

PERSONAL BANKING

ACCOUNT TARIFF BOOK

Information about charges and payments for your account

Applicable from 01st April 2026

HBZ Priority Banking benefits, including the preferential charges 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 Personal Banking Account tariff will automatically apply. For more information on our Personal Banking Account tariff and HBZ Priority eligibility criteria, please speak to your Relationship Manager or contact your Branch. Visit our website for Personal Banking Account Tariff Book: www.habibbank.com/gb

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

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Cash paid out of your account	£0.50 per £100 withdrawn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
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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	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)**Account holders resident in the UK****No fee****Account holders resident 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 (up to a max of 18% EAR).
Arranged Overdrafts	up to a max of 18% EAR.
Excess over Arranged Overdraft Limit	up to a max of 18% EAR.
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	No fee

Bank Reference / Status Reference

Balance Certificates	No fee
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Audit Letters

Correspondence Charges	No fee
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Courier Charge	No fee <small>Unless expressly stated as otherwise</small>
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Postage Charge	No fee
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Section L – Foreign Exchange

Sale or Purchase of foreign currency.

Foreign Exchange Service	As per prevailing rate of exchange
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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