

# **BUSINESS BANKING**

---

## ACCOUNT TARIFF BOOK

Information about charges and payments for your account

Applicable from 01<sup>st</sup> April 2026

HBZ Priority Banking benefits, including the preferential changes described herein, are available only to clients who meet the HBZ Priority Banking eligibility criteria. If your account no longer meets the HBZ Priority Banking eligibility criteria, our Business Banking Account tariff will automatically apply. For more information on our Business Banking Account tariff and HBZ Priority eligibility criteria, please speak to your Relationship Manager or contact your Branch. Visit our website for Business Banking Account Tariff Book: [www.habibbank.com/gb](http://www.habibbank.com/gb)

<b>Section A</b>	<b>Payments from your account within the UK</b>	Where funds are transferred from your bank account to another bank account within the United Kingdom.	<b>2</b>
<b>Section B</b>	<b>Payments from your account outside the UK</b>	Where money is transferred from your bank account to a bank account outside the United Kingdom.	<b>2</b>
<b>Section C</b>	<b>Payments into your account</b>	Where funds are credited or deposited into your bank account, excluding interbank transfers.	<b>2</b>
<b>Section D</b>	<b>Account Maintenance</b>	A recurring fee levied for the ongoing administration, management, & servicing of the account.	<b>2</b>
<b>Section E</b>	<b>Banker's Draft</b>	Payment instrument issued by a bank on behalf of a customer, guaranteeing the payment of a specified amount of money to the payee.	<b>3</b>
<b>Section F</b>	<b>Unpaid Items</b>	Payment or transaction that could not be completed.	<b>3</b>
<b>Section G</b>	<b>Cheques</b>	A written, signed, and dated instruction to a bank to pay a specific amount from your account to the payee.	<b>3</b>
<b>Section H</b>	<b>Minimum Aggregate Account Balance</b>	Refers to the total minimum balance that must be maintained across all eligible accounts to avoid a Minimum Balance Charge.	<b>3</b>
<b>Section I</b>	<b>Safe Deposit Lockers</b>	Secure storage facilities for customers to store valuable items securely.	<b>4</b>
<b>Section J</b>	<b>Borrowings</b>	Debt instruments, including other financial obligations where one party borrows funds from another.	<b>4</b>
<b>Section K</b>	<b>Statements, Letters &amp; Certificates</b>	Various documents and communications issued by the Bank.	<b>5</b>
<b>Section L</b>	<b>Foreign Exchange</b>	Services aimed at facilitating currency conversion for customers.	<b>5</b>
<b>Section M</b>	<b>Trade Finance</b>	Financial instruments, products, and services designed to facilitate international trade and commerce.	<b>7</b>

## 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	No fee
BACS (GBP – next business day)	No fee
Sending money via CHAPS (GBP)	£10.00 each
Sending money in GBP / foreign currency (online)	£15.00
Faster payment service – manual funds transfer instructions	No fee
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)	£15.00 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	No fee

### Section C – Payments into your account

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

Cash paid in	£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	No fee
Account maintenance fee for non-UK resident accounts	No fee

## Transaction Type

## Charge for each item

### Section E – Banker's Draft

All cheques issued by the Bank.

Banker's Draft	No fee
----------------	--------

### 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)	No fee
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	No fee
Business/Organisation established outside the UK	No fee

## Transaction Type

## Charge for each item

### 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, Letters & Certificates related to your Account.

<b>Statements</b>	
Regular Paper Statement	No fee
Duplicate of Earlier Statement	No fee
<b>Bank Reference / Status Reference</b>	No fee
<b>Balance Certificates</b>	No fee
<b>Audit Letters</b>	No fee
<b>Correspondence Charges</b>	
Courier Charge	No fee <small>Unless expressly stated as otherwise</small>
Postage Charge	No fee

## Transaction Type

## Charge for each item

### Section L – Foreign Exchange

Sale or Purchase of foreign currency.

Foreign Exchange Service

As per prevailing rate of exchange

### 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 there of £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 there of £75.00 minimum

Amendments commission £40.00 per amendment

Amended SWIFT message fee £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 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 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

Trust Receipts As per arrangement

## 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 request

Advising of amendments (non-customers) £45.00  
*(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.)*

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 collection (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 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 HBZ Priority relationship team



**Visit:** [www.habibbank.com/gb](http://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.