

BUSINESS BANKING

ACCOUNT TARIFF BOOK

Information about charges and payments for your account

Applicable from 01st 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 Sirat Business Banking Account tariff will automatically apply. For more information on our Sirat Business Banking Account tariff and HBZ Priority eligibility criteria, please speak to your Relationship Manager or contact your Branch. Visit our website for Sirat Business 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	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	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 – 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
Audit Letters	No fee

Correspondence Charges

Courier Charge	No fee <small>Unless expressly stated as otherwise</small>
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

Opening commission for Letters of Credit (both sight and usance)	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) <small>(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.)</small>	£30.00 per message
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
Funding Facility for Letter of Credit (Sight)	As per arrangement
Reminders / additional SWIFT (if required)	£15.00 each
Courier/Postage	£30.00

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
Funding Facility	As per arrangement

Transaction Type **Charge for each item****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. Payment out of your account: All instructions received before 14:00 hrs. will be processed on the same day.
2. 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.'
3. 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.
4. 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