

SIRAT 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	Statements, Letters & Certificates	Various documents and communications issued by the Bank.	4
Section K	Foreign Exchange	Services aimed at facilitating currency conversion for customers.	5
Section L	Trade Finance	Financial instruments, products, and services designed to facilitate international trade and commerce	5
Section M	Late Payment Fee	Levied on accounts with outstanding balances after the due date.	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Cash paid out of your account	£0.50 per £100 withdrawn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
-----------------------------	-----------------------------

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
----------------	------------------

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
--	--

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 (or equivalent in other currencies) per month
--	--

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 – 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 Reference	£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
----------------	--------

Transaction Type

Charge for each item

Section K – Foreign Exchange

Sale or Purchase of foreign currency.

Foreign Exchange Service

As per prevailing rate of exchange

Section L – Trade Finance

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

Documentary Credits - Import

Issuance commission for Sirat Letters of (both sight and usance LCs)

0.375 %
£75.00 minimum

Additional charge where the Letter of Credit is transmitted by SWIFT

£60.00 per message

Acceptance commission (for usance LCs)

0.125%
£75.00 minimum

LC Amendments commission

£40.00 per amendment

SWIFT charges (where the amendment is relayed via SWIFT)

£30.00 per message

(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

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 document

Delivery Orders

£30.00 each

Funding Facility for Letter of Credit (Sight)

As per arrangement

Reminders / additional SWIFT (if required)

£15.00 each

Courier/Postage

£30.00

Transaction Type

Charge for each item

Documentary Collections - Import

Documentary collection at sight	0.25%
Handling commission	£45.00 minimum
Documentary collection for acceptance	0.40%
Handling commission	£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
Funding Facility	As per arrangement

Section M – Late Payment Fee

If you fail to make any payment to the Bank when due, we will charge a late payment fee. After deducting any actual costs we incur in sending you letters or making calls about the late payment, we will donate the balance of that fee to charity.

Levied on accounts with outstanding balances after the due date	The product of (i) the unpaid amount (ii) 12% (iii) the number of days of delay until full payment of the late amount divided by 365 (Minimum £10.00)
---	---

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 payment 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.

For More Information:



Speak to your relationship team



Visit: www.habibbank.com/gb