.00 minimum
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Courier charge (subject to weight and destination)	Actual £10.00 minimum for UK destinations £30.00 minimum for foreign destinations
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We may introduce new charges or change our existing charges at any time. We will provide you with a minimum of 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.



Habib Bank AG Zurich

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