



# 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 Business Accounts

**Payments from your account**

Cash paid out of your account	£0.40 per £100.00 withdrawn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 (Online Banking) 'GBP Only'	£15.00
FPS Manual	£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 currency '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	£0.40 per £100.00 deposited
Incoming telegraphic transfers	£2.00 each
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

## Business Account Tariff

### Transaction Charges

All debit and credit transactions that take place in an account with a credit balance £0.80 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.*

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### 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

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### 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

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### Account Opening

Account opening Fee for Companies/legal structures incorporated/established outside the UK £3,000

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### Minimum Aggregate Balance Charges (current and saving accounts)

#### Companies/Legal structures incorporated/established in the UK

(1) A minimum aggregate balance of £10,000 or equivalent is required to be maintained in the account

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

#### Companies/Legal structures incorporated/established 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 £100 (or equivalent in other currencies) per month OR Turnover Charges- Whichever is higher

*Note: Legal structures include partnerships, trusts and sole traders*

**Foreign Exchange**

Sale or purchase of foreign Currency notes	As per prevailing rate of exchange
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**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 <i>(Safety deposit lockers are available only for companies incorporated in the UK)</i>	£300.00+VAT

**Borrowings**

Unauthorised Temporary Overdrafts	Interest @ Base + 12%
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***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 Fee	As per arrangement (£250.00 minimum)

## Business Account Tariff

### Cheque Books

Issuance of a new cheque book	Free
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### Documentary Credits – Import

Opening commission for Letters of Credit (both sight and usance)	0.375% per quarter or part thereof £75.00 minimum
Additional charge where the Letter of Credit is transmitted by SWIFT	£60.00 per message
Acceptance commission (where the Letter of Credit is opened on deferred payment terms)	0.125% per month or part thereof £75.00 minimum
Amendments commission	£40.00 per amendment
SWIFT charges (where the amendment is relayed via SWIFT)	£30.00 per message

*Note: Any increase in value or extension of validity of an import Letter of Credit will result in us charging additional commission as per tariff above*

Payment under an import Letter of Credit	0.15% per drawing £40.00 minimum
Cancellation of LC (if within the validity of the credit)	£125.00 minimum
Reimbursement charge	£40.00 per remittance
Documents presented with discrepancies	£60.00 per drawing
Delivery Orders	£30.00 each
Trust Receipts	As per arrangement

### Documentary Collections – Import

Documentary collection at sight	0.25%
Handling commission	£45.00 minimum
Documentary collection for acceptance handling commission	0.40% £45.00 minimum
SWIFT Payment charge	£40.00 per remittance
Documentary Collection Return Unpaid	£75.00
Reminders or tracers	£15.00 each
Courier/Postage	£30.00
Delivery Orders	£30.00 each
Trust Receipts	As per arrangement

**Documentary Credits – Export**

Letters of Credit, advising with or without our confirmation	£60.00 each
Letter of Credit, advising with or without our confirmation (Non Customers)	£75.00
Confirmation commission	As per arrangement £200.00 minimum
Advising of amendments	£30.00 per amendment
Advising of amendments (non Customers)	£45.00
<i>Note: Where the Documentary Credit is confirmed by us, any increase in value or extension of validity will result in us charging additional commission as per tariff above</i>	
Negotiation or payment under Export Letters of Credit	0.25% per drawing (£100.00 minimum)
SWIFT Payment charge	£40.00 per remittance
Courier/Postage	£30.00
LC Document Checking	£50.00
Reimbursement charges (where we have to claim reimbursement from other banks - including SWIFT charges)	£40.00
Transfer or Assignment of a Letter of Credit	0.375% per quarter or part thereof (minimum £75.00)
Bills discounting	As per arrangement

**Documentary Collections – Export**

Documentary collections (sight or acceptance)	0.25% £45.00 minimum
Reminders or tracers	£15.00 each

**Bank Guarantees and Indemnities**

(performance/bid bond/advance payment guarantee)

Issuance of Bank Guarantees and Indemnities	0.50% £100.00 minimum
In case of SWIFT transmission	£60.00 per transmissin

## Business Account Tariff

### Statements

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

### 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
Postage charge (subject to weight and destination)	Actual £5.00 minimum
Courier charge (subject to weight and destination)	Actual £10.00 minimum for UK destinations £30.00 minimum for foreign destinations

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.



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