

Habib Bank AG Zurich

BUSINESS BANKING

ACCOUNT TARIFF BOOK

Information about charges and payments for your account

Applicable from 01st January 2026

Account Tariff Book

Section A	Payments from your account within the UK	Where funds are transferred from your bank account to another bank account within the United Kingdom.	2
Section B	Payments from your account outside the UK	Where money is transferred from your bank account to a bank account outside the United Kingdom.	2
Section C	Payments into your account	Where funds are credited or deposited into your bank account, excluding interbank transfers.	2
Section D	Account Maintenance	A recurring fee levied for the ongoing administration, management, & servicing of the account.	2
Section E	Banker's Draft	Payment instrument issued by a bank on behalf of a customer, guaranteeing the payment of a specified amount of money to the payee.	3
Section F	Unpaid Items	Payment or transaction that could not be completed.	3
Section G	Cheques	A written, signed, and dated instruction to a bank to pay a specific amount from your account to the payee.	3
Section H	Minimum Aggregate Account Balance	Refers to the total minimum balance that must be maintained across all eligible accounts to avoid a Minimum Balance Charge.	3
Section I	Safe Deposit Lockers	Secure storage facilities for customers to store valuable items securely.	4
Section J	Borrowings	Debt instruments, including other financial obligations where one party borrows funds from another.	4
Section K	Statements, Letters & Certificates	Various documents and communications issued by the Bank.	5
Section L	Foreign Exchange	Services aimed at facilitating currency conversion for customers.	5
Section M	Trade Finance	Financial instruments, products, and services designed to facilitate international trade and commerce.	6

Transaction Type

Charge for each item

Section A – Payments from your account within the UK

Sets out the charges for services you use for Local Payments.

Cash paid out of your account	£0.50 per £100 withdrawn
Standing Order	£1.00 per payment
BACS (GBP – next business day)	£2.00 per payment
Sending money via CHAPS (GBP)	£20.00 each
Sending money in GBP / foreign currency (online)	£15.00
Faster payment service – manual funds transfer instructions	£5.00
Faster Payments Service – Online Banking	No fee
Sending money in foreign currency	0.2% per transfer, with a minimum of £25.00 and a maximum of £50.00

Section B – Payments from your account outside the UK

Sets out the charges for services you use for International Payments.

Sending money via CHAPS (GBP)	£30.00 each
International payments (non-GBP)	0.2% per transfer, with a minimum of £25.00 and a maximum of £50.00
Sending money in GBP / foreign currency (online)	£15.00
International payment returned by the receiving bank	£15.00 each + charges levied by the receiving bank, if any, at actual

Section C – Payments into your account

Sets out the charges for services you use for Payments into your account.

Cash paid into your account	£0.50 per £100.00 deposited
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Section D – Account Maintenance Fee

A recurring fee levied for administration, management, & servicing of the account.

Account maintenance fee for UK resident accounts	£100.00 per annum
Account maintenance fee for non-UK resident accounts	£200.00 per annum

Transaction Type

Charge for each item

Section E – Banker's Draft

All cheques issued by the Bank.

Banker's Draft	£10.00 per draft
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Section F – Unpaid Items

Unpaid items which we are unable to pay due to lack of funds.

Direct Debit	£25.00 per item
Standing Order	£25.00 per item

Section G – Cheques

Cheques on your account.

Cheque into your accounts drawn outside the UK (Foreign Collection)	2.5% per item £10.00 minimum £30.00 maximum + correspondent bank charges, if any.
Cheque Book issuance	No fee
Stopped Cheques	£20.00 per cheque
Cheque returned unpaid by us due to lack of funds	£25.00 per cheque
Cheque returned to us unpaid by other bank	£10.00 per cheque
Cheque returned unpaid by us due to any reason other than those stated above	£10.00 per cheque

Section H – Minimum Aggregate Account Balance Charges

Charges applied to customers when the average aggregate balance in their account falls below a specified minimum aggregate balance threshold.

Minimum Aggregate Balance Charges (Current & Savings Accounts)

Business/Organisation established in the UK

1) A minimum aggregate balance of £10,000 (or equivalent other currencies) 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	£10.00 (or equivalent in other currencies) per month
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Transaction Type

Charge for each item

Business/Organisation established outside the UK

1) A minimum aggregate balance of £50,000 or equivalent is required to be maintained in the account.

Less than £50,000 (or equivalent in other currencies) average aggregate balance of deposit in all accounts	£100.00 (or equivalent in other currencies) per month
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Section I – Safe Deposit Lockers

Sets out the charges for safe deposit lockers available.

Small Locker	£200.00+ VAT per annum
Medium Locker	£250.00+ VAT per annum
Large Locker	£350.00+ VAT per annum
Extra Large Locker	£450.00+ VAT per annum
Locker key deposit (Refundable)	£200.00
Locker breakage fee	Actual charges incurred

Section J – Borrowings

Sets out the charges & interest you will pay if you use the Borrowing facility.

Unarranged Overdrafts	Interest as per arrangement
Arranged Overdrafts	Interest as per arrangement
Excess over Arranged Overdraft Limit	Interest as per arrangement
Sanctioned Loans	Interest as per arrangement
Arrangement/ Commitment Fee (the cost of negotiating & 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)	As per arrangement
Security Perfection Charges (solicitor & 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)

Transaction Type

Charge for each item

Section K – Statements, Letters & Certificates

Sets out the charges for Statements, Certificates & Letters related to your account.

Statements	
Regular Paper Statement	No fee
Duplicate of Earlier Statement	£2.00 per sheet £5.00 minimum
Bank Reference / Status Report	£10.00 + VAT additional costs incurred, if any, at actual
Balance Certificates	£10.00 per certificate
Audit Letters	£25.00 + VAT each
Correspondence Charges	
Courier Charge	£10.00 minimum for UK £30.00 minimum for Outside of the UK Unless expressly stated as otherwise
Postage Charge	No fee

Section L – Foreign Exchange

Sale or Purchase of foreign currency.

Foreign Exchange Service	As per prevailing rate of exchange
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Transaction Type

Charge for each item

Section M – Trade Finance

Sets out the charges for Trade Finance services provided by the Bank.

Documentary Credits - Import

Opening commission for Letters of Credit (both sight and usance)	0.375 % per quarter or part thereof £75.00 minimum
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Additional charge where the Letter of Credit is transmitted by SWIFT	£60.00 per message
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Acceptance commission (Where the Letter of Credit is opened on deferred payments terms)	0.125% per month or part thereof £75.00 minimum
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Amendments commission	£40.00 per amendment
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SWIFT charges (where the amendment is relayed via SWIFT)	£30.00 per message
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(Any increase in value or extension of validity of an import letter of credit will result in us charging additional commission as per the tariff above.)

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

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

Charge for each item

Documentary Credits - Export

Letter 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
(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.)

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 £40.00

Transfer or Assignment of a Letter of Credit 0.375% per quarter or part thereof £75.00 minimum

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 & Indemnities 0.50%
£100.00 minimum

In case of SWIFT transmission £60.00 per transmission

Terms and Processing Time

1. Payments into your account: Apart from Faster Payment Service (FPS), all other payments received into your account before 15:30 hrs. will be processed on the same day.
2. Payment out of your account: All instructions received before 14:00 hrs. will be processed on the same day.
3. Account Maintenance Fee: Account maintenance fee is charged biannually on an accrual basis. The first month of account opening is exempt for Account Maintenance Charges. If any account holder resides outside the United Kingdom, the account will be considered as 'Non-Resident.'
4. For consistency, all charges, fees and costs in this Tariff Book are denominated in Pound Sterling (GBP). 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.
5. 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.

Habib Bank AG Zurich

For More Information:



Speak to your relationship team



Visit: www.habibbank.com/gb

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.